QUEENSLAND FLOODS COMMISSION ON INQUIRY
SEVENTH AFFIDAVIT OF GRAHAM IAN DALE SWORN 13/10/2011

VOLUME 1 of 2

QFCI

Date: 27/10/11 JM

Exhibit Number: 897

QUEENSLAND FLOODS COMMISSION OF INQUIRY

Commissions of Inquiry Act 1950

SEVENTH AFFIDAVIT

I, **GRAHAM IAN DALE** c/- 2649 Logan Road Eight Mile Plains, Brisbane in the State of Queensland, General Manager, say on oath:

BACKGROUND

1. I am the General Manager, Personal Insurance Claims of RACQ Insurance Limited (**RACQ Insurance**).

2. This affidavit is provided on behalf of RACQ Insurance in response to a notice served on me on 12 September 2011 by Justice C E Holmes, Commissioner of Inquiry, pursuant to section 5(1)(d) of the *Commissions of Inquiry Act 1950* (Qld) to provide information in respect of matters listed in that notice (**Seventh Letter of Inquiry**).

3. Copies of the Seventh Letter of Inquiry and its cover letter are **Exhibits 1** and **2** to this affidavit.

RESPONSE TO SEVENTH LETTER OF INQUIRY

4. The matters set out below are not, or are not necessarily, matters of which I have direct knowledge other than by having regard to the records of RACQ Insurance (which I have done in order to provide this affidavit). I have, in answering the questions in the Seventh Letter of Inquiry done so based on my experience, my own knowledge where possible and relying on material maintained by RACQ Insurance or provided by others.

5. Also I have, with the assistance of others, assembled information and material to respond to the questions the subject of the Seventh Letter of Inquiry. I have, however, not been able to personally review all of the material which has been assembled for that purpose or exhibited to this affidavit.

6. For ease of reference I have set out in this affidavit the headings and questions from the Seventh Letter of Inquiry and provided my response to them below.

Signed: [redacted]

Taken by: [redacted]

AFFIDAVIT
Filed on behalf of RACQ Insurance Limited

COOPER GRACE WARD
Level 21, 400 George Street
Brisbane 4000 Australia

T 61 7 3231 2444
F 61 7 3221 4356

7. While I have made every reasonable effort to ensure that my answers are accurate, the very short period of time that has been allowed for my response to this and a number of other Requirements has limited the scope of my possible investigations.

1. In respect of the above information, please set out anything with which Mr Dale disagrees, and the reasons why.

8. **Exhibit 3** is a table which makes reference to the information Mr Cameron has given to the Commission (as set out in the Seventh Letter of Inquiry). My comments in relation to the information Mr Cameron has provided to the Commission are set out in the table.

2. Please provide a copy of the contract of insurance which applied in respect of the claim.

9. The following documents make up the policy documentation for Mr Cameron's policy:

(a) Certificate of Insurance;

(b) [redacted] for the period from February 2009;

(c) [redacted] for the period from February 2010.

10. **Exhibit 4** to this affidavit is a bundle of these documents.

3. Please set out a chronology of the claim, which includes:

3.1. All steps taken, and investigations made, in determining the claim and any complaint or internal review.

3.2. Details of all communications between RACQ Insurance and Mr Cameron (and/or his legal representative).

11. **Exhibit 5** to this affidavit contains a chronology of dealings with and as concern Mr Cameron in respect of his claim, complaints and reviews which in the time available I have been able to identify. That exhibit identifies the records relied on to compile the information in the exhibit.

4. Please provide copies of all records, including file notes and audio recordings, in respect of the claim, including, but not limited to, all communications between RACQ Insurance and Mr Cameron (and/or his legal representative).

12. As I have described in my Second Affidavit to the Commission, RACQ Insurance maintains an electronic claim file through a computer system known as ClaimCenter. **Exhibit 6** to this affidavit is a copy of RACQ insurance's ClaimCenter notes in relation to Mr Cameron's claim.

13. The complete RACQ Insurance claim file supplemented with documents provided to me by MYI Freemans is exhibited to this affidavit as **exhibits 7 to 32**.

Signed: [redacted] Taken by: [redacted]

14. **Exhibit 33** is a bundle of transcripts of call recordings which RACQ Insurance has been able to locate in the time limited for its response relating to Mr Cameron's claim. **Exhibit 34** is a CD containing electronic copies of the recordings. Please note that within the time available to prepare this affidavit I have not been able to check whether the names of the electronic files on the CD in all instances accurately reflect the time and date of each call. I believe, however, that the transcripts are correct in this regard.

5. Please provide copies of all correspondence passing between RACQ Insurance and Mr Cameron (and/or his legal representative).

15. Copies of all correspondence passing between RACQ Insurance and Mr Cameron (and/or his legal representatives) are exhibited to this affidavit at **Exhibits 15** to **18, 20** to **22, 24** to **26** and **37.**

6. In respect of point 3 above, please provide copies of any instructions, written or oral which RACQ Insurance provided to the assessor/s and copies of any assessor's report/s.

16. Paragraphs 7 to 10 of my First Affidavit sworn 1 September 2011 outline RACQ Insurance's arrangements with loss adjusters MYI Freemans and Stream during the Queensland flood events. As stated in that affidavit, after the floods associated with ex-Cyclone Tasha occurred in December 2010, I made the decision that MYI Freemans would take the loss adjusting lead on claims which occurred outside of South East Queensland. When the January floods occurred, I decided that MYI Freemans would take the loss adjusting lead from claims arising from these events as well. This role entailed, amongst other things, MYI Freemans inspecting affected properties and co-ordinating the involvement of Stream if required.

17. RACQ Insurance instructed MYI Freemans in respect of Mr Cameron's claim on 14 January 2011. A copy of RACQ Insurance's instructions to MYI Freemans in relation to Mr Cameron's claim is **Exhibit 7** to this affidavit.

18. A copy of the report received from MYI Freemans in respect of Mr Cameron's claim is **Exhibit 13** to this affidavit.

7. In respect of point 4 above:

7.1. When did RACQ Insurance receive the assessor's report?

19. In answering this question, it is necessary to provide some background as to how MYI Freemans reports are received and processed by RACQ Insurance.

20. MYI Freemans reports are emailed to a centralised email address and then uploaded to ClaimCenter by administration staff. It usually takes around 1-3 days before a report is

Signed: [redacted] Taken by: [redacted]

uploaded to the ClaimCenter file depending on such things as what time the report was received and the volume of material being received into that email address. Given the unprecedented weather events in December 2010/January 2011 there was obviously a very large volume of material being received into the centralised email address in late January and early February 2011.

21. Once the report is uploaded on to the ClaimCenter system, an automated "action" request is issued to the case manager. Generally, in relation to loss adjuster's reports, the action would be to review the report.

22. MYI Freemans' report in respect of Mr Cameron's property is dated 29 January 2011. That report was emailed to RACQ Insurance at the centralised email address after 9pm on 29 January 2011 (a Saturday).

23. The ClaimCenter notes indicate that there was some difficulty with opening the report once it was uploaded to ClaimCenter. The ClaimCenter notes indicate that this was only resolved on 8 February 2011 when MYI Freemans re-emailed the report to RACQ Insurance.

24. I provide the following further details of the sequence of events leading to the resolution of the receipt of the report as set out in the ClaimCenter records:

    (a) On 1 February 2011, Mrs Cameron called RACQ Insurance and was informed that the report from MYI Freemans had not yet been received. Based on my review of ClaimCenter the report had not yet been uploaded.

    (b) On 4 February 2011, Mrs Cameron called RACQ Insurance and was informed that the report from MYI Freemans had not yet been received. Based on my review of ClaimCenter the report had been uploaded and an automated action had been issued to the case manager to review the report. The customer services officer mistakenly advised Mrs Cameron that the report had not yet been received.

    (c) On 7 February 2011, ClaimCenter records that "the Insured rang chasing up loss adjusters report which was sent to us over a week ago. Have emailed Team E to follow this up".

    (d) On 8 February 2011, Mrs Cameron called RACQ Insurance and the customer service officer indicated that Mrs Cameron had called at a time where they were receiving a high volume of calls and the operator would therefore have to arrange a call back. This call back would be from the dedicated response team. The customer services officer also specifically advised Mrs Cameron that she would note the history of the matter on the call back request.

    (e) On 8 February 2011 RACQ Insurance received a call from MYI Freemans during which MYI Freemans informed RACQ Insurance that their report had been emailed

Signed: [redacted] Taken by: [redacted]

on 28 January 2011 (I assume this was a reference to the report emailed on 29 January 2011). The ClaimCenter notes record that the customer services operator who took this call then checked the records and advised MYI Freemans that an error message was received when they attempted to open the report. The customer service operator asked MYI Freemans to resend the report.

(f) For the purposes of preparing this affidavit I have asked one of the senior claims team members to review the electronic records of ClaimCenter in relation to this. That team member advises me that she can access now the report emailed by MYI Freemans on 29 January 2011 and I presume that this has always been the case. I am advised that an error message does come up when attempting to access the report in the ordinary way but there is a "work around" (i.e. an alternative method). Unfortunately it seems that the customer services officer who tried to access the report on 8 February 2011 was not aware of the work around.

(g) MYI Freemans resent the report by email to RACQ Insurance on 8 February 2011 and it was received by RACQ Insurance on that day.

7.2. When did RACQ Insurance notify Mr Cameron it had received the assessor's report?

25. RACQ Insurance's records indicate that RACQ Insurance attempted to contact Mr Cameron on 9 February 2011 to follow up in relation to the loss adjuster's report. However, RACQ Insurance was not able to contact Mr and Mrs Cameron on mobile phone.

26. The MYI Freemans report identified that Mr and Mrs Cameron's claim was one which required hydrology investigation. The report states that MYI Freemans advised Mr and Mrs Cameron that RACQ Insurance had appointed a hydrologist and a decision could not be determined until the hydrologist's report had been received. This was therefore the next phase of the claims process in relation to this claim.

27. The next communications between Mr and Mrs Cameron and RACQ Insurance occurred on 15 February 2011. During those discussions RACQ Insurance's Customer Service Officer informed Mrs Cameron that they were now at the stage where they were awaiting hydrology information in respect of the claim.

28. Mrs Cameron was informed that MYI Freemans' report had been received during a telephone conversation on 1 March 2011.

7.3. If the information contained in point 4 above is correct, please explain why Mr Cameron was given inconsistent information.

Signed: [redacted] Taken by: [redacted]

29. This question is substantially answered above. In summary, MYI Freemans emailed their report to RACQ Insurance on 29 January 2011, but it was not uploaded to ClaimCenter until sometime between 1 and 4 February 2011.

30. ClaimCenter indicates that the dedicated response team first became aware that MYI Freemans had sent through their report, on 8 February 2011 when MYI Freemans called RACQ Insurance about this issue.

31. When RACQ Insurance's customer service officer then attempted to open the report on 8 February 2011 an error message appeared which indicated to the customer services officer that the report had not been uploaded to RACQ Insurance's system.

7.4. Please set out all communications between RACQ Insurance and MYI Freemans regarding the assessor's report and provide copies of all records in this regard.

32. The records that RACQ Insurance has in relation to the communications with MYI Freemans about their report are:

(a) a copy of RACQ Insurance's initial email to MYI Freemans of 14 January 2011 providing instructions to prepare a report in relation to Mr Cameron's property (**Exhibit 7**);

(b) a copy of the email from MYI Freemans to RACQ Insurance of 16 January 2011 confirming receipt of instructions (**Exhibit 8**);

(c) MYI Freemans' acknowledgment of instructions (**Exhibit 9**);

(d) a copy of an email from MYI Freemans to RACQ Insurance dated 29 January 2011 sending their report of 29 January 2011 (**Exhibit 12**);

(e) a copy of the email from MYI Freemans to RACQ Insurance re-sending the report on 8 February 2011 (**Exhibit 13**);

(f) file note from MYI dated 8 February 2011 (**Exhibit 14**)

(g) a transcript of the electronic recording of the call between MYI Freemans and RACQ Insurance on 8 February 2011 (**Exhibit 33**); and

(h) a copy of an electronic recording of the call between MYI Freemans and RACQ Insurance on 8 February 2011 (**Exhibit 34**).

8. In respect of point 5 above:

8.1. If the case manager did change, what was the reason for that?

8.2. If the case manager did not change, was Mr Cameron told that the case manager had changed? If so, why?

8.3. Was Mr Cameron repeatedly advised that the case manager was not available and if so, what were the circumstances which led to that

Signed: [redacted] Taken by: [redacted]

situation?

33. In answering these questions I propose referring to and summarising some matters already set out in my Second Affidavit regarding the allocation and management of Queensland Floods claims by RACQ Insurance. I am concerned that the assumption underlying these questions is that a policyholder had and was only intended to have one dedicated point of contact for the duration of their claim and this is not correct.

34. In summary:

    (a) Once received, a claim was allocated to a specific Customer Service Officer from within the dedicated response team. Communications with the policyholder were then made by the Customer Service Officer allocated to the claim or some other Customer Service Officer. The records in ClaimCenter are such that any Customer Service Officer should have been able to deal with the queries of any customer.

    (b) Policyholders could find out about the progress of their claims or otherwise discuss their claims with a representative of RACQ Insurance by telephone Monday to Friday from 7am to 9pm and on weekends from 8am to 8pm. Outside of those times calls made to the RACQ Insurance number would be answered by RACQ's 24 hour call centre. Staff in this call centre were equipped to deal with emergency matters. In respect of other matters an online contact form was completed and emailed to the Teleclaims department who would contact the customer the following day.

    (c) Naturally, given claims volumes and allowing for different work shifts, a policyholder might not have been able to speak to a specific person on each occasion they called. As stated above, the way that ClaimCenter system is set up (and operates) is that any Customer Service Officer is able to access a policyholder's claim file and, where possible, deal with queries without having to wait on a specific person to answer a query.

    (d) Policyholders were also able to contact the loss adjuster who had carried out an inspection of their property. The loss adjusters had a claims settling authority of up to $20,000 and any questions that they could not answer or which were beyond their authority would be requested by the loss adjuster to be addressed to a member of RACQ Insurance's claims staff.

35. Different case managers were allocated to the Camerons' claim over the life of the claim. These case managers were all part of the dedicated response team.

36. The reason for these changes is that, as explained in paragraph 45 of my Second Affidavit, the continuing escalation of events made it necessary for arrangements in the dedicated response team to be flexible. In particular it was necessary:

Signed: [redacted] Taken by: [redacted]

(a) for staff to be transferred from performing one function to another as circumstances required; and

(b) from time to time, for staff to be dedicated to performing specific tasks to manage the workflows (such as telephoning customers when hydrology reports were received). While they were doing those tasks I instructed that they should not be disturbed by responding to calls as those tasks needed to take priority. On such occasions Teleclaims staff took messages (call backs) for those staff members.

37. The matters mentioned in paragraphs 36(a) and (b) were also reasons why on some occasions Mr and Mrs Cameron were informed that there case manager were not available.

38. On occasions Mr and Mrs Cameron were informed, when they contacted RACQ Insurance, that their case manager or a person with the knowledge necessary to assist them with their inquiry was not currently available. However, the RACQ Insurance team that has assisted me to prepare this affidavit has reviewed the transcripts and I am advised that on each occasion that Mr and Mrs Cameron called to speak to their case manager one of the following occurred:

(a) they were able to speak with their case manager;

(b) they were able to speak to another Customer Service Officer who dealt with their query; or

(c) they received a call back the same day or the next business day.

39. There are two possible exceptions to this.

(a) First, in relation to the MYI Freemans report, as mentioned above Mrs Cameron called on 8 February 2011 and asked that someone get back to her. An attempt was made to call the Camerons the next day but the call did not get through (the service was not available). The next responding call was not made until 15 February 2011.

(b) Secondly, on 28 March 2011 Mr Cameron called seeking an update on the status of his claim. He was put through to [redacted] who explained that the case manager did not have any updates for him since the previous call (on 24 March). But she did say that she would arrange for the case manager to call Mr Cameron back late that week (28 March being a Monday). In fact the case manager did not call back late that week. Rather Mr Cameron called again on 8 April 2011 and was put through to the case manager, [redacted]

9. In respect of point 6 above:

9.1. When did Mr Cameron make the complaint?

9.2. What specifically did this complaint concern?

Signed: [redacted] Taken by: [redacted]

9.3. What action did RACQ Insurance take in response to the complaint?

9.4. When did RACQ Insurance provide its response?

40. Mr Cameron made a complaint on 10 March 2011. The complaint was made at the end of a lengthy telephone call with a team leader, during which the team leader explained the IDR process to Mr Cameron.

41. The complaint related to the delay associated with making a determination in relation to whether his claim would be accepted or declined and the decision that hydrological and other investigations needed to be completed before a determination could be made on whether Mr Cameron's policy responded to his claim.

42. On 11 March 2011 RACQ Insurance sent Mr Cameron a letter acknowledging his request for RACQ Insurance Internal Dispute Resolution (**IDR**) to review his claim.

43. On 11 March 2011 Mr Cameron's file was sent to the IDR Committee for review.

44. On 17 March 2011 the IDR Committee reviewed Mr Cameron's claim. Ultimately, the IDR Committee upheld the decision that hydrological and other investigations needed to be completed before a determination could be made on whether Mr Cameron's policy responded to his claim.

45. On 17 March 2011 the Mr and Mrs Cameron were sent a letter advising of the decision made following the IDR review. A copy of this letter is exhibited to this affidavit as **Exhibit 20**.

10. In respect of points 7 and 9 above:

10.1. What were the reasons for denying the claim?

10.2. Were these communicated to Mr Cameron? If so, please provide copies of

(a) all records establishing that Mr Cameron was given reasons; and

(b) the reasons given to Mr Cameron. If the reasons were not communicated, why not?

