

Statement of Witness

Queensland Floods Commission of Inquiry

Name of Witness	Scott Dominic GROGAN
Date of Birth	[REDACTED]
Address and contact details	[REDACTED] Bundaberg North [REDACTED]
Occupation	Chartered Accountant
Officer taking statement	Detective Sergeant Stephen Platz
Date taken	29/09/2011

Scott Dominic GROGAN states:

1. I am the leasee of the Riverdale Caravan Park located at [REDACTED] Bundaberg North. This caravan park is located adjacent to the Burnett River and has 90 caravan sites, 10 cabins, associated infrastructure and a building that houses the park office and three residential units. This building is a lowset chamfer board structure that sits upon stumps about one metre high. I have been the leasee of this park since July 2000.
2. The owner of the park is a Mr Bruce EDWARDS whose responsibility, concerning insurance, relates to the buildings and structures on the premises. These structures, in particular, the office/residential building are covered by VERO insurance. Mr EDWARD's has authorised me to act on his behalf concerning this issue. I am not sure when Bruce began the policy with VERO but I believe he started the policy when he first acquired the park 20 years ago. All insurance inquiries are handled through Hatti Gilbert Insurance Brokers.
3. Due to the close proximity of the caravan park to the Burnett River it was essential that the policy included flood cover. I was aware that we were covered for flood and this was contained in the product disclosure statement.

Witness Signature [REDACTED]

Page Number 1 of 4

Signature of officer

400 George Street Brisbane
GPO Box 1738 Brisbane
Queensland 4001 Australia
Telephone 1300 309 634
Facsimile +61 7 3405 9750
www.floodcommission.qld.gov.au

QFCI

Date:

11/11/11

jm

Exhibit Number:

1029

4. On the 28th day of December 2010, after heavy rains, Bundaberg received significant flooding across the region. The caravan park became inundated from what I believe was a combination of storm water and riverine flood from the Burnett River. This resulted in caravans being inundated and destroyed from the flood waters. Furthermore, our park buildings namely the cabins and the office/residential building were inundated. The office/resident building was inundated at varying levels between 30cm to one metre. As a result, all the walls, floor, kitchen and bathrooms were destroyed. I am able to produce photographs of the office/residential building aswell as general photographs of the park after the flood.

Exhibit: Series of photographs depicting damage to buildings and infrastructure at the Riverdale Caravan Park.

Marked Exhibit No/...

5. On the 31st day of December 2011 I made a claim to VERO insurance concerning the damage to the resident/office building via telephone. Upon making the claim there was no issue and the representative was very encouraging. They stated that they would send an assessor out within a reasonable time. The claim related specifically to the resident/office building.
6. Sometime in January 2011 the assessor attended the caravan park and conducted his assessment. I was not present during this assessment but I was made aware that the assessor did not inspect the correct building and was in fact checking the cabins. The assessor left without making a proper assessment of the structure for which the claim related to. Once I found out about this I contacted the assessor and outlined to him this issue. He admitted to inspecting the wrong building and that he would come back, I have made about twenty further calls to the assessor but to no avail. To this date he has not returned.

Witness Signature..

Page Number 2 of 4

Signature of officer

7. Sometime at the end of March or early April 2011 the insurance company sent out their appointed builders to provide a quote for the repairs to the office building. After receiving their quotes I was amazed that they estimated the repairs to be only \$6000.
8. In May 2011 I contacted the insurance company via telephone over this issue and I was appointed a new case manager. Her name was [REDACTED] She told me that she had viewed photographs taken by their builders and she was under the opinion that the cost of repairs was well in excess of \$6000. It was then suggested that I get two local builders to conduct their own assessments and provide this information back to the insurance company.
9. I subsequently had two builders inspect the building and they provided ME similar quotes in the vicinity of \$80,000. In July 2011 contacted Charlotte via e-mail with regards to this assessment and I included the two quotes from the builders. I then received a reply another claims officer, [REDACTED] who basically implied that I was lying concerning the quotes due to the large discrepancy. I was shocked at the way they treated me and I couldn't understand how they could come to a figure of only \$6000 concerning the repairs. I am able to produce the e-mails that I had with the insurance company concerning this issue and also the quotes for repairs to the building.

Exhibit: Series of e-mails with VERO Insurance concerning cost of repairs to residential/office building and quotes provided by builders

Marked Exhibit No/...

