

QFCI

Date: 27/09/11 JM

Exhibit Number: 659

Allianz	Incoming Correspondence for claim [REDACTED]	ACMS Adelaide
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Incoming Correspondence Details

Claim number	[REDACTED]	Status	<input type="radio"/> Active <input checked="" type="radio"/> Complete
Subject	Email to Ins Re IDR, IDR Letter & Water Tech Report	Type	
From	[REDACTED]	Date sent:	16/08/2011 11:23:33 AM ZE10
Allocated to	[REDACTED]	Date received in ACMS	16/08/2011 11:29:16 AM ZE10

Please Note: Modifying the 'Allocated to' field will not transfer this document out of this ACMS. Please use the 'Fwd Outside Claims Unit' button to forward a copy of this document to anyone outside your claims unit.

Comments

Original recipient information

To	The Clemo's [REDACTED]
Copy to	[REDACTED]
Blind copy to	[REDACTED]

Body

Mr Clements,

I apologise for the delay in providing our response to the below. I can confirm that on 26 July 2011, your claim was reviewed through our Internal Dispute Resolution (IDR) Process. The decision reached subsequent to review of the claim was to maintain denial of your claim in accordance with our previous letter of 18 March 2011. The basis for the decision was primarily information contained within a site specific Hydrologists report commissioned from Water Technology Pty Ltd, a copy of which is enclosed. The report concludes;

"Based upon the observations made during the inspection, discussions with witnesses in the area as well as analysis of the data available, the source of water inundation at the site, in our opinion, was caused exclusively by a flood event.

We have arrived at this opinion because we believe the inundation to be caused by backwater from the Brisbane River and not from any localised rainfall event that would generate sufficient runoff to cause stormwater type inundation."

Our sincere apologies, however it would appear that our correspondence confirming the above dated 28 July 2011, was forwarded to your property address of [REDACTED] Graceville, QLD 4075. It is noted that you are no longer residing at that address and currently reside overseas. I have enclosed a copy of this letter. The enclosed letter outlines the process with respect to referring the matter through the Financial Ombudsman Service (FOS), if you wish to pursue the matter further.

Please don't hesitate to contact me as per the details below if you have any further issues, questions or enquiries.

Kind Regards

[REDACTED]
 Senior Claims Service Consultant - Technical Specialist
 Operations - Claims

Allianz Australia Insurance Limited | 55 Currie Street, Adelaide SA 5000

Ph: [REDACTED]

Email: [REDACTED]

Allianz - Employer of Choice for Women (EOWA) 2009-2011

The Clemo's [REDACTED]

11/08/2011 02:29 PM

To [REDACTED]

cc

Subject Re: [REDACTED]

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printing this email

[REDACTED]

Could you please provide an update on the status of our appeal? It's been months and not a single word from Allianz.

Regards,
Rob

[REDACTED]

Sent from my iPad.

On Apr 4, 2011, at 10:40 AM, [REDACTED] wrote:

Dear Mrs & Mr Clements

I confirm receipt of your email of 31 March and our subsequent phone call in which you have advised of your wish for a review of your claim denial via the Internal Dispute Resolution Process. Please find enclosed a copy of the Loss Adjusters 1st Report and Denial Letter for your review. Furthermore, the Hydrologists Report on which we have based our decision is available via the Insurance Council of Australia website www.insurancecouncil.com.au. The particular report is entitled Flooding in the Brisbane River Catchment, January 2001, Volume 2 - Flooding in Brisbane City LGA. We are currently unable to distribute the report electronically due to the size of the report, however can release via post upon request.

After reviewing all of the reports and information, if you wish to pursue Internal Dispute Resolution, if you could respond in writing (email, fax or post as per the details below) with specific points you wish to dispute. Upon receipt of this your claim dispute will be escalated to IDR stage.

We draw reference to the enclosed denial letter and reiterate your policy specifically excludes loss or damage to your building and contents caused by flood as defined in the policy wording.

Kind Regards

Senior Claims Service Consultant
Customer Services - Claims
Allianz Australia Insurance Limited

Email: [REDACTED] --- Please consider the environment
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<Crawfords 1st Report - [REDACTED] Clements.doc>

<Denial Letter - [REDACTED] Clements.pdf>

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