10.3 What information did RACQ Insurance:

(a) obtain; and

(b) rely upon in assessing and determining the claim?

46. The claim was declined because the cause of the damage was determined to be an excluded cause, i.e. Flood. The background to that determination is set out briefly below.

Signed [redacted] Taken by: [redacted]

47. Water Technology provided its report in relation to the Ipswich region on 9 March 2011. That report identified in schedule B part 1 properties where the Brisbane River tailwater was a significant influence on the inundation which occurred. The report also identified areas where Water Technology considered there was a need to conduct further investigations for one reason or another. These comprised paragraph 10.2 of the report (with schedule B part 3) and paragraph 10.4 of the report (with schedule B part 2). I will not detail further in this affidavit the further reports or investigations in relation to these properties as doing so does not appear to be required by the Seventh Letter of Inquiry.

48. Additionally the report identified in schedule A, properties which were inundated by Flood. Mr and Mrs Cameron's property was listed in schedule A. But in relation to the properties in that schedule Water Technology identified that it would further investigate whether any of these properties were affected by stormwater run-off.

49. Water Technology conducted further investigations in relation to the properties in schedule A. Having done so they provided a further report dated 14 March 2011 which advised that (save for 4 particular properties which were in the same street as Mr Cameron's) it was unlikely any of the properties in schedule A were inundated by stormwater run-off.

50. RACQ Insurance received that Water Technology report (together with legal advice) on 15 March 2011.

51. I arranged for a review to be conducted of RACQ Insurance's claims records to ascertain whether there was anything in them which might indicate that a property identified by Water Technology as inundated by flood (or by the effect of the Brisbane River tailwater) had also been affected by stormwater run-off. Because the four properties identified in the Water Technology report of 14 March 2011 were in the same street as Mr and Mrs Cameron's property, this review process identified their property as one which ought to be further investigated before a claim decision was made and the property was included in a schedule provided to Water Technology as one requiring further investigation.

52. On 1 April 2011 Water Technology performed a visual inspection of Mr and Mrs Cameron's property.

53. By further report dated 6 April 2011 Water Technology reported, in relation to Mr and Mrs Cameron's property (along with others), that it had conducted a visual inspection and as a result had formed the opinion that the property was not inundated by stormwater run-off.

54. Accordingly, on 8 April 2011 I determined that the cause of damage to Mr and Mrs Cameron's property was Flood. Flood, as defined in the Household Insurance Product Disclosure Statement, is not covered. My decision on causation was based upon the following information obtained and relied upon by RACQ Insurance:

Signed: [redacted] Taken by: [redacted]

(a) Mr Cameron's claim lodgement details;

(b) MYI Freemans report dated 29 January 2011;

(c) Water Technology's regional report for Ipswich dated 9 March 2011 and subsequent letters from Water Technology dated 14 March 2011 and 6 April 2011;

(d) legal advice as to the issue of causation arising out of the report and letters received from Water Technology.

55. Mrs Cameron was informed that the claim had been denied on the basis that the cause of the damage to the property was flood during the call from RACQ Insurance on 8 April 2011. A transcript of the electronic recording of the call is exhibited to this affidavit as **Exhibit 33**. A copy of an electronic recording of the call is on a disk which is exhibited to this affidavit as **Exhibit 34**.

56. On 8 April 2011 RACQ Insurance sent Mr and Mrs Cameron a letter confirming the decision to decline their claim as the cause of damage to the property had been determined as flood. This letter, amongst other things, also confirmed their eligibility for a payment from the RACQ Insurance Special Fund and provided information on the review process available to Mr and Mrs Cameron. A copy of this letter is exhibited to this affidavit as **Exhibit 22**.

57. On 11 April 2011 RACQ Insurance sent Mr and Mrs Cameron a plain English information sheet which summarised hydrological findings relevant to the their claim. A copy of that letter and the information sheet is exhibited to this affidavit as **Exhibit 24**.

10.4 If hydrology information was obtained:

10.4.1. What hydrology information was obtained?

10.4.2. When was it received?

10.4.3 Did it relate to?

(a) the Ipswich area generally;

(b) Goodna in particular; and/or

(c) Mr Cameron's property?

Signed [redacted] Taken by: [redacted]

10.4.4 Please provide copies of any instructions, written or oral, given to the hydrologists and copies of any hydrology reports received (unless any piece of information has already been provided to the Commission, in which case please identify where it can be found).

10.5 If a hydrologist did conduct an assessment at Mr Cameron's property, when did this occur?

58. I have provided much of the information required by this question when dealing with paragraphs 10.1, 10.2 and 10.3 of the Seventh Letter of Inquiry.

59. The hydrology information obtained includes the information referred to at paragraph 54 above.

60. The information was received on the dates set out above and the dates set out in the chronology at **Exhibit 5**. The final hydrological information concerning Mr Cameron's claim was received by RACQ Insurance on 7 April 2011.

61. The information related to the Ipswich area generally, to other particular properties and also Mr and Mrs Cameron's property in particular.

62. RACQ Insurance's hydrologists, Water Technology, conducted a visual inspection of Mr Cameron's property on 1 April 2011. A copy of Water Technology's file note from that inspection is exhibited to this affidavit as **Exhibit 36**. The fact of such an inspection is also referred to in the Water Technology report of 6 April 2011.

63. The instructions to Water Technology were provided by RACQ Insurance's solicitors. I understand from RACQ Insurance's solicitors that all instructions (for the preparation of hydrological reports and schedules identifying properties in particular categories) were provided in writing to Water Technology or if there was some verbal communication the substance of it has been confirmed in writing to Water Technology. The instructions given to hydrologists and copies of hydrology reports received in relation to the Ipswich area (which Mr and Mrs Cameron's property was categorised as falling within) and the reports referred to above are exhibited to my Second Affidavit.

Signed: [redacted] Taken by: [redacted]

10.6 Was Mr Cameron given copies of all information relied upon in denying the claim? If so, please provide copies of:

(a) all records establishing that Mr Cameron was given the information; and

(b) the information given to Mr Cameron (subject to the comments below). If the information was not provided, why not?

10.7 In particular, was Mr Cameron provided copies of any hydrology reports? If not, why not?

64. Paragraph 158 of my Second Affidavit explains what information was relied upon and provided to customers in respect of claims that were declined. At paragraph 160 and 165 of my Second Affidavit I provide a further explanation as to why certain information was not (or was not initially) provided to RACQ Insurance customers.

65. Mr Cameron was provided with a plain English information sheet which summarised hydrological findings relevant to his claim. This document is exhibited to this affidavit as **Exhibit 24**.

66. In any event, Mr Cameron's legal representatives, Legal Aid Queensland, were provided with full copies of regional hydrology reports on 14 July 2011. A copy of the letter to Legal Aid Queensland is exhibited to this affidavit as **Exhibit 37**.

11. In respect of point 10 above:

11.1. What conditions were attached to the hardship payment?

67. The hardship payment made to Mr and Mrs Cameron was made on the basis that:

(a) RACQ Insurance could decline the claim in full if they became aware of further information which suggested that some or all of their loss or damage was not covered by the policy;

(b) RACQ Insurance could request repayment of the advance payment; and

(c) If the claim was subsequently approved, RACQ Insurance would deduct the amount of the advance payment from the amount paid in response to the claim.

68. RACQ Insurance sent a letter to Mr and Mrs Cameron on 14 March 2011 confirming these conditions. This letter is attached to this affidavit as **Exhibit 18**.

69. All the facts and circumstances above deposed to are within my own knowledge save such as are deposed to from information only and the means of my knowledge and sources of information appear on the face of this my Affidavit.

Signed: [redacted] Taken by: [redacted]

SWORN by **GRAHAM IAN DALE** on 13 October 2011 at Brisbane in the presence of:

[redacted]

Deponent

RXR10096653 4

[redacted]

~~Barrister~~/Solicitor/~~Justice of the Peace/ Commissioner for Declarations~~

INDEX OF EXHIBITS

No.	Document	Date	Page
	Documents from Commission		
1.	Letter from Queensland Floods Commission of Inquiry	10/10/11	1 - 5
2.	Letter from Queensland Floods Commission of Inquiry - Requirement	09/10/11	6 - 7
	Table setting out RACQ Insurance comments on paragraphs 1 to 11 of Seventh Letter of Inquiry		
3.	Table summarising RACQ Insurance's response	Undated	8 - 12
	Contract of Insurance		
4.	Contract of Insurance (comprising Certificate of Insurance, PDS and SPDS)	Various	13 - 100
	Chronology		
5.	Chronology regarding Mr Cameron's claim	Undated	101 - 111
	Claim notes		
6.	RACQ Insurance ClaimCenter notes	Various	112 - 139
	RACQ Insurance claim file together with documents from MYI Freeemans		
7.	Email to MYI Freemans from RACQI requesting assessment	14/01/11	140 - 146
8.	Email from MYI Freemans to RACQ Insurance confirming receipt of instructions	16/01/11	147 - 148
9.	MYI acknowledgment of instructions	16/01/11	149 - 150
10.	MYI File Note	21/01/11	151 - 152
11.	MYI File Note	24/01/11	153 - 154
12.	Email from MYI Freemans delivering Site Report	29/01/11	155 - 156
13.	Email from MYI Freemans delivering Site Report	08/02/11	157 - 165
14.	MYI File note	08/02/11	166 - 167
15.	Email from RACQ Insurance to Mr and Mrs Cameron about financial hardship payment	10/03/11	168 - 169

16.	Letter from RACQ Insurance to Mr Cameron about IDR Review	11/03/11	170 - 171
17.	Letter from Mr and Mrs Cameron to RACQ Insurance confirming acceptance of financial hardship payment	14/03/11	172 - 173
18.	Letter from RACQ Insurance to Mr and Mrs Cameron confirming financial hardship payment	14/03/11	174 - 175
19.	File documents concerning financial hardship payment	14/03/11	176 - 178
20.	Letter from RACQ Insurance to Mr and Mrs Cameron confirming outcome of IDR Review	17/03/11	179 - 180
21.	Letter from Legal Aid to RACQ Insurance	30/03/11	181 - 182
22.	Letter to Mr and Mrs Cameron from RACQ Insurance about declinature of claim	08/04/11	183 - 186
23.	Calculation of Special Fund payment	08/04/11	187 - 188
24.	Letter from RACQ Insurance to Mr and Mrs Cameron enclosing plain English summary of hydrology conclusions	11/04/11	189 - 191
25.	Letter from Legal Aid requesting review of decision	18/04/11	192 - 204
26.	Letter from RACQ Insurance to Mr and Mrs Cameron confirming outcome of IDR Review	11/05/11	205 - 208
27.	Letter from FOS	25/05/11	209 - 234
28.	RACQ Insurance submissions to FOS	16/06/11	235 - 323
29.	RACQ Insurance further submissions to FOS (including letter to Legal Aid Qld)819	21/09/11	324 - 370
30.	Letter from FOS providing supplementary submissions	10/10/11	371 - 703
31.	Email from RACQ Insurance to FOS requesting extension of time	10/10/11	704 - 705
32.	Email from FOS extending deadline for response	12/10/11	706 - 708

Telephone recording documents

33.	Bundle of transcripts of telephone recordings		709
	a. Call recording on 12/01/11 at 13:04		710 - 712
	b. Call recording on 12/01/11 at 13:11		713 - 719
	c. Call recording on 13/01/11 at 20:32		720 - 721

d.	Call recording on 15/01/11 at 10:43	722 - 724
e.	Call recording on 18/01/11 at 07:24	725 - 730
f.	Call recording on 21/01/11 at 11:07	731 - 735
g.	Call recording on 24/01/11 at 12:48	736 - 737
h.	Call recording on 27/01/11 at 18:15	738
i.	Call recording on 01/02/11 at 17:28	739 - 740
j.	Call recording on 04/02/11 at 13:51	741
k.	Call recording on 04/02/11 at16:38	742 - 744
l.	Call recording on 08/02/11 at 12:50	745 - 748
m.	Call recording on 08/02/11 at 13:29	749 - 751
n.	Call recording on 09/02/11 at 16:38	752
o.	Call recording on 09/02/11 at 16:40	753
p.	Call recording on 15/02/11 at 09:15	754 - 757
q.	Call recording on 28/02/11 at 15:16	758 - 759
r.	Call recording on 28/02/11 at 15:19	760 - 762
s.	Call recording on 01/03/11 at 08:52	763 - 767
t.	Call recording on 07/03/11 at 08:18	768 - 769
u.	Call recording on 07/03/11 at 14:56	770 - 771
v.	Call recording on 07/03/11 at 14:57	772 – 773
w.	Call recording on 07/03/11 at 15:15	774 - 781
x.	Call recording on 08/03/11 at 09:15	782
y.	Call recording on 08/03/11 at 13:47	783 - 784
z.	Call recording on 08/03/11 at 13:50	785 - 786
aa.	Call recording on 09/03/11 at 09:24	787 - 788
bb.	Call recording on 09/03/11 at 09:26	789 - 790
cc.	Call recording on 09/03/11 at 09:41	791
dd.	Call recording on 09/03/11 at 12:09	792

ee.	Call recording on 09/03/11 at 12:30	793 - 795
ff.	Call recording on 09/03/11 at 12:33	796 - 797
gg.	Call recording on 09/03/11 at 12:35	798 - 800
hh.	Call recording on 09/03/11 at 12:37	801 - 803
ii.	Call recording on 09/03/11 at 21:41	804 - 805
jj.	Call recording on 10/03/11 at 08:32	806 - 807
kk.	Call recording on 10/03/11 at 08:33	808 - 809
ll.	Call recording on 10/03/11 at 09:14	810 - 812
mm.	Call recording on 10/03/11 at 09:19	813 - 819
nn.	Call recording on 10/03/11 at 11:22	820 - 821
oo.	Call recording on 10/03/11 at 11:25	822 - 824
pp.	Call recording on 16/03/11 at 10:16	825
qq.	Call recording on 17/03/11 at 09:17	826 - 829
rr.	Call recording on 17/03/11 at 09:20	830 - 831
ss.	Call recording on 17/03/11 at 09:23	832 - 833
tt.	Call recording on 21/03/11 at 08:42	834
uu.	Call recording on 21/03/11 at 08:43	835 - 836
vv.	Call recording on 21/03/11 at 08:45	837 - 838
ww.	Call recording on 21/03/11 at 16:48	839 - 841
xx.	Call recording on 24/03/11 at 10:00	842 – 843
yy.	Call recording on 24/03/11 at 10:02	844 - 846
zz.	Call recording on 28/03/11 at 08:53	847 - 848
aaa.	Call recording on 28/03/11 at 08:56	849 - 851
bbb.	Call recording on 08/04/11 at 09:55	852 - 853
ccc.	Call recording on 08/04/11 at 09:56	854 - 855
ddd.	Call recording on 08/04/11 at 09:57	856 - 858
eee.	Call recording on 08/04/11 at 13:16	859

fff.	Call recording on 08/04/11 at 13:50		860
ggg.	Call recording on 08/04/11 at 13:51		861 - 863
hhh.	Call recording on 08/04/11 at 15:31		864 - 866
iii.	Call recording on 08/04/11 at 16:03 to 16:03		867
jjj.	Call recording on 08/04/11 at16:03 to 16:04		868
kkk.	Call recording on 08/04/11 at 19:12		869 - 870
lll.	Call recording on 11/04/11 at 09:07		871 - 872
mmm.	Call recording on 11/04/11 at 09:09		873 - 874
nnn.	Call recording on 11/04/11 at 11:24		875- 876
ooo.	Call recording on 11/04/11 at 11:25		877 - 878
ppp.	Call recording on 11/04/11 at 11:29		879 - 881
qqq.	Call recording on 11/04/11 at 11:36		882
rrr.	Call recording on 10/08/11 at 12:10		883 - 884
sss.	Call recording on 31/08/11 at 09:13		885
34.	CD containing telephone recordings		886

Miscellaneous material

35.	MYI Freemans Document Summary		887 - 888
36.	File note of visual inspection conducted by Water Technology	01/04/11	889 - 890
37.	Letter CGW to Legal Aid Queensland about hydrology reports	14/07/11	891 - 893

Exhibit 1

Our ref: 1745388

10 October 2011

Mr Rocco Russo
Partner
Cooper Grace Ward Lawyers
GPO Box 834
BRISBANE QLD 4001

Dear Mr Russo

RACQ Insurance Limited – Requirement to Provide Information

I refer to my letter to you dated 7 October 2011 which enclosed a Requirement directed to Mr Graham Dale for a statement concerning policyholder Mr Leslie Cameron. Please find enclosed a fresh Requirement regarding this matter which replaces the Requirement issued on 7 October. Amendments have been made to sub-paragraphs 3.1 and 3.2, paragraphs 4 and 5 and sub-paragraph 10.7. New sub-paragraphs have been inserted at 10.2, 10.4.2 and 10.6 and paragraph 12 has also been added.

Please note that Mr Cameron may be called to give oral evidence in the Commission's public hearings in Ipswich in the week commencing 18 October 2011. If Mr Cameron is to be called, his statement will be provided to you as soon as the Commission is able to do so.