10. On the 10th of August 2011 the insurance company contacted me via e-mail and stated that they would send an engineer to conduct a scope of works assessment concerning the building in question. After one week the engineer had not arrived and I sent further e-mails asking them when they would attend. Since this time no engineer has attended and I have sent an e-mail every week on this issue. I eventually told the insurance company that I was intending to pursue the matter through their dispute resolution process. I was told by them that they had sent the

Witness Signature, [REDACTED]
Page Number 3 of 4

Signature of officer


request to the engineering firm but had no control over when they would send them. I also asked if they could send the original assessor again but they were unable to do so. I am able to produce e-mails pertaining to these discussions.


Exhibit: **Series of e-mails with VERO Insurance concerning scope of works assessment by engineer and further request for assessor**

Marked Exhibit No/...

11. Since the flood my claim with VERO is still not finalised. Their timeliness and the way they have treated our business, which is long term customer, is appalling. For six months I was unable to proceed with the repairs to the building due to the un-finalised claim and I eventually made the decision to start re-building, all repairs have been made through our own funds. Furthermore, the Insurance Company has provided very little feedback concerning the status of our claim and any information or update I have received has mostly been initiated by me.

S.GROGAN

Justices Act 1886	
I acknowledge by virtue of section 110A(5)(c)(ii) of the Justices Act 1886 that:	
(1)	This written statement by me dated 30/09/2011 and contained in the pages numbered 1 to 4 is true to the best of my knowledge and belief; and
(2)	I make this statement knowing that, if it were admitted as evidence, I may be liable to prosecution for stating in it anything that I know is false.
	
.....Signature	
Signed atBulldaberg.....this.....30 th day of.....September.....2011	

