

**QFCI**

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**DLA Piper File Note****Campbell 15 January 2011**

Transcript of call centre recording

Consultant	Welcome to Claims, [REDACTED] speaking, how can I help you?
Customer	[??] an insurance, I'm in Queensland and I one of those affected by the floods and I just realised I'm completely losing my voice. I don't know if I've come through to the right number. I had phoned up NRMA after the house went under and I spoke to a woman there who said my account, er, policy didn't cover floods, but to give me some details and pass it to an assessor. Now someone did ring me back but they couldn't get through because the network's so clogged, but her voicemail asking me to call back, but it's been busy, this is the first time I've actually got through since then. I've actually, I've got a bit of paperwork, a claim number written, but [??] my house went under. I'm just trying to get some light. I've got the claim number here. It's [REDACTED]. It might be an L between the H and the I. [??] supremely unhelpful.
Consultant	That's okay, I'm just having a play with it.
Customer	On the back of the receipt, [??] of their wallet.
Consultant	That's okay. What's your surname?
Customer	It's Campbell, like the soup, C-A-M-P-B-E double L.
Consultant	And your first name?
Customer	It's Sharron.
Consultant	Thank you, Sharron. And what suburb is the property in?
Customer	Redbank, one word. I'm beginning to think the bank and the name of the suburb should have been [??] a little bit too close to the river I guess.
Consultant	Heh, heh, heh. On deary me.
Customer	That's the [??] bridge as in Bridge over Troubled Waters, so obviously [??]
Consultant	[??], at least you can see that side of it I guess.
Customer	The last time I checked there was no sit down in the middle of the street and cry

	like a little girl option. If there was, man, I would have taken it. [??] all the way.
Consultant	Ha, ha, oh dear. You've got to [??], don't you.
Customer	You absolutely have to.
Consultant	It's still searching, Sharron, it shouldn't be too long.
Customer	Yeah, I have a dead common name, there's like a million Sharon Campbells around, so I'm not surprised. Actually, [??] my last year's policy, but it's somewhere I didn't think it was worth trying to save.
Consultant	No, we can always find them without it.
Customer	I'm looking at it and it's dripping and I said you know it's probably not actually going to be all that helpful. Chuck it in the fire.
Consultant	No, that's it. So where's your property? Is it on the Brisbane River?
Customer	Ah, I think it's the Bremer, Bremer River I think it's the Brisbane River tributary.
Consultant	Oh, okay.
Customer	Yeah, my place went under to about 1½ feet below the second storey roof. Unbelievable.
Consultant	So where are you staying now?
Customer	It's really quite interesting actually. I live in a big townhouse complex and the minute the sludge came, I don't drive, so I was looking at having to walk out with my 3 cats and 5 mice. One of my neighbours, we'd been talking during the day, he and his wife and their friend were evacuating out to his mother's place. She actually lives like literally 5 minutes walk up the road, at Sinclair Hill[??] and they took me out with them. At that point the water was not in my place yet, but just down a bit, it was up to my knees by 2 o'clock that morning and so my top floor. There's a very real possibility they saved my life when they took me out.
Consultant	Yeah.
Customer	And my cats and my mice and their mother's been putting me up. She's fantastic, so I've never [??] in my life.
Consultant	Yeah, that's right.
Customer	Where are you, are you on [??]?
Consultant	I, no, no, we're, I'm in Sydney. The only way I'm affected is speaking to you guys. Sometimes that's hard enough.

Customer	It is hard, yeah. It's just, I've been talking to people and I say, they actually feel guilty because they haven't been [??] to see the crap in my house.
Consultant	Come and help, exactly. Okay, now I've found the claim number.
Customer	I don't actually have a pen and I have no idea where to find one.
Consultant	That's alright. Have you got a mobile with you?
Customer	Actually, you guys did SMS me the claim number but I've got no way to actually get it while I'm talking to you so I do have the number.
Consultant	Oh, you do have it, okay. Well I was just going to say I can SMS it again.
Customer	I do have it in my phone.
Consultant	I'll just see what they've got on here.
Customer	It was a woman named [REDACTED] that called me back.
Consultant	They've got where did the water come from, so that was from, what was the river called again/
Customer	I think it's the Bremer River, I think that's right.
Consultant	As in B-R-E-M-E-R?
Customer	Yeah, yeah.
Consultant	Okay. Damaged items?
Customer	Everything. She asked me to take three things and list them.
Consultant	Oh, okay.
Customer	So I just sort of picked three things that popped into my head.
Consultant	Okay, yeah. All contents and the entire unit too, would it be? Entire block as well?
Customer	Well, the entire top floor too basically. I'm not insured with you guys for building, I think that through the Strata, with [??]
Consultant	Part would be covered, and part covered under the Strata?
Customer	Yeah, I mean the reality is it's going to have to be gutted. We're actually going in today to [??] the dry wall and [??] the timber and the wiring and we'll see what happens with that. But yeah now, basically I salvaged my three cats, my mice, a