Mr Cameron has given the Commission the following information which is relevant to the Commission's inquiry pursuant to term of reference (b):

1. Mr Cameron made a claim on his policy, by telephone, on 12 January 2011. Mr Cameron was given a claim number [redacted] and told that someone from RACQ Insurance would be in contact with him. He was not given any other advice on that occasion.
2. After 12 January 2011 and before 25 January 2011, Mr Cameron was advised that an assessor would attend his property.
3. An assessor from MYI Freemans attended Mr Cameron's property on 25 January 2011. The assessor looked around the property and Mr Cameron provided her with photographs he had taken of the property and damage. The assessor advised Mr Cameron that she would lodge a report with RACQ but she did not advise as to when that would happen.
4. Mr Cameron contacted RACQ Insurance, via telephone, on 29 January 2011, to check on the status of the claim. He was advised that MYI Freemans had not yet sent the assessor's report to RACQ Insurance. On 7 February 2011, MYI Freemans advised Mr Cameron that it had previously sent the assessor's report to RACQ Insurance and it was RACQ's problem if the report had been lost. MYI Freemans and RACQ then began blaming each other as to the whereabouts of the report.

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
ABN 82 696 762 534

5. Mr Cameron made numerous telephone calls to RACQ Insurance to check on the status of the claim. Most of the contact he and his wife had with RACQ Insurance was initiated by them. He was repeatedly advised when he called that the case manager for the claim was in a meeting or not available to assist him. On one occasion, he was told that the case manager had changed.
6. At about this time, Mr Cameron made a complaint to RACQ Insurance regarding the handling of the claim. Shortly thereafter he received a letter from RACQ Insurance advising that his complaint had been referred to the internal dispute resolution team. Mr Cameron was told that further reports for his property were required from a hydrologist.
7. Mr Cameron believes that a hydrologist conducted investigations about two months after the flood, but, as far as he is aware, a hydrologist did not conduct an assessment at his property. He has not received a copy of a hydrology report for his property.
8. After he received the letter to which point 6 refers, Mr Cameron continued to contact RACQ Insurance because he was not receiving information about the status of the claim.
9. Mr Cameron's claim was denied by RACQ a few months ago. This was first communicated to his wife by telephone. The reason given for the denial of the claim was related to the property being on the Bremer River.
10. Before the claim was denied, Mr Cameron received a hardship payment of $5,000 from RACQ Insurance which had conditions attached to it. Following the denial of his claim, Mr Cameron received a compassionate payment of $12,500 from RACQ Insurance, from which $5,000 was deducted.
11. Mr Cameron had made a further complaint (presumably to the Financial Ombudsman Service) about RACQ Insurance's treatment of the claim, which is ongoing.

The Commission requires Mr Dale to provide the following information in his statement:

1. In respect of the above information, please set out anything with which Mr Dale disagrees, and the reasons why.
2. Please provide a copy of the contract of insurance which applied in respect of the claim.
3. Please set out a chronology of the claim, which includes:
   3.1. All steps taken, and investigations made, in determining the claim and any complaint or internal review.
   3.2. Details of all communications between RACQ Insurance and Mr Cameron (and/or his legal representative).
4. Please provide copies of all records, including file notes and audio recordings, in respect of the claim, including but not limited to, all communications between RACQ Insurance and Mr Cameron (and/or his legal representative).
5. Please provide copies of all correspondence passing between RACQ Insurance and Mr Cameron (and/or his legal representative).
6. In respect of point 3 above, please provide copies of any instructions, written or oral, which RACQ Insurance provided to the assessor/s and copies of any assessor's report/s.

7. In respect of point 4 above:
   7.1. When did RACQ Insurance received the assessor's report?
   7.2. When did RACQ Insurance notify Mr Cameron it had received the assessor's report?
   7.3. If the information contained in point 4 above is correct, please explain why Mr Cameron was given inconsistent information.
   7.4. Please set out all communications between RACQ Insurance and MYI Freemans regarding the assessor's report and provide copies of all records in this regard.
8. In respect of point 5 above:
   8.1. If the case manager did change, what was the reason for that?
   8.2. If the case manager did not change, was Mr Cameron told that the case manager had changed? If so, why?
   8.3. Was Mr Cameron repeatedly advised that the case manager was not available and if so, what were the circumstances which led to that situation?
9. In respect of point 6 above:
   9.1. When did Mr Cameron make the complaint?
   9.2. What specifically did his complaint concern?
   9.3. What action did RACQ Insurance take in response to the complaint?
   9.4. When did RACQ Insurance provide its response?
10. In respect of points 7 and 9 above:
   10.1. What were the reasons for denying the claim?
   10.2. Were these communicated to Mr Cameron? If so, please provide copies of (a) all records establishing that Mr Cameron was given reasons; and (b) the reasons given to Mr Cameron. If the reasons were not communicated, why not?
   10.3. What information did RACQ Insurance (a) obtain and (b) rely upon in assessing and determining the claim?
   10.4. If hydrology information was obtained:
      10.4.1. What hydrology information was obtained?
      10.4.2. When was it received?
      10.4.3. Did it relate to: (a) the Ipswich area generally; (b) Goodna in particular; and/or (c) Mr Cameron's property?
      10.4.4. Please provide copies of any instructions, written or oral, given to the hydrologists and copies of any hydrology reports received (unless any piece of information has already been provided to the Commission, in which case please identify where it can be found).
   10.5. If a hydrologist did conduct an assessment at Mr Cameron's property, when did this occur?
   10.6. Was Mr Cameron given copies of all information relied upon in denying the claim? If so, please provide copies of (a) all records establishing that Mr Cameron was given the information; and (b) the information given to Mr Cameron (subject to the comments below). If the information was not provided, why not?
   10.7. In particular, was Mr Cameron provided copies of any hydrology reports? If not, why not?
11. In respect of point 10 above:
   11.1. What conditions were attached to the hardship payment?

12. In respect of point 11 above:
    12.1. Has RACQ Insurance received notification from the Financial Ombudsman Service of a complaint made by Mr Cameron or on his behalf?
    12.2. If so, please advise the status of the complaint and provide copies of all correspondence RACQ Insurance has received and submitted concerning the dispute.

In answering the Requirement, Mr Dale is not required to provide any information which has already been provided to the Commission. In any such case, Mr Dale need only state that the information has already been provided and where the information is contained. Mr Dale may of course provide any other information which he considers may be relevant to the Commission's inquiry in respect of this matter.

Please note that the statement is to be provided to the Commission by 4 pm, Thursday, 13 October 2011.

Please contact Mr Lachlan Zangari on telephone [redacted] should you have any queries.

Yours sincerely

[redacted]

Jane Moynihan
Executive Director

Encl.

Exhibit 2

Our ref: 1745932

9 October 2011

Mr Graham Dale
General Manager, Personal Insurance Claims
RACQ Insurance Limited
c/o Mr Rocco Russo
Partner
Cooper Grace Ward Lawyers
GPO Box 834
BRISBANE QLD 4001

REQUIREMENT TO PROVIDE STATEMENT TO COMMISSION OF INQUIRY

I, Justice Catherine E Holmes, Commissioner of Inquiry, pursuant to section 5(1)(d) of the *Commissions of Inquiry Act 1950* (Qld), require Mr Graham Dale, General Manager, Personal Insurance Claims, RACQ Insurance Limited, to provide a written statement, under oath or affirmation, to the Queensland Floods Commission of Inquiry, in respect of the matters listed in correspondence from Ms Jane Moynihan to Mr Rocco Russo regarding Mr Leslie Cameron dated 10 October 2011 (Doc 1745388).

In addressing those matters, Mr Dale is to:

- provide all information in his possession and identify the source or sources of that information;
- make commentary and provide opinions he is qualified to give as to the appropriateness of particular actions or decisions and the basis of that commentary or opinion.

Mr Dale may also address other topics relevant to Term of Reference (b) of the Commission in the statement, if he wishes.

The statement is to be provided to the Queensland Floods Commission of Inquiry by 4 pm Thursday, 13 October 2011.

The statement can be provided by post, email or by arranging delivery to the Commission by emailing info@floodcommission.qld.gov.au.

[redacted]

Commissioner
Justice C E Holmes

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
ABN 82 696 762 534

Exhibit 3

RACQ INSURANCE COMMENTS
ON PARAGRAPHS 1 TO 11 OF SEVENTH LETTER OF INQUIRY (CAMERON)

Paragraph No.	Details	RACQ Insurance Comments
1.	Mr Cameron made a claim on his policy, by telephone, on 12 January 2011. Mr Cameron was given a claim number ([redacted]) and told that someone from RACQ Insurance would be in contact with him. He was not given any other advice on that occasion.	RACQ Insurance agrees that Mr Cameron made the home and contents claim by telephone on 12 January 2011 and that he was given a claim number. RACQ Insurance does not agree that Mr Cameron was not given any other advice when he lodged his claim on 12 January 2011. Mr Cameron was informed by RACQ Insurance's Customer Service Officer that: • his claim would be referred to a loss adjuster who would contact him to arrange to view the damage. • the loss adjuster would get in contact straight away to make sure he was OK and to discuss the claim. Mr Cameron was also given the direct contact number of the Teleclaims department and advised to contact them if he had any queries.
2.	After 12 January 2011 and before 25 January 2011, Mr Cameron was advised that an assessor would attend his property.	RACQ Insurance does not agree that Mr Cameron was advised that a loss assessor would attend his property only after 12 January 2011. As set out above, Mr Cameron was informed that a loss adjuster would arrange an inspection when he first lodged his claim on 12 January 2011. He was also informed that a loss adjuster would contact him to arrange a date and time to view the damage when he called RACQ insurance on 13 January 2011 and 15 January 2011. Mrs Cameron was also told this when she called on 18 January 2011.

Paragraph No.	Details	RACQ Insurance Comments
3.	An assessor from MYI Freemans attended Mr Cameron's property on 25 January 2011. The assessor looked around the property and Mr Cameron provided her with photographs he had taken of the property and damage. The assessor advised Mr Cameron that she would lodge a report with RACQ but she did not advise as to when that would happen.	MYI Freemans' report (Exhibit 13) confirms that an inspection of Mr Cameron's property was carried out on 25 January 2011. I am not able to verify if the communications between Mr Cameron and MYI Freemans occurred as alleged because I was not involved in the communications.
4.	Mr Cameron contacted RACQ Insurance, via telephone, on 29 January 2011, to check on the status of the claim. He was advised that MYI Freemans had not yet sent the assessor's report to RACQ Insurance. On 7 February 2011, MYI Freemans advised Mr Cameron that it had previously sent the assessor's report to RACQ Insurance and it was RACQ's problem if the report had been lost. MYI Freemans and RACQ then began blaming each other as to the whereabouts of the report.	RACQ Insurance's records indicate that neither Mr Cameron nor Mrs Cameron contacted RACQ Insurance on 29 January 2011. As indicated in my affidavit Mrs Cameron did call on 1 February 2011 and was advised that the MYI Freemans report had not then been received. Details of this and subsequent calls are set out in my affidavit. I otherwise refer to my comments at paragraphs 19 to 32 of my affidavit. Those comments set out the full dealings concerning the issue. My review of the records has not indicated that there was any "blaming" in relation to this issue.
5.	Mr Cameron made numerous telephone calls to RACQ Insurance to check on the status of the claim. Most of the contact he and his wife had with RACQ Insurance was initiated by them. He was repeatedly advised when he called that the case manager for the claim was in a meeting or not available to assist him. On one occasion, he was told that the case manager had changed.	The chronology at Exhibit 5 sets out all communications between RACQ Insurance and Mr and Mrs Cameron which RACQ Insurance has been able to locate in the limited time available. This chronology demonstrates that there was regular communication between RACQ Insurance and Mr and Mrs Cameron. The majority of these communications were initiated by Mr and Mrs Cameron. I otherwise refer to my comments at paragraphs 33 to 39 of my affidavit.

Paragraph No.	Details	RACQ Insurance Comments
6.	At about this time, Mr Cameron made a complaint to RACQ Insurance regarding the handling of the claim. Shortly thereafter he received a letter from RACQ Insurance advising that his complaint had been referred to the internal dispute resolution team. Mr Cameron was told that further reports for his property were required from a hydrologist.	There are no aspects of this comment with which I disagree. Mr Cameron's complaint (which was subsequently referred to internal dispute resolution) concerned the decision by RACQ Insurance that hydrological and other investigations needed to be completed before a determination could be made on whether Mr Cameron's policy responded to his claim. The outcome of this review was that the IDR Committee upheld the decision that further hydrological information was needed before a decision could be made in relation to Mr Cameron's claim. RACQ Insurance's decision in respect of the complaint was communicated to the Camerons in writing on 17 March 2011.
7.	Mr Cameron believes that a hydrologist conducted investigations about two months after the flood, but, as far as he is aware, a hydrologist did not conduct an assessment at his property. He has not received a copy of a hydrology report for his property.	I refer to my comments at paragraphs 52 and 64 to 66 of my affidavit.
8.	After he received the letter to which point 6 refers, Mr Cameron continued to contact RACQ Insurance because he was not receiving information about the status of the claim.	RACQ Insurance agrees that Mr Cameron continued to contact RACQ Insurance but does not agree that he did not receive information in relation to the status of his claim. The chronology at Exhibit 5 shows that Mr Cameron was receiving information updating him on the progress of his claim.

Paragraph No.	Details	RACQ Insurance Comments
9.	Mr Cameron's claim was denied by RACQ a few months ago. This was first communicated to his wife by telephone. The reason given for the denial of the claim was related to the property being on the Bremer River.	As set out in the chronology at Exhibit 5, RACQ Insurance first communicated its decision to decline Mr Cameron's claim during a telephone call with Mrs Cameron on 8 April 2011. During that call Mrs Cameron was advised that it had been determined that the damage to the property was caused by flooding. Otherwise there were no comments made to the effect that the denial of the claim related to the property being on the Bremer River (or indeed the Brisbane River). That decision was confirmed in writing on 8 April 2011 and in that letter the Camerons were told, amongst other things, that if they had any queries or needed more information to contact RACQ Insurance. On 11 April 2011 RACQ Insurance sent Mr and Mrs Cameron a plain English information sheet which explained the hydrological conclusions in relation to the claim. This sheet can be found at Exhibit 24.
10.	Before the claim was denied, Mr Cameron received a hardship payment of $5,000 from RACQ Insurance which had conditions attached to it. Following the denial of his claim, Mr Cameron received a compassionate payment of $12,500 from RACQ Insurance, from which $5,000 was deducted.	There are no aspects of this comment with which I disagree.
11.	Mr Cameron had made a further complaint (presumably to the Financial Ombudsman Service) about RACQ Insurance's treatment of the claim which is ongoing.	I confirm that Mr Cameron has referred his dispute to the Financial Ombudsman Service. There are no other aspects of this comment with which I disagree.

Exhibit 4

Renewal - Certificate of Insurance

Home and Contents Insurance

Direct debit amount
$68.26

Your policy number
[redacted]

Customer service
13 19 05

Website
www.racqinsurance.com.au

040

MR L.H. CAMERON
[redacted] MILL ST
GOODNA QLD 4300

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 19 Feb 2010. RACQ Insurance will automatically renew your policy by continuing to deduct the direct debit amount from your nominated financial institution. This document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable.

We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Please read your enclosed Home and Contents Supplementary Product Disclosure Statement (SPDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS and any SPDS together in a safe place.

Payment options

	Payment
Annual payment	$819.10
Monthly direct debit payment	**$68.26**

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 19 05 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.

Date of issue 20 January 2010

Your Duty of Disclosure

An important notice concerning information you are required to give us

The Insurance Contracts Act 1984 requires us to give you information about your insurance and for you to give complete and accurate information to us. This is known as Your Duty of Disclosure. Before entering a contract of insurance with us, and each time you vary or renew your policy we will ask you a number of specific questions.

In addition, if we invite renewal of the policy, we will forward our premium renewal notice to your last known postal address prior to the expiry date of the policy. This notice will include, amongst other matters, specific questions relating to you and the insured property.

What you must tell us

When answering our questions you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as if it had never existed.

If you do not understand

If you do not understand your duty, please contact us on 13 19 05.

Your disclosure

Set out below are questions which are brought to your attention.

If the answers to all of the questions is "No", you need not tell us.

If the answer to any of the questions is "Yes", you must give us full details of that answer. You can do this by either phoning or writing to us, and quoting your policy number.

The questions for your attention:

In the previous period of insurance have you or any other person insured or covered by this policy:

- been convicted of any criminal offence?
- suffered any home or contents loss or damage whether an insurance claim was made or not, or had a liability claim made against you?
- had any insurance declined, cancelled, voided, insurance renewal refused, a claim rejected or special conditions imposed?

The following questions apply to each property insured or covered by this policy:

1. Is there any person (other than family members permanently living with you) who owns or has an interest in the insured property and who is not shown as an insured person on this Certificate?
2. Is there any business conducted at the property address which is not shown on this Certificate?
3. If you have not paid this premium by the due date, has any accident or theft happened after that date?
4. Has any of the information shown on this Certificate changed?

Renewal - Certificate of Insurance

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

What you must do

For this Certificate to be valid, you and anyone else insured under this policy must carefully examine the Certificate information for its correctness and advise us of changes that have occurred over the previous period of insurance.

Policy holders

MR LESLIE HAROLD CAMERON

You are an RACQ Silver Club Member

MRS LOIS MAREE CAMERON

You receive a discount for:

being an RACQ Silver Club Member
being 55 years or over
combining your home and contents in one policy
no claims on your home/contents
having multiple products with RACQ Insurance

Period of insurance

from 19 Feb 2010 to midnight 19 Feb 2011

What you are insured for

	Sum Insured
HOME	$276,000
CONTENTS AT THE HOME	$70,000
LEGAL LIABILITY	$20,000,000

We adjust Home and Contents sums insured to cover rising values and costs - please check that the new sums insured meet your needs.