Witness Signature  Signature of officer

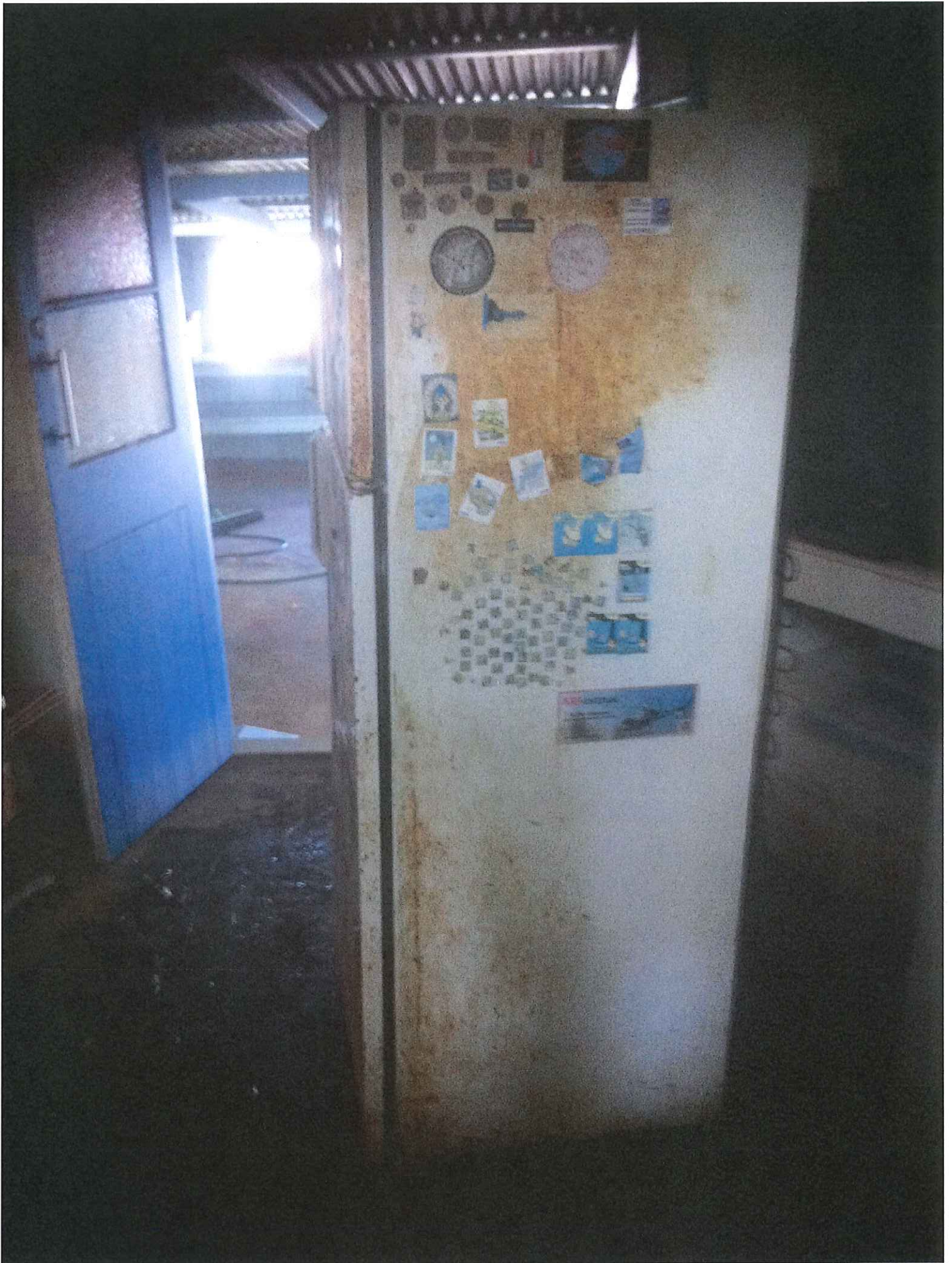
Page Number 4 of 4

















From: [Scott Grogan](#)
To: [commercialevent1](#)
Subject: RE: [REDACTED] St: Open
Date: Wednesday, 18 May 2011 1:41:00 PM

Thanks Charlie the email finally came through.

Regards

Scott Grogan
Partner
DGZ Chartered Accountants

[REDACTED]
P: [REDACTED]
F: [REDACTED]
[REDACTED] Barolin St
Po Box [REDACTED]
Bundaberg Qld 4670

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From: commercialevent1 [REDACTED]
Sent: 18 May 2011 11:47 AM
To: Scott Grogan
Cc: commercialevent1
Subject: [REDACTED] | DoL: 31/12/2010 | St: Open

Hi Scott

I am Charlie the new Case Manager on this claim. The following email above with the claim in subject box this will go straight to claim.
Numbers bellow to contact me.

Regards

[REDACTED]
Claims Officer
Commercial Claims Event Response

IPC 4CI311
Locked Bag 32524
Brisbane, QLD, 4001
Telephone: 1800 255 913
Email: [REDACTED]
Facsimile: 1300 729 084



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From: [REDACTED]
To: [REDACTED]
Cc: [Scott Grogan; commercialevent1](#)
Subject: [REDACTED] | DoL: 31/12/2010
Date: Thursday, 19 May 2011 10:18:02 AM
Attachments: [GFB PHOTO-VANITY UNIT.JPG](#)
[GFB PHOTO-BATHROOM FLOOR.JPG](#)
[GFB PHOTO-DOWNSPIPE AND TIMBER STUMP AND WALL.JPG](#)
[GFB PHOTO-EXTERIOR GUTTER AND EAVES.JPG](#)
[GFB PHOTO-INTERIOR.JPG](#)
[GFB PHOTO-KITCHEN CUPBOARDS.JPG](#)
[GFB PHOTO-KITCHEN CUPBOARDS-CLOSE UP.JPG](#)
[GFB PHOTO-TILED FLOOR AND OFFICE.JPG](#)

Hi Bruce

As promised these are the photos have been taken of you house.

Regards

[REDACTED]
Claims Officer
Commercial Claims Event Response

IPC 4CI311
Locked Bag 32524
Brisbane, QLD, 4001
Telephone: 1800 255 913
Email: [g](#) [REDACTED]
Facsimile: 1300 729 084



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From: [Scott Grogan](#)
To: [commercialevent1](#)
Subject: [REDACTED] DoL: 31/12/2010
Date: Thursday, 14 July 2011 10:41:00 AM
Attachments: [Kleidon Quote - Riverdale.pdf](#)
[hutchieson quote.pdf](#)

[REDACTED]

I have finally received the quotes for repairs and are attached. I am not sure why both have included the termite damage to the ceiling in the quote as it does not relate to the flood damage. Please let me know via return email what the process is from here.