	small bag of clothes, my phone, so I grabbed my phone and my charger, other books that weren't damaged and that's it.
Consultant	Alright.
Customer	There was 2070 books in my library and I tell you what, much as I love books, where they're soaking wet, they're not much fun. Dragging them all out of the house was a nightmare, I've never seen anything like it, but the resulting pile means that I have the biggest junk pile of anyone in the complex. No-one can beat me. I don't know what I'm going to [??] I made an obligation to get rid of it, but whatever, you know.
Consultant	Okay, alright.
Customer	I mean, sorry, go ahead.
Consultant	No, you're right. Now you said before the water came up to the top storey ceiling?
Customer	Approximately 1½ to 2 feet from the bottom of the second storey ceiling. I'm lucky it didn't get over the [??] roof beams. Now that's something.
Consultant	Yeah.
Customer	[??]
Consultant	Two feet from second storey ceiling. Okay. What else have they got? How did it get wet? Come on.
Customer	Well you see there was this big wave of water
Consultant	[laughs a lot] well I could start again.
Customer	I think that might have had something to do with it. What do you think?
Consultant	When they've lodged it, they haven't put specific.
Customer	I actually found it whilst it was still under water. So at that point in time I didn't know how far it was going, I didn't know exactly what was happening. We actually went out in a dinghy and I floated through the complex to check and see if there was anyone in any of the flats and that was a very surreal experience. Floating past my second storey windows. Interesting. [??]
Consultant	Oh dearie me. It would be, it would be so unbelievable.
Customer	I'm still waiting to wake up actually. I don't think it's going to happen. Never mind. I'm better off than a lot of people, you know, I haven't lost any family, none of my friends have been affected and I got out [??]

Consultant	Yes, yes. It's bad enough though. Okay, alright, now has a, you're going back today. Are you able to take photos?
Customer	I have taken many photos on my iPhone.
Consultant	You've got photos? Okay.
Customer	My camera also went under, but my iPhone takes pretty good snaps and I've actually been slowly uploading them to my flickr account so I can actually email you guys the link. [??] as soon as I can get someone with an Internet connection. We had to gut the place and we had to the books were just [??] from the inside, but I've taken as many photos as I can and I'm incredibly [??] but my library were actually itemised online, completely IDD
Consultant	Oh, good, yeah, it is, yeah.
Customer	Yeah.
Consultant	None of the contents are going to be salvageable, are they?
Customer	Um, no. Even a few bits I thought might be salvageable, but no, they're a complete write-off, it actually, it tossed furniture around in my place so hard that it actually had slammed things through the bottom floor ceiling.
Consultant	Oh!!
Customer	It just, it must have been unbelievable in there. My place sort of looked like you know those snow globes that you shake up?
Consultant	Yeah.
Customer	It looked pretty much like that. Everything was just tumbled upside down and twisted and it was frightening that water could do that actually.
Consultant	Oh, it can be so wrong. Yeah.
Customer	Incredible.
Consultant	Okay. That looks like everything they were after. The other thing they've got here, do you give anyone else permission to act on your behalf for you?
Customer	I certainly do. My best friend's name is [REDACTED]. Her last name is spelt [REDACTED]
Consultant	Did you say her first name was
Customer	[REDACTED]

Consultant	██████
Customer	██████████ My daughter's name is ██████, so that's kind of [??]
Consultant	Oh really.
Customer	Woo—oo—oo (ghost noises).
Consultant	That would fit in really well with what's been going on lately.
Customer	Oh, really so strange. And like that a bit like a little print I put in my kitchen the other day. It's sort of a cartoonistic figures holding hands and they're saying, um, come with me, things are going to get really weird and then when I finally got my front door open it was like a flood of water it was actually floating face up right near the door, so it was the first thing I saw when I went in and I just went that's bizarre.
Consultant	Oh, no.
Customer	So it's strange.
Consultant	Yeah, I reckon. Well is there a contact number for ██████?
Customer	██████
Consultant	Yeah.
Customer	██████
Consultant	Uh huh.
Customer	██████
Consultant	Okay.
Customer	What do I need to do from here. Is there going to book an assessor or
Consultant	No, that, they're basically just questions that Claims needed
Customer	[??]
Consultant	Yep, but they'll just continue with the processing of the claim.
Customer	Fantastic. I'm so glad I managed to get hold of you guys, it's great.
Consultant	Yeah, this is probably the best time to call through.
Customer	Ooh, I should get, I should be [??] I couldn't sleep [??] hey, I'm [??] there's

	someone there. [??] and you're so cheerful and happy, it's so nice.
Consultant	Oh, good.
Customer	You make me feel so much better.
Consultant	Oh, that's good.
Customer	Cool.
Consultant	So what I'll do, I'll send this on to Claims. I would imagine they'll still get in contact with you in regard to assessments and things like that.
Customer	Yep, absolutely.
Consultant	And I've made notes that you've got the photos, I'm made notes of every question they've got on here, so really it should only just be
Customer	[??]
Consultant	Well, yeah, and the assessment.
Customer	Yeah, yeah. It's um, I took photos of the big pile of junk too which is quite interesting. I took everything [??] that I could and we just threw everything on the lawn. Apparently there's like both bulldozers coming in today. It's a complex of 40 households. But I've got photos of the junk pile as well so. You've been fantastic. Thank you so much for your help, I really appreciate it. And thanks for your sense of humour too.
Consultant	Oh no worries, Sharron.
Customer	You're really good.
Consultant	No, that's alright.
Customer	You take care.
Consultant	Okay, thank you, bye, bye.
Customer	Bye.