The policy covers the Home and Contents located at:

[redacted]MILL ST, GOODNA 4300 which:

is a home
is permanently occupied by you
will not be unoccupied for more than 60 consecutive days
is structurally sound and well maintained (including all outbuildings)
is not used as a trade, business or professional workplace
has no other people besides family members residing at the property

What optional covers are included and not included

	Home	Contents
Motor burnout	included	included
Pet cover	n/a	not included
Group Cover	n/a	not included
Selected Personal Items	n/a	not included
Advanced cover	included	included
Flood and storm surge	not included	not included

Please refer to your Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) for full details of the optional covers available.

If you would like to vary your cover please call us on 13 19 05.

Date of issue 20 January 2010

Renewal - Certificate of Insurance

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

Security installed

a safe
steel bars / grilles on all accessible windows
a burglar alarm

Excess you contribute to any claim

APPLICABLE EXCESSES WILL BE ADDED TOGETHER

	Home	Contents
Excess	$300	$300
*Earthquake excess	$300	$300

**You contribute this additional amount to a claim for loss or damage caused by earthquake during any period of 48 consecutive hours.*

GST

This notice is not a Tax Invoice. If you need a Tax Invoice setting out the GST charged on this policy, please call and request one.

The premium is being paid by direct debit instalments.

Date of issue 20 January 2010

Direct Debit Confirmation Certificate

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

MR L.H. CAMERON
[redacted] MILL ST
GOODNA QLD 4300

RACQ Insurance (Direct Debit User ID number 045108)

This certificate confirms your direct debit details based upon the information you gave us. Please check this document and call us if any of the following information is incorrect.

If no changes are required, deductions will continue on the dates and for the amounts stated below.

Direct debit details

Policy number/s	Insured	Monthly debit amount
[redacted]	LESLIE HAROLD CAMERON	$47.56

Motor Comprehensive Insurance
Effective dates from 11 Sept 2009 to 11 Sept 2010

An instalment of $47.56 will be deducted on the 11 February 2010.

Subsequent monthly instalments of $47.56 will be deducted on the 11th of each month.

Multiple payments may be deducted in the same month depending on your debit date.

Direct debit details

Policy number/s	Insured	Monthly debit amount
[redacted]	LESLIE HAROLD CAMERON	$68.26

Home and Contents Insurance
Effective dates from 19 February 2010 to 19 February 2011

An instalment of $68.24 will be deducted on the 19 February 2010.

Subsequent monthly instalments of $68.26 will be deducted on the 19th of each month.

Multiple payments may be deducted in the same month depending on your debit date.

Date of issue 20 January 2010

Direct Debit Confirmation Certificate

Home and Contents Insurance

Your policy number
15210847PP

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

Financial institution details

Financial institution:	SUNCORP METWAY LTD OPERATIONS SERVICES
BSB number:	[redacted]
Account name:	LESLIE HAROLD CAMERON
Account number:	[redacted]

By choosing to pay by the month using the direct debit method, an annual fee of $60.00 may apply which equates to $5.00 per month.

Date of issue 20 January 2010

Household Insurance Policy

Product Disclosure Statement



RACQ INSURANCE
Wouldn't be without them

GHHB2 07/08

Index

Welcome to RACQ Insurance 1
How to contact us 1
How this policy works 2
Important information about your policy 3
-Policy benefits 3
-Policy discounts that you may be entitled to 5
-Cooling-off period. 6
-Duty of Disclosure. 7
-Evidence of ownership. 8
-Personal information. 8
-General Insurance Code of Practice. 8
Words / terms with special meanings 9
Calculating your sum insured. 14
-Help with calculating your home sum insured. 14
-Help with calculating your contents sum insured 15
Insured Events you are covered for 16
-Damage caused by weather 17
-Criminal acts against you 19
-Accidents that cause damage to your home and/or contents 20
Your home 23
-What we insure as your home 23
-What we do not insure as your home. 24
-Settling your claim 25
-Claims settlement other than on an as new basis 26
-The most we will pay you for home claims. 27
Your contents 29
-What we insure as your contents. 29
-What we do not insure as your contents 30
-Settling your claim. 31
-Claims settlement other than on an as new basis 31
-The most we will pay you for contents claims 32
Additional benefits we provide for you. 35
-Additional living expenses 35
-Attendance by a security firm 35
-Breakage of glass. 36
-Campus cover 37
-Clean up costs 38
-Contents while in storage. 38
-Contents in transit. 39
-Contents in a safe deposit box 39

Index

Additional benefits we provide for you. 40
-Credit card misuse 40
-Damage caused by emergency services. 40
-Demolition and redesign costs. 40
-Emergency and alternative accommodation. 41
-Funeral expenses 41
-Inflation protection at renewal 42
-Loss of rent. 42
-Peace of mind protection 43
-Professional documents 43
-Re-key, recode or replacement of locks. 43
-Removal of debris 44
-Special occasion gifts 44
-Storage of contents after an event 45
-Storm damage to pool and/or spa covers. 45
-Temporary removal of contents. 46
-Theft of purchased water 46
-Uninsured visitor's contents 46
-Emergency Home Assist. 47
Optional covers for extra peace of mind 48
-Motor burnout. 48
-Advanced cover 49
-Group and/or selected personal items cover. 50
-Pet cover. 52
-Flood and storm surge 53
-Landlord's fixtures and fittings 53
-Mortgagee's interest in a home unit. 54
Legal liability insurance. 55
-What is covered 55
-What is not covered. 56
When you are not covered – general exclusions 59
Important information about the cost of this policy. 62
-How we calculate your premium. 62
-How your premium can change. 63
-Policy costs and charges 64
Claims information and requirements. 66
We take customer satisfaction seriously 69
General conditions. 70
Pay by the month option 74

Welcome to RACQ Insurance

Thank you for insuring with RACQ Insurance.

We are delighted to have you as a customer. Please do not hesitate to contact us if you have any questions about insurance or need help in making a claim.

RACQ Insurance is one of the largest providers of motor vehicle and household insurance in Queensland. Customers have access to a network of branches and agents throughout Queensland and a 24 hour, seven day-a-week call centre.

How to contact us

If you need more information or help with any of our products or services you can contact us:

- 7 days a week by telephone

Policy related enquires	13 1905 or any Branch
Claims related enquiries	13 7202 or any Branch
Emergency Home Assist	1800 800 552

- Visit one of our branches during business hours

- Email us with your Home and Contents claim or documents enquiries at:
  racq_houseclaims@racqi.com.au
  and we will respond during business hours

- Visit our website: www.racqinsurance.com.au

How this policy works

RACQ Insurance Household Insurance policy is designed to provide you with comprehensive cover for your home and contents in the case of loss or damage caused by an insured event.

This policy provides cover for:

- The Insured events listed on pages 16 to 22
- The Additional benefits for your home and contents listed on pages 35 to 47
- Emergency Home Assist on page 47
- Options that you can add to your policy by paying more:
  - Motor burnout
  - Advanced cover
  - Group and/or selected personal items cover
  - Pet cover
  - Flood and storm surge
    This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance.
  - Landlord's fixtures and fittings
  - Mortgagee's interest in a home unit
- Legal liability insurance.

All policy limits and values include all relevant statutory charges and taxes. This policy does not cover you for everything. For further details of the cover and the amounts we will pay for any claim, please read this Product Disclosure Statement (PDS).

If you decide to take out insurance with us, we will provide you with the cover you have chosen as described in your current certificate of insurance and this PDS.

Important information about your policy

Policy benefits

The table shown below is a summary of the policy benefits available. Please read the PDS for details of the extent of cover provided.

Cover provided	Benefit	Page
Additional living expenses	Contents cover up to 10% of sum insured	35
Attendance by a security firm	Contents cover up to $750	35
Breakage of glass	Up to the sum insured	36
Campus cover	Contents cover up to $5,000	37
Clean up costs	Up to 10% of the sum insured	38
Contents while in storage	Contents cover up to the sum insured	38
Contents in transit	Contents cover up to the sum insured for contents in transit to a new permanent address in Australia	39
Contents in a safe deposit box	Contents cover up to 10% of the sum insured	39
Credit card misuse	Contents cover up to $1,500	40
Damage caused by emergency services	Home cover up to $1,000	40
Demolition and redesign costs	Home cover up to 10% of the sum insured	40
Emergency Home Assist		47
Emergency and alternative accomodation	Home cover up to 10% of the sum insured	41
Funeral expenses	Up to $5,000	41

Important information about your policy

Policy benefits

Cover provided	Benefit	Page
Inflation protection at renewal	Increase your sum insured at renewal	42
Loss of rent	Home cover up to 10% of the sum insured	42
Peace of mind protection	Home cover increase sum insured by the annual inflation protection adjustment in the event of a claim	43
Professional documents	Contents cover up to $1,000	43
Re-key, recode or replacement of locks	Home cover up to $500	43
Removal of debris	Up to 10% of the sum insured	44
Special occasion gifts	Contents cover up to $1,000	44
Storage of contents after an event	Contents cover up to 10% of the sum insured	45
Storm damage to pool and/or spa covers	Home cover up to $500	45
Temporary removal of contents	Contents cover up to 20% of the sum insured	46
Theft of purchased water	Contents cover up to $200	46
Uninsured visitor's contents	Contents cover up to $500	46

Important information about your policy

Policy discounts that you may be entitled to

Discount type	Benefit
No claim discount	You may be entitled to a no claim premium discount of up to 7% on your home and contents premium if you have not made a claim in the last 12 months.
Age discount	You may be entitled to a 10% premium discount where at least one (1) nominated insured is aged 55 years or over and the insured's own owner/ occupied dwelling is being insured. Also a 15% premium discount may apply where at least one (1) nominated insured is aged 55 years or over and the contents are being insured in either an owner/occupied or rented dwelling.
Senior card holder discount	A 15% premium discount may apply for Queensland Seniors Card Holders on Building Insurance and 25% discount may apply on Contents Insurance. The discount is restricted to owner/occupier's building and/or contents and tenant's contents only. The Seniors Card Holders Discount does not apply in addition to the existing age discount.
Alarm discount	You may be entitled to a premium discount of up to 10% on you contents premium for having an alarm installed that is monitored 24 hours per day 7 days a week by a monitoring facility.
Combined discount	If you are an owner/occupier, by combining your home and contents onto the one policy, you may be entitled to a combined premium discount of up to 13%.
Multi – policy discount	If you have three (3) or more qualifying policies/ covers, currently with RACQ Insurance, you may be entitled to a premium discount of up to 5% for each qualifying cover.
Membership loyalty discount	You may be entitled to a premium discount of up to 17.5% based on your current RACQ Membership level.

Important information about your policy

The PDS describes the types of insurance cover available to you. Please read it carefully and keep it in a safe place along with your certificate of insurance.

The certificate of insurance is a separate document that forms part of your policy. It describes the type of insurance you have taken out, and provides specific details about your building, contents and other items of value covered under your policy. It also specifies the limits of cover (sums insured), additional benefits, optional covers, the period of insurance, any special conditions, details of any excesses that apply and premium payment. Please check any certificate of insurance you receive when you start your policy and each time you vary or renew it.

RACQ Insurance Limited is the issuer of this insurance and is responsible for the obligations set out in our PDS.

Cooling-off period

When you take out or renew a policy with RACQ Insurance we provide a cooling-off period of up to 21 days. The cooling-off period starts from the date and time this policy was issued, or from midnight immediately preceding any renewal date.

If you wish to take advantage of the cooling-off period and cancel this policy from the date and time this policy was issued, you must advise us in writing or electronically during the cooling-off period and the premium paid for the policy will be refunded in full providing a claim has not been made.

Important information about your policy

Duty of Disclosure

The *Insurance Contracts Act 1984* requires us to give you information about your insurance and for you to give complete and accurate information to us. Before entering a contract of insurance with us, and each time you vary or renew your policy, we will ask you a number of specific questions.

What you must tell us

When answering our questions, you must be honest and you have a duty under law to tell us anything known to you, or which a reasonable person in the circumstances, would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as if it had never existed.

If you do not understand

If you do not understand your duty, please contact us.

Important information about your policy

Evidence of ownership

We require you to keep evidence of the purchase and value of your building and contents.

You may be required to provide proof of ownership and evidence of its value if you make a claim under this policy. Such proof includes but is not limited to receipts, valuations, model and serial numbers, photographs, credit card or bank statements.

Personal information

The personal information you give us is used to set-up and administer your Household Insurance Policy. It is used to determine the extent of insurance risk that you have proposed and plays a role in determining fair and competitive premiums. If you make a claim, your personal information enables us to determine your entitlement. If you do not provide the information we request then this can either delay or prevent us from providing the insurance you want or allowing your claim.

General Insurance Code of Practice

The purpose of the General Insurance Code of Practice is to establish standards of practice for insurers that we at RACQ Insurance adhere to and support. You may obtain a copy of the Code from the Insurance Council of Australia web site www.ica.com.au or by phoning them on 02 9253 5100.

Words / terms with special meanings

Word / term	Meaning
Accidental	Unexpected and unintended from your point of view.
As new	Repair or replacement with new items or materials regardless of the age of the insured item or property.
Business	Any business, trade, profession or other activity from which income is earned except: •casual baby sitting, casual child minding or garage sales of a domestic nature, all conducted at the property address; and •the domestic rental of a home if the home is insured under this policy, provided you have previously told us that the home is rented out.
Collection	A number of items that have been gathered together according to some unifying principle or orderly arrangement as part of an interest or hobby with the intent of collecting. Examples include but are not limited to collections of coins, stamps, models, toys, badges, and spoons, and unless we agree collections would exclude items bought for consumption, such as a wine collection. Contents cover limits apply as shown on page 34.
Common area	The area of a community title scheme, strata title scheme or flats which does not form part of your lot or tenancy, including but not limited to garages, storage areas, parking areas, walkways and stairwells that are not secure and over which you do not have exclusive use under the by-laws of your body corporate or tenancy agreement.

Words / terms with special meanings

Word / term	Meaning
Consequential loss	Any loss or additional expense arising indirectly from an event that is covered by this policy. For example consequential loss may be: •any additional expense in replacing undamaged property so as to create a uniform appearance; •the inability to match the bricks following impact damage to a brick wall; •reduction in value following repair or replacement of lost or damaged property.
Contents	Your contents shown as insured on page 29.
Cost to us	What it would cost us, including any discounts that are available to us, to repair or replace the item or property at the time the loss or damage occurred.
Emergency	Is a circumstance, which poses an immediate threat to the physical safety of your home or contents, such as a burst water pipe or during a storm a branch falls through the roof of your home.
Excess	The amount you have to pay us or bear towards the cost of a claim under this policy. All excesses are shown on your certificate of insurance.
Family or your family	Your spouse, your de facto spouse, your parents and parents in-law, your brothers and sisters, your or your spouse's or de facto spouse's children, who all usually reside with you at the insured property address.
Fixed swimming pool	Includes an in ground pool or an above ground pool and their fixed accessories where erection or installation of the pool required earthworks, construction of decks, ladders, fencing or the like of a permanent nature.
Flood	Rising water which enters your home as a result of it running off or overflowing from any origin or cause. *This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance.*

Words / terms with special meanings

Word / term	Meaning
Flash flood and stormwater run-off	A sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or stormwater run-off.
Forcible entry	Unlawful entry into your home or living quarters including unlawful use of keys or lock picking. Forcible entry does not mean opening an unlocked door, window or skylight.
Home	Your home shown as insured on page 23.
Insured property address	The property address shown on your certificate of insurance as the location of the insured home and/or its contents.
Negotiable instrument	Cash, bank notes, savings certificates, money orders, gift vouchers, stamps (not part of a collection).
Open air	Means anywhere within the insured's property address that is not fully enclosed and lockable.
Pair/set	Contents items or articles that are regarded as a unit. Examples are earrings, golf clubs, candle holders, dinner set, ornaments.
Personal items	Your personal items shown as insured on pages 50.
Policy	Your insurance contract includes this PDS, your most recent certificate of insurance and the information you provide us when you purchase or vary your insurance and at each renewal.
Renovations	When any part of the roof, floor or the external walls are removed for the purpose of additions, alterations, repairs or decoration.
Retaining wall	A wall which is not part of the residential building, designed to hold back or prevent the movement of earth or water.
Specified contents	Contents items that have a higher value than the limit shown on page 34. You will need to have them specifically listed on your certificate of insurance and pay an additional premium.

Words / terms with special meanings

Word / term	Meaning
Sporting equipment	Is equipment used in sporting activities (whether or not for competition), leisure and recreational activities. Sporting equipment does not include, camping equipment, diving equipment, parachute, model craft, hang glider, aircraft, motor vehicle, motor cycle, trail bike, mini bike, motorised go-cart, or any spare part or accessory for the equipment (including any helmet, gloves, boots, goggles or over-suit).
Storm	A violent disturbance of the atmosphere associated with strong winds including a cyclone, lightning, heavy rain, hail or snow, but not continuous bad weather by itself.
Storm surge	An increase in the level of the sea associated with a tropical cyclone or other intense storm.
Temporary/non fixed swimming pool	An inflatable or aboveground swimming pool or spa mounted on their own accessories or on a temporary site.
Terrorism	An act, including but not limited to the use of force or violence and/or the threat thereof, by any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s) or government(s), which from the nature or context is done for, or in connection with political, religious, ideological, ethnic or similar purposes, including the intention to influence any government and/or puts the public, or any section of the public, in fear.
Tools of trade	Any tools whose principal use is in connection with a business.
Tsunami	An ocean wave that has its origins in an under water earthquake or volcano.
Unoccupied	The home situated at the insured property address has not been occupied for more than 60 days, and we have not been told of this beforehand. Occasional overnight stays of less than one night a week on average during the 60 day period does not mean the home is being occupied.

Words / terms with special meanings

Word / term	Meaning
We, us	RACQ Insurance Limited. ABN 50 009 704 152 AFS Licence Number 233082.
You, your	The person or persons shown as the policy holder/s on the certificate of insurance and your family who usually reside with you at the property address.