Regards

Scott Grogan
[Partner](#)
DGZ Chartered Accountants

[REDACTED]
P: [REDACTED]
F: [REDACTED]
[REDACTED] Barolin St
Po Box [REDACTED]

Bundaberg Qld 4670

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From: commercialevent1 [REDACTED]
Sent: 19 May 2011 10:16 AM
To: [REDACTED]
Cc: Scott Grogan; commercialevent1
Subject: [REDACTED] DoL: 31/12/2010

Hi Bruce

As promised these are the photos have been taken of you house.

Regards

[REDACTED]
Claims Officer
Commercial Claims Event Response

IPC 4CI311
Locked Bag 32524
Brisbane, QLD, 4001
Telephone: 1800 255 913
Email: commercialevent1@suncorp.com.au
Facsimile: 1300 729 084



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P.G. & L.U.Hutchieson
[REDACTED] Montgomery Street
Bundaberg 4670
Phone [REDACTED]
Mob. [REDACTED]

Mr. Bruce Edwards
c/- Riverdale Caravan Park
[REDACTED]
Bundaberg 4670

Builders Reg. No. 9724
6th July 2011

Dear Sir

Attached is an estimate as required to repair flood damage to office and residence at Riverdale Caravan Park, Bundaberg.

On site inspection revealed major flood and erosion damage under building. This would require re-levelling and stump replacement.

Water damage internally and externally to walls, doors, bathroom, toilet, kitchen, electrical, painting and floor would require either major restoration or demolition.

An estimate of restoration cost would exceed \$80,000.00

I hope this will assist you to decide the necessary course of action.

Thank you

[REDACTED]
Peter Hutchieson



Pty Ltd

Postal Address:
P.O. Box 2116
Bundaberg Qld 4670

Office Address:
8 Edenbrook Drive
Bundaberg Qld 4670

Phone: (07) 4152 8367
Fax: (07) 4153 1956

Brett A. Kleidon
QBSA Licence No. 1081795
Mobile: 0408 062 076

Email [REDACTED]

A Member of the Queensland Master Builders Association

5th July 2011

Att: Bruce Edwards

RE: Riverdale Caravan Park

I have conducted an inspection of water damage to the office/managers residence at Riverdale Caravan Park, Bundaberg and recommend the following repair work.

- (1) Disconnect Power & remove & dispose all internal cabinetry, plumbing fixtures, Shower tray, electrical fixtures (Stove & HWS etc), power points etc if damaged

Remove and dispose of all internal doors, jambs, stops, architraves and skirting boards

Remove and dispose of all internal wall linings

Remove and dispose of all damaged floor boards

- (2) Remove damaged decking and bottom rows of cladding
- (3) Provide full sanitary high pressure cleaning to internal walls and floors, 1 metre up external walls and under building
- (4) Disconnect all services (water, sewer, electrical, phone)
- (5) Slightly raise, level and prop building and remove and replace stumps due to subsidence and soil reaction from lengthy water inundation (consider 50% damage)

- (6) Replace damaged cladding, decking and framing where necessary
- (7) Replace damaged flooring & re nail remaining
- (8) Install New shower tray
- (9) Check all electrical wiring and replace if necessary
- (10) Replace Damaged Ceiling
- (11) Re line all internal walls and fix new jambs, doors, architrave, stops and skirting boards
- (12) Waterproof wet areas
- (13) Install new cabinetry (Kitchen, Office, Vanity)
- (14) Install Lamipanel to shower, kitchen & vanity splash
- (15) Tile bathroom floor
- (16) Re fit plumbing and electrical fixtures and fittings
- (17) Polish floor boards or install floor coverings
- (18) Paint all New Works
- (19) Professional builders clean

I feel all work except (10) and 50% of (5) would possibly be considered as an insurance claim for water damage after flooding occurred in January.

Our quotation to perform all the above works is for the sum of \$81,895 inc GST, and if required we could offer an immediate start.

Kind Regards



.....
Brett Kleidon
KLEIDON MASTERBUILT HOMES PTY LTD

From: Scott Grogan
To: ["Claims Vero"](#)
Subject: [REDACTED] DoL 31/12/2010
Date: Wednesday, 7 September 2011 4:40:00 PM

Please call [REDACTED] asap to discuss.