Calculating your sum insured

Help with calculating your home sum insured

Your home building sum insured needs to be sufficient to cover the cost of rebuilding your home in the unfortunate circumstance of total destruction by an insured event.

The cost of rebuilding is based on the materials and labour needed - not your home real estate market value.

You can refer to the following sources to assist in calculating a reasonable sum insured for your building:

- building industry professionals, such as licensed builders, architects or valuers
- RACQ Insurance website calculators www.racqinsurance.com.au
- ask us for a copy of our valuation guide.

For each subsequent renewal, we will increase your selected sum insured to allow for increased building costs as detailed on page 42.

You are responsible for calculating the sum insured on the cost of rebuilding your home. If you do not have an adequate sum insured, you may be out of pocket if you suffer loss or damage to your home.

Calculating your sum insured

Help with calculating your contents sum insured

When you add up the replacement value of your household contents, it can be more than you think. Contents insurance covers items in your home, from furniture and carpets to valuables and sentimental items.

How much cover do you need?

By telling us exactly how much cover you require for your contents, you know for sure that you're not wasting money on cover you don't need. To make sure your contents are fully covered, go through the house room by room and write down what it would cost to replace each item at today's prices. You may also refer to the calculators available on the RACQ Insurance website or ask us for a copy of our valuation guide.

'New for old' cover

This means that if your contents (not clothing) get damaged or stolen, and we can not or elect not to repair, we will replace your contents.

Protecting valuable items

If you've got valuable items worth more than the amounts shown on page 34 – for example if you have a piece of jewellery worth more than $2,000 or works of art worth more than $2,000 - let us know, as these need to be specifically noted on your certificate of insurance and insured for their full value.

Insured events you are covered for

If your home is covered by this policy the word home will be shown on your certificate of insurance. We cover your home for loss or damage caused by any of the insured events, which happen at the property address during the period of insurance.

If the contents of your home are covered by this policy, the word contents will be shown on your certificate of insurance. We cover your contents for loss or damage caused by any of the insured events, which happen at the property address during the period of insurance.

We cover you for loss or damage caused by the insured events listed on pages 16 to 22. If you want protection from loss or damage caused by other events you should consider the optional covers provided for in the Optional covers for extra peace of mind section of this policy.

Insured events you are covered for

Damage caused by weather...

What is covered	What is not covered
Storm	Loss or damage: ×caused by rain, hail or snow after it has reached the ground; ×caused by rain or wind entering the home unless it enters through an opening in the windows, walls or roof made by a storm; ×to garden borders, paths, driveways, paving, free standing or retaining walls (whether or not part of the home), tennis courts and other playing surfaces; ×to paint and/or external coatings of buildings when there is no structural storm damage to other parts of the home; ×to swimming pool and spa covers, liners and the like other than loss or damage covered under Additional benefit; Storm damage to pool and/or spa covers on page 45; ×to a glasshouse whether constructed principally of glass or not; ×during the first 48 hours of the initial period of insurance of this policy unless we have issued it to you: • in conjunction with your signing a contract to purchase the home; or • to replace a policy with us or another insurer from the date and time that other policy expired. ×caused by storm surge; ×caused by power surge.
Tsunami	
Earthquake	

× Not covered

Insured events you are covered for

Damage caused by weather...

What is covered	What is not covered
Flash flood and stormwater run-off A sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or stormwater run-off	Loss or damage caused: ×by flood; ×to swimming pools or spas and their covers, liners and the like; ×to the water in swimming pools or spas; ×by water being absorbed through floors, external and internal walls of your home (including rising damp) and any subsequent loss or damage to contents including carpets; ×by hydrostatic pressure building up below or behind any part of your home or structure including a swimming pool, spa or tank; ×to garden borders, paths, driveways, paving, free standing or retaining walls (whether or not part of the home), tennis courts and other playing surfaces; ×by storm surge or any other action of the sea; ×by power surge; ×during the first 48 hours of the initial period of insurance of this policy unless we have issued it to you: • in conjunction with your signing a contract to purchase the home; or • to replace a policy with us or another insurer from the date and time that other policy expired.
Lightning including power surge caused by lightning strike	Loss or damage caused: ×by power surge or power fluctuations not caused by lightning; ×where there is no reasonable evidence that lightning was the cause of damage.

× **Not covered**

Insured events you are covered for

Criminal acts against you...

What is covered	What is not covered
Theft including attempted theft or burglary **Vandalism, malicious or intentional damage**	Loss or damage caused by theft, vandalism, malicious or intentional damage: × by someone who entered the home with your consent or the consent of someone usually living there; × by the tenant of your home or any persons invited by your tenant to enter the home; × to cash, negotiable instruments or legal tender when entry is gained through an open or unlocked door, window or skylight; × to contents in a room in a boarding house, dormitory, nurses quarters, barracks or the like when entry is gained through an open or unlocked door, window or skylight; × from common areas; × if your home was deemed to be unoccupied at the time the loss or damage occurred.
Riot or civil commotion including the acts of lawful authorities in controlling such occurrences	

× Not covered

Insured events you are covered for

Accidents that cause damage to your home and/or contents...

What is covered	What is not covered
Bursting, leaking, discharging or overflowing of liquids from: • dish and clothes washing machines; • water catchment trays of refrigerators, freezers and evaporative air conditioners; • waterbeds; • pipes, gutters, drains designed for carrying liquid which are fixed or connected to the home; • fixed domestic apparatus such as but not limited to water tanks, lavatory cisterns and pans, baths, basins, sinks but not a shower recess or cubicle; • water mains located at or adjacent to the property address. **Locating the source of leaks** If damage has been caused to your home by the escape of liquid, we will pay for the reasonable cost of locating the source of the escape if it is unknown. In addition to the home sum insured, the most we will pay for locating the source of the escape in any one claim is 10% of the home sum insured.	Loss or damage caused: × to the apparatus or device which burst, leaked, discharged or overflowed (this includes a shower recess or cubicle); × by the escape of liquid occurring as a result of a gradual process of bursting, leaking, discharging or overflowing unless you can show: • if your home is damaged – that this policy covered your home and it was current for the whole of the time that the damage was occurring; or • if your contents are damaged – that this policy covered your contents and it was current for the whole of the time that the damage was occurring; and • you or any tenant of your home could not reasonably have been expected to have known that the process was occurring. × by a leak that you knew about and had not fixed before the loss or damage occurred; × if your home was deemed to be unoccupied at the time the loss or damage occurred. We will not pay for the cost of the escaped liquid.

× **Not covered**

Insured events you are covered for

Accidents that cause damage to your home and/or contents...

What is covered	What is not covered
Impact Impact at or adjacent to the property address by: • a vehicle or craft designed for use on, the road or water; • a falling tree or part of a tree including the cost of removal and disposal of the tree or branch that has damaged the home; • space debris or debris from a rocket or satellite; • aircraft; • a satellite dish, solar hot water tank, television or radio aerial which breaks or collapses.	Loss or damage caused: × to garden borders, driveways, paths, paving, playing surfaces, underground services or retaining walls caused by a vehicle or craft designed for use on the road or water; × by a tree or part of a tree cut down by you or any person living in the home or any person acting with your or their consent; × the cost of removing the tree stump.
Explosion	Loss or damage caused: × to a vessel or apparatus that is the source of an explosion; × if your home was deemed to be unoccupied at the time the loss or damage occurred.

× Not covered

Insured events you are covered for

Accidents that cause damage to your home and/or contents...

What is covered	What is not covered
Fire	Loss or damage caused by scorching, melting, heat damage: ×where there was no flame; or ×where your home or contents have not caught fire; or ×where fire or heat was required as part of a process such as but not limited to a stove, fireplace, chimney, oven, electric element, iron or saucepan. Loss or damage: ×arising from bushfire for the first 48 hours of the initial period of insurance of this policy unless we have issued it to you: • in conjunction with your signing a contract to purchase the home; or • to replace a policy with us or another insurer from the date and time that other policy expired. ×if your home was deemed to be unoccupied at the time the loss or damage occurred.
Acts of animals	×Loss or damage caused by pets, animals or livestock kept by you or any person usually living in your home.

× Not covered

Your home

What we insure as your home

Your residential building situated at the insured property address including:

- other buildings such as garages, sheds, pergolas, carports and the like that are used for domestic purposes;
- fixed wall coverings, ceiling coverings and floor coverings excluding carpets;
- fixed barbecues, clothes hoists, external blinds and awnings, shade sails, aerials and masts;
- outdoor water and sullage pumps attached to service pipes or drains;
- fixed swimming pools, spas or saunas and their associated pump motors and filters;
- fixed outdoor water tanks;
- fixed solar appliances;
- paths and paving and playing surfaces;
- fencing, walls and gates;
- garden borders and driveways;
- built-in furniture;
- gas, water, electricity or other services (whether underground or not) that are your property or that you are legally liable to repair or replace;
- apparatus or appliances permanently fixed to the gas, plumbing or electrical systems including fixed or built in:
  - air conditioning units, ovens, stoves, range hoods and dishwashers;
  - ceiling fans and ceiling exhaust fans.
- a transportable home that is fixed to foundations anchored into the ground and connected to all services on the site;
- an unregistered caravan or mobile home which:
  - is not used on a public road;
  - is used by you solely as your permanent or temporary residence;
  - includes its fixtures and fittings and annexe, but not a fabric annexe over five years old.
- landlord's:
  - fixtures and fittings;
  - floor coverings and carpets;
  - light fittings and window coverings.

Your home

What we do not insure as your home

What is not covered:
×retaining walls;
×temporary homes or structures;
×homes under construction or reconstruction other than as provided for in renovations to your home on page 28 of this policy;
×floor carpets other than landlord's carpets;
×a hotel, motel, boarding house or barracks;
×fences, sheds, stables or other structures used or intended to be used for agricultural business purposes or any other business;
×the land on which your home is constructed;
×a campervan, bus, semi-trailer, rail carriage, tram, watercraft or aircraft;
×a caravan or mobile home which is: • registered; • used on a public road; or • not used solely as your permanent or temporary residence.
×boat jetties, pontoons or a wharf except if shown on your certificate of insurance as being part of your home;
×glasshouse or greenhouse whether constructed principally of glass or not;
×a home unit other than a duplex unit;
×temporary/non fixed swimming pools or spas;
×lawns, trees, shrubs, plants and hedges.

× **Not covered**

Your home

Settling your claim

If your certificate of insurance shows that you have home insurance we will cover your home for loss or damage as a result of an insured event occurring during the period of insurance.

We may choose at our option to:

- rebuild or repair your home as new; or
- pay you the cost to us of rebuilding or repairing your home as new including any additional costs (relating only to that part of the home that was damaged) necessary to comply with government or local government laws existing at the time of damage occurring, provided that at the time of original construction the laws and by-laws prevailing then were complied with; or
- pay you the home sum insured; or
- settle, when allowance for wear and tear or lack of maintenance of the property is to be made, as explained in "Claims settlement other than on an as new basis" on page 26.

We will pay up to the home sum insured shown in your certificate of insurance less any applicable excess.

If we choose to pay you the cost to us of rebuilding or repairing your home or the home sum insured, we may first pay to a mortgagee or credit provider who is identified on your certificate of insurance, the amount owing by you to the mortgagee or credit provider in respect of the mortgage of your home up to the home sum insured.

The terms and conditions of this policy apply to a mortgagee or other credit provider in the same manner as they apply to you.

We will pay for materials of a similar kind and quality if the original materials are not readily available in Australia.

If the home is totally destroyed and we choose to rebuild it, you may choose to rebuild it on another site but only if we have agreed.

Your home

Claims settlement other than on an as new basis

The amount we pay for rebuilding or repairing damage will be reduced from an as new basis to an amount that would place you in the same position you were in immediately before the loss or damage occurred with due allowance for age, wear, tear and where applicable, lack of maintenance of the property in the following circumstances:

- where the home was not in a sound condition or well maintained at the time of the loss or damage occurring;
- where you are the landlord, for floor carpets that were damaged that were over 10 years old;
- if the rebuilding or repairs of your home are not commenced by you within 12 months from the date of loss, unless you can demonstrate a longer period of time is reasonable;
- if you do not cooperate with us in exercising our option to rebuild or repair your home.

Your home

The most we will pay you for home claims

What is covered	What is not covered
Flash flood and stormwater run-off We will pay up to 50% of your home sum insured or $25,000, whichever is higher.	
Rebuilding or repairing of that part of the home that was damaged or destroyed We will pay: • up to the home sum insured shown on your certificate of insurance less any applicable excess; • 50% of the cost of repairing or replacing up to 2 kilometres of dividing fences, walls and gates that form part of a shared boundary; • replacement of window, wall, floor or ceiling coverings in the room, hall or passageway where the damage is evident; • materials of a similar kind and quality if the original materials are not readily available in Australia.	We will not pay for: × additional expenses for replacing or matching undamaged parts to create a uniform appearance; or × extra costs of rebuilding or repairing your home to a better condition than when the home was damaged or destroyed. If, prior to the loss or damage, your home or part of it was intended to be demolished or was subject to demolition order, we will pay only the salvage value of the home or that part as if it had already been demolished.
Landlord fixtures and fittings We will pay up to 5% of your home sum insured. Any amount we pay for this benefit will reduce your home sum insured by a corresponding amount. You can choose to insure a higher amount for landlords fixtures and fittings as an optional cover (refer to page 53).	

× **Not covered**

Your home

The most we will pay you for home claims

What is covered	What is not covered
Renovations to your home If the insured home is undergoing renovations, then until the roof, floor or external walls have been replaced, the cover provided by this policy is limited to loss or damage to the home and building materials at the property address shown on the certificate of insurance caused by the following Insured Events: • Fire; • Explosion; • Lightning; • Earthquake; • Riot or civil commotion; • Impact and damage caused by abnormally high winds.	

Your contents

What we insure as your contents

Those household goods and personal items located in your residential building situated at the insured property address including:

- carpets - fixed and unfixed;
- contents in the open air;
- electrical appliances such as washing machines, refrigerators, freezers, dryers, portable heaters;
- firearms legally registered and stored;
- furniture and furnishings;
- furniture and furnishings in an office or surgery in your home;
- home entertainment appliances such as TVs, DVD players, stereo systems;
- household tools and tools of trade;
- internal blinds and curtains;
- non-fixed light fittings;
- non-registered:
  - golf buggies;
  - motorised wheelchairs;
  - lawn and garden appliances.
- remote-controlled models or toys;
- personal items;
- sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surfskis, waterskis;
- temporary/non-fixed swimming pools;
- non-structural fixtures and fittings not insurable by any other policy of insurance if you own and occupy a home unit that is part of a community title scheme or strata title scheme;
- landlords fixtures and fittings for which you are responsible under the rental agreement and non-structural fixtures and fittings installed by you with the permission of your landlord.

Your contents

What we do not insure as your contents

What is not covered:
×structural improvements to the home;
×travel tickets or other forms of tickets or coupons, lottery tickets and competition entry forms and the like;
×registered securities;
×precious metals in the form of bars or bullion, precious or semi-precious uncut or loose gems;
×motor vehicles, motor cycles, trail and motor bikes, motorised scooters, trailers and caravans, their tools, parts, spare parts and accessories whether fitted or not;
×golf buggies or motorised wheelchairs that are required to be registered;
×aircraft or watercraft, their tools, parts, spare parts and accessories whether fitted or not (other than sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surfskis, waterskis or remote-controlled models or toys);
×lawns, trees, shrubs, plants and hedges;
×pets, livestock, fish or birds;
×credit, debit or any other form of financial transaction card;
×contact lenses while engaged in sporting and water activities;
×stock in trade or any property or materials used in a business, other than tools of trade and home office equipment;
×mobile phones and their accessories;
×apparatus or appliances permanently fixed to the gas, plumbing or electrical systems;
×contents of a caravan or mobile home which is, or is required to be registered;
×the following items of property when they are contents of a caravan or mobile home: • sailboards, windsurfers, surfboards, canoes, kayaks, non-motorised surfskis, waterskis and their spare parts and accessories; • musical instruments, sporting equipment; • computer equipment; • collections of any kind.

× **Not covered**

Your contents

Settling your claim

If your certificate of insurance shows that you have contents insurance we will cover your contents for loss or damage as a result of an insured event occurring during the period of insurance.

We may choose at our option to:

- repair the item as far as reasonably possible to the original condition it was in, using materials that are readily available in Australia; or
- replace the item with a new item (regardless of brand or supplier) which is available in Australia and which is its nearest equivalent (in terms of quality and price) at the time of loss or damage; or
- if you do not want us to repair or replace an item, we will pay you the reasonable cost to repair or replace the item, but only if we have agreed to this; or
- pay you up to the contents sum insured, or if you have chosen Selected personal items cover, pay you the sum insured for that item; or
- If you have chosen Group cover, pay up to the maximum overall sum insured limit.

We will pay up to the sum insured shown in your certificate of insurance less any applicable excess.

If an insured item consists of a pair, set or collection, we will pay only for the repair or replacement of the lost or damaged part. If we cannot repair or replace the part, we will pay the proportional replacement value of only that part. We do not pay for any decrease in the value of the pair, set or collection. If we replace or pay for an item, the lost or damaged item becomes our property.

Claims settlement other than on an as new basis

We will adjust your contents claim for age, wear and tear for the following items:

- floor carpets that were over 10 years old;
- clothing.

Your contents

The most we will pay you for contents claims

What is covered	What is not covered
Cash, currency and negotiable instruments We will pay up to $300 for theft of, loss of or damage to cash, treasury notes, bank notes, savings certificates, stamps (not forming part of a collection) or other forms of negotiable instruments.	We will not pay for loss or damage caused by: ×entry gained through an unlocked door, window or skylight.
Contents in the open air For contents in the open air at the insured property address, we will pay up to the contents sum insured, if they are lost or damaged as a result of an insured event. If the loss or damage is a result of theft, the most we will pay for such contents is 5% of the contents sum insured. Contents cover limits apply as shown on page 34.	We will not pay for loss or damage caused by: ×theft from common areas; ×theft from locked or unlocked motor vehicles; ×Impact.
Contents in your home For contents that are in an entirely enclosed and lockable part of your home, we will pay up to the contents sum insured less: • any amount paid as contents in the open air.	
Flash flood and stormwater run-off We will pay up to 50% of your contents sum insured or $25,000, whichever is the higher, but not exceeding your contents sum insured.	

× **Not covered**

Your contents

The most we will pay you for contents claims

What is covered	What is not covered
Office equipment We will pay up to $10,000 in total for all items in the following groups not specifically listed on your certificate of insurance if they are lost or damaged as a result of an insured event: • computer equipment including associated hardware and accessories; • office equipment (other than computers, associated hardware and accessories); • copy written purchased software for which you hold a licence but not custom written software and data; • furniture and furnishings in an office or surgery in your home.	
Refrigerated foodstuffs and goods We will pay up to $500 in total for spoilage of foodstuffs and other goods stored in your domestic freezers or refrigerators (including the reasonable cost of temporary alternative refrigeration and ice) if caused by an insured event covered by this policy.	We will not pay for loss or damage to: ×a refrigerator or freezer caused by spoiled food.
Renovations to your home If the home in which you reside is undergoing renovations, then until the roof, floor or external walls have been replaced, the cover provided by this policy is limited to loss or damage to the contents at the property address shown on the certificate of insurance caused by the following Insured Events: • Fire; • Explosion; • Lightning; • Earthquake; • Riot or civil commotion; • Impact and damage caused by abnormally high winds.	
Tools of trade We will pay up to $2,000 in total, for tools of trade used wholly or partly in any business lost or damaged as a result of an insured event.	

× **Not covered**

Your contents

The most we will pay you for contents claims

What is covered	What we will pay
* Watches, jewellery and gold or silver artefacts (but not bullion)	Up to $2,000 for each item or set, but not more than a total of $6,000
* Cameras and camera accessories	Up to $2,000 total
* Movie or video cameras and camera accessories	Up to $2,000 total
* Hand woven rugs and mats	Up to $1,000 each
* CDs, DVDs, audio and video tapes, records, computer discs, game cartridges and consoles	Up to $5,000 in total
* Paintings, pictures, drawings, works of art, figurines, moulded objects, vases or curios (not being jewellery, gold, or silver artefacts)	Up to $2,000 for each item or set, but not more than a total of $12,000
* Stamp collections and collector's non-negotiable currency	Up to $2,000 in total
* Collections, medals or memorabilia	Up to $2,000 in total
* Group cover for personal items listed on page 51 Includes accidental damage cover in Australia or New Zealand	Up to the maximum overall sum insured limit shown on your certificate of insurance. Refer to page 50 for the maximum overall sum insured limits you can choose for your Group cover personal items
* Selected personal items cover for items listed on pages 51 Includes accidental damage cover in Australia or New Zealand	Up to the sum insured for that item listed on your certificate of insurance
Additional benefits or options	Up to the limit shown for that additional benefit or option
All other contents items	Up to the contents sum insured unless a separate limit applies

If your contents items have a value higher than the limit shown above, you will need to have them specifically listed on your certificate of insurance and pay an additional premium to ensure you are covered for their full value. Proof of ownership will be required in the event of a claim.

Additional benefits we provide for you

What is covered	What is not covered
Additional living expenses **Contents cover** If you are a tenant or an owner-occupier of a home or home unit at the property address that has been accidentally damaged by an Insured Event during the period of insurance rendering it unfit to live in, we will pay for your reasonable additional living expenses until the home or home unit is fit to live in. We will also pay for additional living expenses such as telephone or electricity connection fees at your temporary place of accommodation. In addition to the contents sum insured, the most we will pay for this additional benefit for any one claim is 10% of the contents sum insured.	We will not pay for: ×rent; ×any other direct accommodation costs.
Attendance by a security firm **Contents cover** We will pay up to $750 towards the cost incurred by you for a security firm to respond to a monitored alarm signal at the insured property address.	We will not pay for: ×any amount unless the security firm attendance was in connection with a claim for an insured event for which we have agreed to pay.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
Breakage of glass **Home cover** If they are part of your home and accidentally broken, we will pay for the cost of repairing or replacing: • fixed glass; • a sky light; • porcelain, marble, granite, fibreglass or polymarble in a sink, basin, shower base, bath or toilet; • glass or ceramics in a stove top, forming part of your home which happens during the period of insurance. The most we will pay for this additional benefit for any one claim is the home sum insured.	We will not pay for damage to or breakage: ×where the break does not extend through the entire thickness of the item; ×of glass in a glasshouse, conservatory or greenhouse; ×of any tiles or tiled furniture forming part of the home; ×if your home was deemed to be unoccupied at the time the damage to or breakage occurred.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
Breakage of glass **Contents cover** If they are accidentally broken, we will pay for the cost of repairing or replacing glass forming part of an item of furniture located in the home at the property address which happens during the period of insurance. The most we will pay for this additional benefit for any one claim is the contents sum insured.	We will not pay for damage to or breakage: ×where the break does not extend through the entire thickness of the item; ×of a picture tube or screen of a television or visual display unit except if advanced cover applies to contents; ×of glass forming part of a radio or clock, vase, ornament or lamp except if advanced cover applies to contents; ×of glass in a picture frame other than a wall hanging picture frame; ×of glass in mirrors normally carried by hand; ×if your home was deemed to be unoccupied at the time the damage to or breakage occurred. This cover is limited to accidental breakage of glass forming part of an item of furniture. Cover does not extend to include breakage of other materials such as porcelain, marble, granite, fibreglass, polymarble or ceramics.
Campus cover **Contents cover** We will pay up to a maximum of $2,000 for any one item, $5,000 in total for your contents following loss or damage caused by an insured event whilst your contents are contained in a residential lockable room where you are residing within any student campus located in Australia. Contents cover limits apply as shown on page 34.	We will not pay for: ×loss of or damage to cash or negotiable instruments, jewellery of any kind, watches, gems, gold, silver or any other precious metal; ×theft from common areas or open air; ×theft without signs of forcible entry; ×any amount that we have agreed to pay for under the Additional benefit: Temporary removal of contents on page 46.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
Clean up costs **Home and/or contents cover** When your contents are lost or damaged due to theft, we also will pay the cost of cleaning up: • any mess left inside your home by the persons responsible for the theft; • the debris left after police forensic testing. If your home is insured, we will clean up graffiti and repair damage caused during the process of police forensic testing. In addition to the sum insured, the most we will pay for this additional benefit for any one claim is 10% of the home and/or contents sum insured, whichever is applicable.	
Contents while in storage **Contents cover** If your contents have been removed from the property address, and are in storage, we will pay for loss or damage to your contents caused by an insured event which happens during the period of insurance, but only if you tell us beforehand and we agree to cover them. The most we will pay for this additional benefit for any one claim is the contents sum insured.	We will not pay for: ×loss of or damage to cash or negotiable instruments, jewellery of any kind, watches gems, gold, silver or any other precious metal; ×storage of contents beyond 60 consecutive days commencing on the first day of storage, or extending beyond the period of insurance shown on your certificate of insurance.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
Contents in transit **Contents cover** If you are moving to a new permanent address in Australia, we cover you for loss or damage to your contents caused by an insured event occurring during the period of insurance while at the old address or the new address for 14 days from the date you begin to move if you tell us about the move beforehand. We will also cover your contents for loss or damage which happens during the period of insurance as a result of fire, flood, collision or overturning of the conveying vehicle during their transport to your new permanent residence in Australia. The most we will pay for this additional benefit for any one claim is the contents sum insured.	We will not pay for: ×damage sustained during loading or unloading of the conveying vehicle; ×loss of or damage to cash or negotiable instruments.
Contents in a safe deposit box **Contents cover** We will cover loss or damage caused by an insured event to your contents whilst your contents are located in a safe deposit box at a financial institution. The most we will pay for this additional benefit for any one claim is 10% of the contents sum insured. Contents cover limits apply as shown on page 34.	We will not pay for: ×loss of or damage to cash or negotiable instruments.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
Credit card misuse **Contents cover** If your contents are shown as covered on your certificate of insurance we will pay up to $1,500, if a credit card or financial transaction card is lost or stolen anywhere in Australia and someone other than: • you; or • someone living at the property address, illegally uses them to steal money from your account or buy goods for which you become liable.	We will not pay if: × a person misused the credit or financial transaction card because they found or had access to your personal identification number or other access details; or × you did not notify the financial institution or credit provider within 24 hours of the credit or financial transaction card being discovered lost or stolen; or × the financial institution or credit provider provides indemnity for any loss; or × you broke the terms and conditions under which the credit or financial transaction card was issued.
Damage caused by emergency services **Home cover** We will pay up to $1,000 to repair damage to your home caused by emergency services during the process of gaining entry to your home.	We will not pay for: × any amount unless the emergency service attendance was in response to loss or damage caused by an insured event for which we have agreed to pay.
Demolition and redesign costs **Home cover** If your home has to be rebuilt or repaired after damage caused by an insured event, we will pay the reasonable cost of: • survey work; • design work; • related legal work; • exploratory work necessary to locate the cause of the damage; • demolition. In addition to the home sum insured, the most we will pay for this additional benefit for any one claim is 10% of the home sum insured.	

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
Emergency and alternative accommodation **Home cover** If your home was owned and occupied by you immediately prior to it being damaged by an insured event rendering it unfit to live in, we will pay for your: • reasonable emergency accommodation for up to 14 days; and • alternative accommodation (limited to the rentable value of your home immediately prior to the damage occurring), until your home is fit to live in. In addition to the home sum insured, the most we will pay for this additional benefit for any one claim is 10% of the home sum insured.	We will not pay for: ×alternative accommodation for more than 12 months from the time the damage occurred.
Funeral expenses **Home and contents cover** We will pay up to $5,000 to assist you with funeral expenses if you or a member of your family die as a result of an insured event described on pages 16 to 22, and we have agreed to pay your claim.	We will not pay for: ×death resulting from an event that occurred away from the insured address; ×death occurring more than 90 days after the event that caused it.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
Inflation protection at renewal **Home cover** When your policy is due for renewal, we will increase your building sum insured to allow for any increase in building costs. We will use industry home building cost guides as a reference. **Contents cover** When your policy is due for renewal, we will increase your contents sum insured to allow for additional items you might buy during the period of insurance and for increases in the replacement cost of contents. Your certificate of insurance at renewal will show the building and/or contents sum insured and the premium applying.	
Loss of rent **Home cover** If you did not occupy the home, and it was with our prior knowledge rented to others immediately prior to it being damaged by an insured event rendering it unfit to live in, we will pay you the net loss of rental income (limited to the rentable value of the home immediately prior to damage) until the home is fit to live in. In addition to the home sum insured, the most we will pay for this additional benefit for any one claim is 10% of the home sum insured.	We will not pay for: ×loss of rent for more than 12 months from the time the damage occurred.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
Peace of mind protection **Home cover** If the sum insured does not fully cover the repair or rebuilding of your home at the time of any claim for loss or damage as a result of an insured event that we have agreed to pay, we will: • Increase the sum insured by the current annual inflation protection adjustment at the time of the loss or damage.	
Professional documents **Contents cover** We will cover up to $1,000 to replace, restore or reproduce professional documents lost or damaged as a result of an insured event.	
Re-key, recode or replacement of locks **Home cover** If you are the owner-occupier of the insured home, we will pay up to $500 to re-key, recode or replace locks if: • a key for any external door of your home is stolen anywhere in Australia; and • you have reported the theft to the police; and • the keys had your property address or other identifying information with them. No excess is applicable to this additional benefit.	

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
Removal of debris **Home and/or Contents cover** If your home and/or contents are damaged by an insured event we will pay for the reasonable costs of removing the debris. In addition to the sum insured, the most we will pay for this additional benefit for any one claim is 10% of the home and/or contents sum insured, whichever is applicable.	
Special occasion gifts **Contents cover** We will automatically increase your sum insured to cover gifts you have purchased for a special occasion. For example, this covers gifts bought for a family wedding or gifts bought for the Christmas season. Contents cover limits apply as shown on page 34. We will pay up to $1,000 in addition to your contents sum insured if a total loss occurs as a result of an insured event. × **Not covered**	We will not pay for: ×loss of or damage to cash or negotiable instruments or mobile phones.

Additional benefits we provide for you

What is covered	What is not covered
Storage of contents after an event **Contents cover** If the home in which your contents are contained is damaged by an insured event rendering it unfit to live in, then we will pay the reasonable charges to remove and store your contents until you have found another place to permanently reside or until the home is fit to live in, whichever is the sooner. We will also pay for returning the contents to your home. In addition to the contents sum insured, the most we will pay for this benefit for any one claim is 10% of the contents sum insured. We will also pay up to the remaining contents sum insured for any additional loss or damage to your contents caused by an insured event while they are at the place of storage. Contents cover limits apply as shown on page 32-34.	We will not pay for: ×loss of or damage to cash or negotiable instruments, jewellery of any kind, watches, gems, gold, silver or any other precious metal.
Storm damage to pool and/ or spa covers **Home cover** We will pay up to $500 for loss or damage to your pool or spa cover or liner as a result of a storm.	We will not pay for: ×any amount where we have not agreed to pay for storm damage to other parts of your home arising from the same event; ×loss or damage to your pool or spa cover or liner that is more than 5 years old.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
Temporary removal of contents **Contents cover** We will cover your contents for loss or damage caused by an insured event while they are on your person or located in any dwelling within Australia where you are temporarily residing. We will pay up to 20% of the contents sum insured for any one claim for such loss or damage. Contents cover limits apply as shown on page 34.	We will not pay for: ×contents outside Australia; ×loss of or damage to cash or negotiable instruments; ×loss or damage while on your person or in transit caused by theft, storm, flash flood and stormwater run-off, tsunami, vandalism, malicious or intentional damage or impact; ×contents temporarily removed for a period exceeding 30 days.
Theft of purchased water **Contents cover** We will pay up to $200 for theft of your water supply stored in an outdoor water tank. No excess is applicable to this additional benefit.	We will not pay: ×where you have not reported the theft to the police; ×for theft of water without signs of forced entry to your insured property.
Uninsured visitor's contents **Contents cover** We will pay up to $500 for uninsured visitor's contents at the insured address if the loss or damage is caused by an insured event.	We will not pay for: ×cash or negotiable instruments; ×mobile phones; ×jewellery; ×laptop computer and computer accessories; ×visitor's contents insured under any other insurance.

× **Not covered**

Additional benefits we provide for you

What is covered	What is not covered
Emergency Home Assist **Home and/or Contents cover** We provide you with the following benefits if this policy is current at the time when an emergency happens. We do not charge you for these benefits. In the event of an emergency our support team are there to assist you 24 hours a day. Simply call 1800 800 552. Immediate help in the event of an emergency: • where possible you will be advised of simple measures that you can take to minimise damage; • we will consult a unique computerised listing, to find the trades person you need; • we advise you of the name of a locally available trades person and their call out charge and where possible an estimate for the cost of the whole job. If you feel the price quoted is too high, we will locate an alternate trades person/supplier; • wherever possible we prefer to use local trades persons, as they generally provide a quick, reliable service; • if you want the trades person to call on you, we will make those arrangements and let you know what time they are expected to arrive; • we will check back with you to make sure the problem has been solved to your satisfaction. **Who pays for the repairs?** Initially you do, however if the damage relates to an insurance claim simply include the repair account and receipt with your completed claim form for our consideration.	×The Emergency Home Assist service can only be used as an emergency service. If you require a trades person for general maintenance or non-emergency work, you should consult a local services directory or the Yellow Pages.

× **Not covered**

Optional covers for extra peace of mind

The covers outlined in this section are optional and do not apply unless you have asked for them and we agree to cover you. Additional premiums apply for each cover. Your certificate of insurance will show which covers operate. All optional covers are subject to the terms and conditions of this policy.

What is covered	What is not covered
Motor burnout **Home and/or contents cover** If the wiring of a domestic electric motor that forms part of your insured home and/or contents burns out, then we will pay you the cost of repairs or replacement of the electric motor, whichever method is the most economical. **We will pay for:** • re-gassing if the electric motor is inside a sealed refrigeration or air-conditioning unit; • a swimming pool water pump if it is combined with its electric motor, if the replacement pump motor cannot be bought on its own; • labour and installation costs and call out fees. **Spoilage of refrigerated/ frozen goods** **Contents cover** When motor burnout option is added to your contents cover, we also cover foodstuffs and other goods that have spoiled as a result of: • a motor in a refrigerator or freezer burning out or fusing; or • the failure to supply electricity by any public electricity provider. The most we will pay for food spoilage is $500.	We will not pay for: ×any motor or sealed unit over 10 years old; ×any equipment, component or apparatus that is not an electric motor; ×a motor covered by a guarantee or warranty; ×a motor used in any business; ×any printed circuit board; ×cost of removing and replacing a submersible pump; ×loss or damage to a refrigerator or freezer caused by spoiled food; ×spoiled goods where the refrigerator or freezer is over 10 years old; ×spoiled goods caused by the tripping of a safety switch unless caused by an Insured Event.