Regards

Scott Grogan
Partner
DGZ Chartered Accountants

[REDACTED]
P: [REDACTED]
F: [REDACTED]
[REDACTED] Barolin St
Po Box [REDACTED]
Bundaberg Qld 4670

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From: Claims Vero [REDACTED]
Sent: Wednesday, 7 September 2011 4:36 PM
To: Scott Grogan
Subject: [REDACTED] | DoL 31/12/2010

Hi Scott,

The assessor is back in Sydney and managing the claim from there, the engineering firm has been supplied with all the information, once they attend then they will supply us with a report with the rectification work that is required. This will then be cross referenced with what you have sent in, what we have and then we will be able to alter our scope works or agree with the scope of works provided by you.

If we have the engineer report back before Bovis Lend Lease attends, then I will have the builder that has already attended comment, this would hopefully save further delays.

When I spoke with GHD they advised they are quite busy at moment and to expect delays. Because this engineering firm are not someone we would deal with, they do not fall within the service agreements to what our recommended repairers need to abide by.

Should you have any questions regarding this claim, please do not hesitate to contact us directly on 1800 255 913 during business hours. Please respond to claims@vero.com.au with your claim number in the subject line ONLY.

Kind regards,

[REDACTED]
Claims officer
CI Event Response Team

Telephone : 1800255913
Facsimile: 1300 066 950

IPC: 2CI288 GPO Box 346 Sydney NSW 2001

[Brokers Save Time – Click Here for Claims Online](#)



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From: Scott Grogan [REDACTED]
Sent: Friday, 2 September 2011 5:04 PM
To: Claims Vero
Subject: [REDACTED] | DoL 31/12/2010

Thanks Scott, is the assessor going to be in attendance?

Regards

Scott Grogan
Partner
DGZ Chartered Accountants

[REDACTED]
P: [REDACTED]
F: [REDACTED]
[REDACTED] Barolin St
Po Box [REDACTED]

Bundaberg Qld 4670

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From: Claims Vero [REDACTED]
Sent: Friday, 2 September 2011 4:56 PM
To: Scott Grogan
Subject: RE: RE RE [REDACTED] | Po [REDACTED] | Ins MR BL EDWARDS | DoL 31/12/2010

Hi Scott,

I am now awaiting GHD Engineering to contact you to arrange site attendance, there will also be site attendance from Bovis Lend Lease when they are in the area. We are awaiting a response with applicable times.

Should you have any questions regarding this claim, please do not hesitate to contact us directly on 1800 255 913 during business hours. Please respond to [REDACTED] with your claim number in the subject line ONLY.

Kind regards,

[REDACTED]
Claims officer
CI Event Response Team

Telephone : 1800255913
Facsimile: 1300 066 950

[REDACTED]
IPC: 2CI288 GPO Box 346 Sydney NSW 2001

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From: Scott Grogan [REDACTED]
Sent: Thursday, 1 September 2011 12:37 PM
To: Claims Vero
Subject: [REDACTED] DoL 31/12/2010

Scott

Another 10 days have passed and not even a reply to my email below. Still waiting on contact from the engineer. An update would be appreciated.

Regards

Scott Grogan
Partner
DGZ Chartered Accountants

[REDACTED]
P: [REDACTED]
F: [REDACTED]
[REDACTED] Barolin St
Po Box 1935
Bundaberg Qld 4670

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From: Scott Grogan
Sent: Monday, 22 August 2011 7:17 PM
To: [REDACTED]
Subject: [REDACTED] DoL 31/12/2010

Scott

Your email strangely suggests that the lack of settlement is my fault. To date Lindsay Cannar has not set foot inside the premises to inspect the damage. For Vero to even organise a quote was over 20 weeks. I have previously requested copies of "your quotations" to no avail. I have also attempted to contact the internal assessor in excess of 20 times prior to May 2011, with no return calls. Your previous email to request an engineer was on the 10th August. To date no contact has been received from the engineer. In a telephone conversation with Charlie Laing in May 2011 it was agreed that a quote of \$6000 was ridiculous merely based on the photographs provided by Glen Fraklin, Vero's "expert" builder. I will admit that I have delayed the outcome by approximately 4 weeks seeking quotations from reputable builders, however this would not have been required if an appropriate expert was appointed in the initial stage. That being said it has now been 2 weeks and not even a telephone call from an engineer to organise a time for inspection, so my 4 weeks in the time line is not a significant delay in the scheme of things. I also note from our telephone conversation in early August that you are sceptical of the claim. As mentioned then I only want what is required to return the building to a satisfactory condition, in a timely manner. Ironically to date with replacing power points, hws x 2, removing bathroom and kitchen, stripping of floor and walls to 1m, pressure cleaning etc my cost are approximately over \$3000 with our any repairs. As you can see my frustrations are well justified. Please advise what will result in a timely outcome, internal dispute resolution or continuing down this path.