× **Not covered**

Optional covers for extra peace of mind

What is covered	What is not covered

Advanced cover
Home and/or contents cover
In addition to insured events cover, advanced cover also covers you for accidental damage to:
• your home when it is insured by this policy, and
• the contents described below when contents are insured by this policy:
  • indoor and outdoor furniture;
  • furnishings, household decorative items, works of art, wall hangings and household ornaments;
  • glass forming part of a picture tube or screen of a television or visual display unit, a radio or clock, vase, ornament or lamp;
  • kitchen, dining room, lounge room, bedroom and bathroom ware and floor carpets;
  • household and domestic electrical and electronic goods, personal computer equipment and associated hardware,
caused by any event not excluded by this policy, provided the damage occurred during the period of insurance while located within the entirely enclosed and lockable part of your home, apart from outdoor furniture that may be located in the open air.
 	
Plus, for extra peace of mind, advanced cover also covers you for loss or damage to your home or contents caused by **motor burnout.**
 	
We pay for loss or damage in the same way and in the same amounts as we do under insured events cover. This means any limitations as to the type of damage or the amount we pay as set out in those sections apply equally to a claim under this optional cover.
	Accidental loss or damage caused:
	× by the events or circumstances set out in section *When you are not covered* on pages 59 to 61;
	× by any insured event other than to the extent provided for in this policy;
	× by tenants;
	× to your home or contents if your home is let to tenants;
	× by renovating or reconstruction of your home;
	× by power surge unless caused by an insured event at the property address;
	× by mechanical, electrical or electronic breakdown or failure other than the cover provided by the motor burnout option;
	× by cracking, chipping or breakage of glass, glassware or china ordinarily carried by hand while in use;
	× by minor dents, scratching or chipping to property such as walls, roofs, floors, benches or furniture;
	× by scorching by a cigarette, cigar, pipe, tobacco, ash or other substance, or where fire or heat was required as part of the process;
	× to swimming pools, outdoor spas and associated equipment including covers and liners except that damage as covered by insured events cover or as allowed under any Additional benefit;
	× if your home was deemed to be unoccupied at the time the accidental loss or damage occurred, this does not apply for motor burnout.

× **Not covered**

Optional covers for extra peace of mind

Group and/or selected personal items cover

Cover is provided for accidental loss or damage of the insured items in Australia or New Zealand or while in transit between the two countries during the period of insurance if you have insured items under group cover or selected personal items cover.

Group cover

By selecting one choice from the following range of sum insured limits available and paying an additional premium, you can choose to increase cover for your personal items included in the groups on the next page. This is a form of blanket cover over this group of personal items that do not need to be individually specified. If you choose this option it will be shown on your current certificate of insurance.

Option	Maximum sum insured for any one item	Maximum overall sum insured
1	$250	$1,000
2	$500	$2,000
3	$750	$3,000
4	$1,000	$4,000

Selected personal items cover

For an additional premium you can increase your cover on personal items included in the groups on the next page by having them separately listed as selected personal items with their replacement value on your certificate of insurance.

Our claim settlement options are detailed on page 31 under the heading of "Settling your claim".

Optional covers for extra peace of mind

Selected personal items cover

What is covered	What is not covered
We will pay for: • bicycles and their accessories; • binoculars and telescopes; • blankets, travel rugs, towels; • cosmetics, toiletries, hairdryers, shavers; • CDs, DVDs, audio and video tapes, records, computer discs, game cartridges and consoles; • firearms; • leather jackets, coats and furs; • handbags, briefcases, purses, wallets, suitcases, knapsacks and other travel bags; • hearing aids, medical aids, dentures, non motorised wheelchairs, walking sticks and crutches; • jewellery (not uncut or unset gems); • laptop computers not used for business; • musical instruments; • photographic equipment; • portable music systems; • prams, strollers and other baby carriers; • prescription sunglasses and spectacles; • saddles; • sewing machines; • sporting equipment excluding clothes; • watches.	We will not pay for: × motorised bicycles or motorised scooters; × musical instruments, firearms and sporting equipment (including fishing gear) while being used for their designed purpose except lawn bowls; × watercraft and their spare parts and accessories; × damage to firearms caused by rusting, derangement, explosion or bursting of a barrel; × any unregistered firearm or firearm not stored in accordance with relevant law; × glass in camera lenses, watches, clocks, or scientific instruments, unless other parts of the item are damaged in the same accident; × items or equipment: • undergoing cleaning or repair; • while on hire from you; • while on loan to someone other than any person usually living at your home except when the loss or damage is caused by fire or theft following forcible and violent entry to a home. × items or equipment where loss or damage has been caused by: • the action of light, atmospheric conditions or variations or extremes of temperature; • lack of maintenance or gradual deterioration due to any cause; • or resulting from mechanical, electronic or electrical breakdown or failure, overwinding, derangement or inherent defect; • the events or circumstances set out in section *When you are not covered - general exclusions* on pages 59 to 61. × any contents items used for a business purpose.

× **Not covered**

Optional covers for extra peace of mind

What is covered	What is not covered
Pet cover **Contents cover** We pay for the reasonable costs of veterinary treatment for accidental injury or illness suffered by your pet dog or cat identified on your certificate of insurance which happens during the period of insurance. The maximum we will pay for each pet is $500 in total less the pet excess, arising out of any one injury or illness. Any claim made for a benefit under this optional cover must be supported by a veterinary certificate completed by the attending veterinary surgeon. This certificate forms part of the RACQ Pet Insurance Claim Form. The cost, if any, for the completion of the certificate is not payable under this optional cover. The excess payable for each claim under this section is $50 and if your certificate of insurance shows an additional pet excess then these excesses will be added together.	We will not pay for: ×costs or expenses relating to or resulting from the loss or death of your pet dogs or cats or their becoming lost; ×routine, elective or preventative veterinary treatment such as vaccinations, spaying or heartworm testing; ×treatment of an illness(es) or disease(s) that pre-existed the commencement of this optional cover; ×treatment of congenital • defects • abnormalities ×treatment of injury or illness arising from or connected with a business, occupation or sporting event (excluding dog and cat shows) or animal hunting event; ×treatment of a pet that does not permanently reside with you.

× **Not covered**

Optional covers for extra peace of mind

What is covered	What is not covered
Flood and storm surge This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance. **Home and/or contents cover** We cover you for loss of or damage to your home or contents caused by flood or storm surge which happens during the period of insurance at the property address. We will pay up to the: • home sum insured, if your home is insured; • contents sum insured, if your contents are insured for damage caused by flood or storm surge. We will pay for loss or damage in the same way and in the same amounts as we do under insured events cover.	We will not pay for loss or damage to: ×paths, driveways, paving, retaining walls(whether or not part of the home), tennis courts or other playing surfaces; ×shade or sail cloth; ×fabric awnings, swimming pool and spa covers or liners and the like; ×glasshouse whether or not constructed principally of glass; ×water in swimming pools or spas; ×your property during the first 48 hours of the initial period of insurance of this policy unless we have issued it to you: • in conjunction with your signing a contract to purchase the home; or • to replace a policy with us or another insurer from the date and time that other policy expired.

Landlord's fixtures and fittings

Home cover Under this cover, you can insure landlord's:

- floor coverings;
- light fittings;
- window coverings; and
- other fixtures and fittings.

We will pay up to the specified sum insured, for loss or damage to the fixtures and fittings specifically listed on your certificate of insurance caused by an insured event and:

- Motor burnout; or
- Flood and storm surge which happens during the period of insurance, if they are shown as covered on your certificate of insurance.

× **Not covered**

Optional covers for extra peace of mind

What is covered	What is not covered
Mortgagee's interest in a home unit We will pay the mortgagee shown on your certificate of insurance if the mortgagee makes a claim on your policy because of loss or damage caused by an insured event during the period of insurance for which we would extend indemnity to you. The most we will pay the mortgagee at the time of loss or damage is: • the amount secured by the mortgage at the time of the loss or damage, but not exceeding the sum insured; • the lesser of the sum insured shown on your certificate of insurance, or the cost of rebuilding or repairing your property. If we pay the mortgagee, then the rights of the mortgagee under the mortgage are assigned to us.	We will not pay for: ×legal liability.

× **Not covered**

Legal liability insurance

What is covered

When your home is insured
If home is shown as covered on your certificate of insurance, we cover you for your legal liability as owner or owner-occupier of your home to pay compensation for death, bodily injury or loss of or damage to property resulting from an accident which:

- happens during the period of insurance; and
- arises or occurs within the home or within the domestic boundaries of the property address on which it stands.

When your contents are insured
If contents are shown as covered on your certificate of insurance, we cover you and any person who permanently resides with you at the property address, other than a boarder, for your or their legal liability (other than as owner of a home or owner-occupier) to pay compensation for death, bodily injury or loss or damage to property resulting from an accident which:

- happens during the period of insurance; and
- occurs within Australia.

If:

- you own a home unit in which the insured contents are located and the body corporate has insured your unit for legal liability resulting from death, bodily injury or damage to property, we will also cover you for your legal liability as owner or owner-occupier of that unit to pay compensation for death, bodily injury or loss of or damage to property resulting from an accident which:
  - happens during the period of insurance; and
  - arises or occurs within the unit or on common area adjacent to the unit, but only to the extent that such liability is not covered by the insurance taken out by the body corporate;
  - if you are a tenant we do cover your legal liability arising from damage to a home or home unit you are renting if contents are shown as covered on your certificate of insurance, but only if the damage is caused by insured events fire or bursting, leaking, discharging or overflowing of liquids.

Legal liability insurance

What is not covered

We will not pay for any amount that exceeds $20,000,000 for legal liability less any applicable excess, regardless of the number of claims arising out of any one accident. The amount also includes all legal costs.

We will not pay for legal costs you incur unless such costs are incurred with our prior written approval.

If we pay out the maximum amount for loss or damage to the home or contents less any applicable excess, the cover for legal liability ceases from the date of the final payment.

We do not cover you as owner-occupier or any person who resides with you at the property address for legal liability arising from:

- death or bodily injury to you or them;
- loss of or damage to property owned by you or them;
- damage to property in your or their physical or legal control;
- fines, penalties or punitive, exemplary or aggravated damages or the costs associated with the enforcement of any law or regulation relating to any kind of emission, effluent or pollution.

We do not cover you or any person for legal liability caused by, through or in connection with:

- the ownership or occupancy of any building or land other than a home (and its domestic land) insured by this policy;
- the ownership or occupancy of a home unit, other than to the extent provided for in this section when the contents of that home unit are insured by this policy;
- your or their use, ownership or control of a vehicle (other than a bicycle, golf buggy, wheel chair, or ride on mower or other garden appliance, which is not registered, nor required by law to be registered);
- an aircraft other than a model aircraft;

Legal liability insurance

What is not covered

- any watercraft other than a sailboard, surfboard, canoe, kayak, rowing boat, non motorised surf ski or hand held flotation device or model boat;
- aircraft landing areas;
- any business you or they are engaged in or associated with;
- tree lopping or felling by you or any person acting with your or their express or implied consent;
- a home under construction;
- alterations, additions, repairs or decorations to your home, where the total cost of such work exceeds $50,000;
- the transmission of any communicable disease or infection;
- illness or disease caused by asbestos;
- ownership of a boarding house;
- any breach of building regulations such as a requirement to install smoke detectors;
- failing to provide a swimming pool fence, child resistant barrier or gates and doors that restrict access to the pool or spa as required by law;
- the ownership or control of a pet, domestic animal or livestock, unless reasonable steps were taken to comply with relevant legislation;
- an agreement including a rental agreement, unless the liability would have been incurred without the agreement existing;
- libel or slander;
- bodily injury to or death of any person to the extent that you or they:
  - are deemed to be employed by you for the purposes of the relevant workers compensation legislation or are injured in circumstances where their employment or deemed employment with you give rise to workers compensation exposure on your behalf or on behalf of your workers compensation insurer;

Legal liability insurance

What is not covered

- are entitled to indemnity for such liability under any fund, scheme, policy or insurance or self insurance arrangement created, issued pursuant to or required by any law relating to workers' or employees' compensation; or
- would have been entitled to such indemnity if you had complied with your obligations pursuant to such law.

- any law relating to workers' or employees' compensation;
- any law relating to employment practices, including discrimination, equal opportunity and unfair or wrongful dismissal;
- the provisions of any industrial award or agreement or determination where such liability would not have been imposed in the absence of such industrial award or agreement or determination;
- any contract of employment or workplace agreement;
- if your home was deemed to be unoccupied at the time the loss or damage or injury occurred.

When you are not covered - general exclusions

These general exclusions apply to all sections of your policy. We will not pay for loss or damage or the incurring of a legal liability caused by:

Exclusions	When you are not covered
actions of the sea	×actions of the sea but we will cover: • Tsunami; • Storm surge (if the optional cover Flood and Storm surge applies to your policy).
an event outside the period of insurance	×any event or accident that occurs outside the period of insurance shown on your certificate of insurance.
birds	×birds, except glass breakage to windows and doors.
breaking the law	×failure to comply with applicable laws and regulations; ×any failure to comply with any legislation relating to firearms; ×the supply or consumption of alcohol or drugs; ×your or their acts or omissions occurring during the course of any criminal or illegal act; ×the intended results of any act or omission by you or them or the results of any reckless or malicious act committed or omitted by you or them.
business activity	×any business being conducted at the property address, except a business conducted from a home surgery or home office.
consequential loss	×any loss or additional expense arising indirectly from an event that is covered by this policy.
confiscation	×confiscation, nationalisation or requisition of property by any government or local authority.

× **Not covered**

When you are not covered - general exclusions

Exclusions	When you are not covered
computers, data	×failure of any computer program or electronic system to process any form of data including day or date functions properly and accurately; ×the loss of data or information however kept or stored; ×a computer virus; ×computer hacking.
defective or faulty workmanship	×the inherent defect or defective or faulty workmanship, design or manufacture.
deliberate acts	By: ×any person who enters the home or home unit at the property address with your express or implied consent or that of a person you have given permission to invite people onto your property address; ×you or a person residing with you including a family member or boarder or a person acting with the express or implied consent of you or those persons; ×a tenant, any person residing with a tenant or any person who enters your home, home unit or the property address with the express consent or implied consent of a tenant or any person residing with a tenant.
erosion, landslide	×erosion, landslide, subsidence, earth movement (except earthquake), earth shrinkage or expansion no matter how caused.
failing to take care of the home or contents	×failure to maintain the home and its contents in good condition.
fraud	×fraud or attempted fraud including: • the passing of valueless cheques or negotiable instruments; or • promises that are not subsequently honoured.

× **Not covered**

When you are not covered - general exclusions

Exclusions	When you are not covered
loss not attributable to any identifiable event	×property being lost when its loss is not attributable to any identifiable event or which has been misplaced.
radioactivity	×radioactivity or the use, existence or escape of nuclear fuel, material waste or action of nuclear fission.
seepage, pollution	×seepage, pollution or contamination by any substance no matter how caused.
terrorism, war	×an act of terrorism directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical, or nuclear weapons, pollution or contamination caused by the aforementioned; ×war or other acts of a foreign enemy (whether war is declared or not) or revolution.
trees, shrubs or plant roots	×the actions of trees, shrubs or plant roots.
vermin, termites or insects	×vermin, termites or insects.
watercraft	×using or owning any watercraft unless: • it is a sailboard, windsurfer, surfboard, canoe, kayak, non-motorised surfski, waterski or remote-controlled model watercraft.
wear, tear, rust, mould	×wear, tear, rust, corrosion, rot, mould, action of light or atmospheric or climatic conditions including damage caused by wind, rain or sand happening over an extended period of time.

× **Not covered**

Important information about the cost of this policy

How we calculate your premium

Rating criteria	Affect on premium
Sum insured of the home and contents	The amount of sum insured chosen for the home and contents will impact on the premium level. A higher sum insured generally means an increased premium.
Construction of the home	The type of construction and the materials used will have an effect on the frequency and cost of claims. For example: tile roofs may be more succeptable to storm damage.
Location of the home and contents	The location of the home and contents may influence the likelihood of theft and burglary claims and susceptibility to natural perils.
Age of the home	The age of the home can affect the general condition and maintenance level of the home which can impact on the frequency and cost of claims.
The amount of excess	A higher excess will reduce the amount of premium you pay.
The type of options chosen	The more optional covers chosen the higher the premium you pay.

Important information about the cost of this policy

How your premium can change

Action	Your premium may increase if:	Your premium may decrease if:
You change your sum insured	You increase your sum insured.	You decrease your sum insured.
You change where you live	You move into an area with a high crime rate or increased risk of storm, flood or cyclone.	You move into an area with a low crime rate or reduced risk of storm, flood or cyclone.
You change the options on your policy	You add motor burnout option.	You remove the motor burnout option.
You change your excess	You elect to take a nil or lower excess.	You elect to take a higher excess.

Important information about the cost of this policy

Policy costs and charges

Excess	When you make a claim and you are required to pay an excess to us, we tell you when to pay that excess, how to pay it and we may direct you to pay it to a third party on our behalf. In some cases we may deduct the excess from the amount we pay you. When loss or damage occurs to both your home and contents because of the same insured event, you will only be required to pay one excess. If the excesses are different, you will have to pay the higher excess. The total amount payable for loss or damage caused by earthquake during any period of 48 consecutive hours will be reduced by the amount of the Earthquake excess shown on your certificate of insurance. In addition to any other excess that may apply, an excess will apply to a claim for theft of: • contents, including specified contents items; • property insured under Group and/ or Selected personal items cover, when the words burglary and theft excess appear on your certificate of insurance followed by the amount of excess applicable. **Direction to pay excess** In the case of a repair or the supply of goods or services, unless we advise you otherwise, you are required to pay the excess, if any, to the repairer or supplier as our agent. Your appointment as our agent is for the sole purpose of paying to the repairer or supplier the excess which you owe us. There may be more than one excess that applies. The applicable excess or excesses are shown on your certificate of insurance.