Regards

Scott Grogan
Partner
DGZ Chartered Accountants

P: [REDACTED]
F: [REDACTED]
[REDACTED] Barolin St
Po Box [REDACTED]
Bundaberg Qld 4670

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From: Claims Vero [REDACTED]
Sent: Monday, 22 August 2011 2:26 PM
To: Scott Grogan; Claims Vero
Subject: F [REDACTED] DoL 31/12/2010

Afternoon Scott,

You are well within your rights to proceed down the Internal Disputes avenue. As discussed you were un-happy with the \$6,050.00 cash settlement recommendation that the internal assessor Lindsay Cannon had recommended on the 11 May 2011. We were then requested by Bruce Edwards via phone to source more quotes 18 May 2011, this was requested 18 May 2011 as a courtesy to Mr Bruce Edwards. This information was then followed up on the 28/29th June 2011 as the documentation was still not received by yourself.

Subsequently your quotations were then received on the 14 July 2011 via email and a response from the Internal Assessor was received on the 03 August 2011. This response then requested an engineer to attend and review our information due to the large discrepancy between our quotes and yours.

Therefore at the time we had no other option then to appoint an engineer to review both our quotations and the quotations you have supplied due to the original cash settlement recommendation being declined.

In conclusion if you wish to raise a dispute, your are well within your rights to do so and they will have the capacity to review the information at hand to date.

Should you have any questions regarding this claim, please do not hesitate to contact us directly on 1800 255 913 during business hours. Please respond to [REDACTED] with your claim number in the subject line ONLY.

Kind regards,

Scott Cook
Claims officer
CI Event Response Team

Telephone : 1800255913
Facsimile: 1300 066 950

IPC: 2CI288 GPO Box 346 Sydney NSW 2001

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From: Scott Grogan [REDACTED]
Sent: Wednesday, 17 August 2011 7:17 PM
To: commercialevent1
Subject: [REDACTED]

DoL 31/12/2010

Scott

Another week has now passed with no assessment by Vero, making it 33 weeks in total. To date no assessor has presented on site to view the damage. Should this matter be referred to a dispute resolution area?

All I am after on behalf of the landlord is what is fair and reasonable. I have a business to rebuild and this matter is placing duress on myself and others involved.

Regards

Scott Grogan
Partner
DGZ Chartered Accountants

P
F

Barolin St
Po Box
Bundaberg Qld 4670

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From: commercialevent1
Sent: Wednesday, 10 August 2011 3:01 PM
To: Scott Grogan; commercialevent1
Subject: DoL: 31/12/2010

Hi Scott,

Please be advised I have reviewed your claim. We have requested an engineer attend site to review our scope of works and your scope of works to establish what rectification work is claimable.

You will receive a call to establish a time convenient for attendance.

Thanks & Regards

Claims Officer
Claims Event Response

Locked Bag 32524
Brisbane, QLD, 4001
Telephone: 1800 255 913
Email

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From: [Scott Grogan](#)
To: [REDACTED]
Subject: [REDACTED] | DoL: 31/12/2010
Date: Wednesday, 10 August 2011 3:08:00 PM

Thanks Scott. What else has to be completed from my end, as I thought this was being organised 2 weeks ago?

Regards

Scott Grogan
Partner
DGZ Chartered Accountants

[REDACTED]
P: [REDACTED]
F: [REDACTED]
[REDACTED] Barolin St
Po Box [REDACTED]

Bundaberg Qld 4670

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From: commercialevent1 [REDACTED]
Sent: 10 August 2011 3:01 PM
To: Scott Grogan; commercialevent1
Subject: [REDACTED] | DoL: 31/12/2010

Hi Scott,

Please be advised I have reviewed your claim. We have requested an engineer attend site to review our scope of works and your scope of works to establish what rectification work is claimable.

You will receive a call to establish a time convenient for attendance.

Thanks & Regards

[REDACTED]
Claims Officer
Claims Event Response

Locked Bag 32524
Brisbane, QLD, 4001
Telephone: 1800 255 913
Email [REDACTED]

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