Important information about the cost of this policy

Policy costs and charges

Cancellation fee	If you cancel your policy during the period of cover (apart from the 21 day cooling-off provision) and you have paid an annual premium then the refund will be calculated on a pro rata basis for the unexpired period of cover less 10% for administrative costs (a maximum fee of $80.00 would apply with a minimum fee of $10.00 when the pro rata cancellation refund is under $100.00). There is no refund if you have been paying monthly.
Pay by the month	If you choose to pay by the month using the direct debit method, an annual fee of $48.00 may apply which equates to $4.00 per month. Please note our premium discounts do not apply to such fees.
Claims costs that you may bear	Where a claim is made that would otherwise be covered by your policy, but the claim amount (as assessed by us) is less than the excess you have to pay, we will not manage those claims. For example: The cost to repair the broken glass in your window is $75.00. However your basic excess is $100. In this scenario, as the cost of your claim is less than the basic excess amount, we would not manage your claim.

Claims information and requirements

How to make a claim
If your home and/or contents suffer loss or damage, or an accident happens that might lead to a claim simply call us on 13 7202 or go into any RACQ Branch.

Our consultants are available to help you 24 hours, 7 days a week. We will explain the claim process and advise you of what you need to do to assist the efficient progress of your claim.
In most cases a claim form is not required. You will be provided with one if it is required.

If you are registered for Goods and Services Tax (GST), you must provide us with your Australian Business Number (ABN) and Input Tax Credits (ITC) percentage before your claim can be lodged.

What you must do
If an accident happens that might lead to a claim, you must:

- do everything you reasonably can to limit the loss or damage and prevent further loss or damage occurring;
- immediately tell the police if a criminal act might be the cause of the loss, damage or theft and co-operate with us and relevant authorities in prosecuting the alleged offender;
- immediately send us any correspondence you receive about the claim. This includes telling us if you became aware of any pending court proceedings or offers of settlement;
- give us any information, written statements, evidence and help we may need in defending, prosecuting and investigating the claim. This may include:
  - asserting rights against any person nominated by us;
  - attending an interview with our assessor or investigator;
  - assisting any agents appointed by us such as solicitors;
  - attending court to give evidence.

Claims information and requirements

What you must do

- advise us of any impending prosecutions or inquest;
- keep damaged property for our inspection;
- tell us immediately if there is another insurance policy that provides the same cover for loss, damage or legal liability as this policy provides.

What you must not do

If you are making a claim you must not:

- carry out repairs or dispose of any damaged property unless we instruct you otherwise;
- admit liability to anyone;
- negotiate, pay or settle a claim with anyone.

What we may do

If an accident happens that causes loss or damage, or the incurring of a legal liability, we may:

- take over and conduct in your name or the name of any person entitled to cover under your policy, the defence or settlement of any claim. We have sole discretion in how the defence is conducted or a claim is settled;
- represent you or any person entitled to cover under your policy, at an inquest or official enquiry and undertake the defence in any court of any alleged offence in connection with an event covered by your policy.

Claims information and requirements

What can affect your entitlement
If you do not comply with any condition of your policy or certificate of insurance, it can affect how much we pay.
If the insured property is not kept in good condition and reasonable care is not taken to safeguard it from loss or damage, this may affect how much we pay.
If you or any other person makes a false or fraudulent claim, we can refuse to pay it. In either case we may also cancel the policy as permitted by law.

We do not have to accept a claim if your annual premium is overdue or if a monthly premium instalment is at least 14 days overdue.

Proof of ownership/value
In making any claim, you may be required to produce to us proof of having owned the property in question, an accurate description of the property and its value.

You should ensure that you obtain and keep regular written valuations for items of a unique nature such as jewellery, paintings, works of art or watches from a qualified, experienced and reputable valuer in Australia. Valuations should include a full detailed description of the property that would assist us to replace the item if necessary. In addition, photographs, receipts or accounts of purchase may well prove helpful to you should you need to make a claim.

Loss of no claim discount
Any claim lodged will result in the loss of any existing no claim discount. If the policy is renewed the no claim discount will be reinstated after a claim free 12 month period of insurance.

Adjustment for outstanding premium
If we pay the maximum amount for loss or damage to your home and/or contents, your policy ends automatically. You are not entitled to any refund of premium. If you have been paying by monthly direct debit instalments, we deduct from the payment an amount equal to the outstanding monthly instalments for the period of insurance shown on your certificate of insurance.

We take customer satisfaction seriously

If you have a complaint concerning this product, our services or a privacy issue:
Talk to us first

- The first thing you should do is call 13 7202 and speak to one of our staff;
- If your complaint relates specifically to a claim, speak with the claims officer handling your claim;
- If the staff member is unable to resolve your complaint to your satisfaction, you may ask to speak to a team leader or manager.

If you are still not satisfied:

Seek an internal review

- At your request the matter can be referred to our Internal Dispute Resolution Committee who will conduct a full review of your complaint and advise you of the committee's decision within 15 business days.

If you are still not satisfied:

Seek an external review

- RACQ Insurance is a member of a disputes resolution service, known as The Financial Ombudsman Service Limited. The service will not accept a dispute unless you have first tried to resolve it with us.
- If we do not resolve your dispute to your satisfaction, you can contact the service, which is set up to assist policyholders resolve their dispute. It is a free service to you and, although paid for by the general insurance industry, is a totally independent and impartial body. We agree to accept their determination as final.
- You can contact the service by:

Phoning: 1300 78 08 08 for the cost of a local call

Writing to:
The Financial Ombudsman Service Limited,
GPO Box 3, Melbourne, Victoria 3001
Website: www.fos.org.au
Email: info@fos.org.au

The information is also available on our website:
www.racqinsurance.com.au

General conditions

The agreement between you and us

Your insurance cover is a legal contract between you and us. We agree to give you the insurance set out in the policy for the premium paid by you.

The contract includes:

- the information you provided to us when you purchased or varied the policy, and at each renewal;
- this PDS;
- the certificate of insurance.

The insurance is only for the cover for which you have a certificate of insurance and only for the period of insurance indicated on the certificate. It is also subject to the conditions contained in this policy and on the certificate of insurance.

If two or more persons are named as the insured on the certificate of insurance, each of them is responsible both individually and together for:

- the completeness and accuracy of information in any application forms, statements, claims or documents supplied by any one of them to us; and
- compliance with the conditions of this policy.

What you must do

You must:

- at your expense take all reasonable precautions to:
  - keep your home and contents in good condition;
  - protect the safety and security of any insured property;
  - prevent further damage or legal liability occurring.
- advise us in writing as soon as possible:
  - of any material change to the construction or use of your home;
  - if you begin to lease out your home if you have previously told us that you reside in it or it was unoccupied;
  - if you commence any business activities from your home;
  - of any physical changes in or around your home or contents which increases the risk of loss or damage occurring;

General conditions

What you must do

- of any criminal convictions that you or any person residing with you have had recorded against you or them.
- comply promptly with requirements of public authorities.

If you or any person insured by this policy does not tell us everything relevant or if you or they mislead us, we may:

- refuse to pay a claim or reduce the amount we pay; and
- cancel the policy; and
- if fraud is involved, we may treat this policy as if it never existed.

Payment of premium

The premium is the amount you pay to obtain the insurance cover. The certificate of insurance shows the amount of premium and whether you are paying annually in advance or by monthly direct debit instalments.

If you are paying:

- annually you must pay by the due date;
- by monthly instalments - you must pay each instalment by the due date.

Your agreement to pay additional premium

You agree to pay any additional premium resulting from a claim made under this policy between the time a premium notice inviting renewal of your policy is issued and the actual renewal date.

Non payment of premium

If you have not paid the premium by the due date shown on the certificate of insurance or the interim cover certificate, this policy will not come into force. In that case, you will have to reapply to us for insurance cover.

General conditions

Non payment of premium

If you are paying your premium by monthly instalments and any instalment payment is overdue for a period of at least 14 days, we may refuse to pay a claim.

If after payment of the first instalment, any subsequent instalment payment is overdue by a period of at least one month, your policy will be cancelled from the date the instalment was due to be paid. We will send a letter to your last known address advising you of the reason, effective date and time of such cancellation.

Policy comes into force

This policy comes into force on and from the first date of the period of insurance shown on the certificate of insurance or interim cover certificate issued to you, provided you have paid the annual or instalment premium shown on your premium notice.

Variation

You may ask us to change a provision of your policy. The change or addition takes place only when we confirm it in writing to you or endorse it on your policy or certificate of insurance, and you pay any additional premium that we require.

Waiver

A provision is only waived if we give you the waiver in writing.

Cancellation

By you

Apart from any rights you may exercise under the "Cooling-off period" provisions of this policy you may cancel your policy by advising us in writing. The cancellation takes effect on the date we receive your request, see page 65.

General conditions

Cancellation

By us

We may cancel your policy at any time as permitted by law after giving you notice in writing. We refund any premium paid less an amount for the period for which you were insured.

Avoidance

In some cases, we may avoid the policy from its inception if there is on your part fraud, misrepresentation during negotiations, failure to disclose information or other breaches of your policy as set out in the *Insurance Contracts Act 1984.*

Pay by the month option

You can arrange for your bank, credit union or building society to debit an automatic payment from your account each month. All you need to do is ensure you have enough money in your account to cover the payments. Your first payment will be deducted approximately 10 days after advising us of your account/credit card details. The second and subsequent payments will be deducted on your monthly payment date. (Two payments may be deducted in the first month, depending on your monthly payment date).

Where the due date falls on a non-business day in Sydney and Melbourne, we will debit the amount on the next business day. If you are uncertain when the debit will be processed to your account, you should contact your financial institution directly.

How to apply

If you would like to pay your RACQ Insurance premiums by the month, simply call us on 13 1905.

Renewal process

You will be sent a renewal certificate prior to the expiry of your policy so you can check the details. Monthly instalments will continue to be debited to your account unless you notify us in writing to vary these arrangements.

Pay by the month option

Important Information

You may cancel your direct debit request, stop or defer an individual debit amount by writing to us at Reply Paid 4, RACQ Insurance Limited, Pay by the month, Springwood Q 4127. We must receive your notification at least 14 days prior to the next due date to process your request in time.

Your direct debit amount may vary if you make any policy alterations.

If debits are returned unpaid by your financial institution we will either attempt to debit from your nominated account again or we will contact you to arrange another way of paying. We reserve the right to cancel the direct debit arrangement if 3 or more debits are returned unpaid by your financial institution.

The following terms and conditions apply when you elect to pay your premium by this direct debit method:

- if your bank account details change you will need to tell us not less than 14 days before your next monthly instalment is due;
- if your credit card details change you must contact us not less than 2 business days before your next monthly instalment is due;
- when you have paid the first instalment, insurance cover commences on and from the first effective date and time shown on your certificate of insurance;
- if any instalment payment is overdue for a period of at least 14 days, we may refuse to pay a claim;
- if an instalment of the premium remains unpaid for a period of at least one month, the policy is automatically cancelled.

On renewal you will be sent a notice prior to the expiry date of this policy. At that time, unless you need to make any changes, you need take no action as your policy will be automatically renewed.



RACQ Insurance products are sold only by
RACQ Operations Pty Ltd
ABN 80 009 663 414 and our network of
RACQ Insurance authorised representatives

To obtain a personalised premium quotation
please call 13 1905

RACQ Insurance Limited
ABN 50 009 704 152
AFS Licence Number 233082

2649 Logan Road, Eight Mile Plains, Q, 4113
Telephone (07) 3361 2444
www.racqinsurance.com.au

RACQ Insurance

Household Insurance Supplementary Product Disclosure Statement

This Supplementary Product Disclosure Statement (SPDS) is dated the 25th October 2009 and applies to policies with a renewal date, on or after the 25th October 2009.

This SPDS should be read with the Household Insurance Product Disclosure Statement (PDS) GHHB2 07/08. These documents together with your certificate of insurance form the basis of your insurance cover.

This SPDS reflects changes since your last renewal. If you wish to obtain a full copy of the PDS, please:-

- visit our website www.racqinsurance.com.au
- call us on 13 1905
- visit one of our RACQ branches
- write to us on the address shown below.

Important Changes

RACQ Insurance has always aimed to maintain an industry low basic policy excess, unfortunately we have had to increase this excess to $300. We are confident it remains competitive and unless your renewal certificate indicates otherwise the new basic excess will apply from the renewal date shown on your certificate of insurance.

Please note that the annual fee that may apply if you choose to pay your insurance by the month has been increased to $60, which equates to $5 per month. Your direct debit confirmation certificate will indicate any fee that applies to your policy and is no longer referred to in the Household Insurance Policy Product Disclosure Statement on page 65. Please remember that if you have more than one policy with RACQ Insurance and payment is collected from the one account, then only a single monthly administration fee applies.

For a quick, secure and convenient way to renew your insurance, go to www.racqinsurance.com.au where you will also find everything you need to know about our products, benefits and discounts. If you have any questions regarding your policy or about any of our products please call 13 1905 or drive safely to your local RACQ branch.

Thank you for your continued support. We trust you have enjoyed a high standard of service from RACQ Insurance and we look forward to helping you wherever we can.

Exhibit 5

Chronology regarding Mr Cameron's claim

Date of contact	Mode of communication	Details of communication (or event)	Records available
11/01/11		Mr Cameron's home at [redacted] Mill Street, Goodna is damaged by inundation.	
12/01/11	Telephone in	Mr Cameron lodged his claim.	Exhibit 6, 33, 34
13/01/11	Telephone in	Mr Cameron called RACQ Insurance to enquire as to whether he was covered in respect of his claim. RACQ Insurance advised Mr Cameron that RACQ Insurance did not provide cover for flood but did provide cover for flash flood and stormwater runoff up to 50% of the sum insured or $25,000 whichever is higher. RACQ Insurance also informed Mr Cameron of the definition for "flash flood".	Exhibit 6, 33, 34
14/01/11	Email	RACQ Insurance instructed MYI Freemans Ltd (**MYI Freemans**) as loss adjuster in respect of Mr Cameron's claim.	Exhibit 7
15/01/11	Telephone in	Mr Cameron called RACQ Insurance to advise that water had receded the house is now accessible.	Exhibit 6, 33, 34
16/01/11	Email	MYI Freemans emailed RACQ Insurance confirming receipt of instructions in relation to Mr Cameron's claim.	Exhibit 8, 9
18/01/11	Telephone in	Mrs Cameron called RACQ Insurance seeking an update on the progress of the claim and querying whether the claim would be denied. RACQ Insurance explained that decision on claim would be made once hydrology reports received.	Exhibit 6, 33, 34
21/01/11	Telephone in	Mrs Cameron called RACQ Insurance querying when a loss adjuster will be conducting an inspection.	Exhibit 6, 33, 34
21/01/11	Telephone out	RACQ Insurance then called MYI Freemans requesting time-frame for inspection	Exhibit 6
21/01/11	Telephone out	RACQ Insurance called Mrs Cameron back to advise that MYI Freemans would be conducting inspection in the next few days.	Exhibit 6, 33, 34
21/01/11	Telephone in	Mrs Cameron called MYI Freemans about inspection time-frames.	Exhibit 10

Date of contact	Mode of communication	Details of communication (or event)	Records available
24/01/11	Telephone in	Mrs Cameron called RACQ Insurance to enquire about whether contents insurance and building insurance are on the one policy. RACQ Insurance advised Mrs Cameron that contents and building cover were on the one policy but would be looked at separately and that they would be considered once a report was received from MYI Freemans.	Exhibit 6, 33, 34
24/01/11	Telephone out	MYI Freemans called Mr Cameron seeking further details of the damage to the property.	Exhibit 11
25/01/11		MYI Freemans conducted inspection at Mr Cameron's property.	Exhibit 13
29/01/11		MYI Freemans prepared its report in relation to Mr Cameron's property.	Exhibit 12
01/02/11	Telephone in	Mrs Cameron called RACQ Insurance seeking an update on the progress of the claim. RACQ Insurance advised that the claim would be reviewed once the report from MYI Freemans was received.	Exhibit 6, 33, 34
02/02/11		RACQ Insurance's hydrologist, Water Technology, was formally briefed to investigate the cause of inundation in Ipswich (Water Technology had been informally engaged by RACQ Insurance around 14 January 2011).	Exhibit 40 to my Second Affidavit
04/02/11	Telephone in	Mrs Cameron called following receipt of her policy renewal form seeking an update on the progress of her claim. RACQ Insurance advised that the report from MYI had not been received and that the issue would be followed up with Mr Cameron's claims officer.	Exhibit 6, 33, 34
7/2/11	Telephone in	Mr Cameron called RACQ Insurance following up on the report from MYI Freemans.	Exhibit 6
08/02/11 12.50pm	Telephone in	Mrs Cameron called RACQ Insurance following up in relation to the report from MYI Freemans. She advised that MYI had indicated the report had been sent to RACQ Insurance.	Exhibit 6, 33, 34
08/02/11	Telephone in	Mrs Cameron called MYI Freemans following up in relation to her report. She was advised the report was sent to RACQ Insurance on 28 January 2011.	Exhibit 6, 33, 34

Date of contact	Mode of communication	Details of communication (or event)	Records available
08/02/11 1.29pm	Telephone in	MYI Freemans called RACQ Insurance inquiring whether report in relation to Mr Cameron's property had been received. RACQ Insurance advised an email had been received but that error message was displaying indicating that the report had not been uploaded onto the database. MYI advised they would re-send report.	Exhibit 6, 33, 34
09/02/11	Telephone out	RACQ Insurance attempted to call Mr Cameron on home phone number on file and mobile phone number. No message was left as message bank for mobile was not working and home phone number on file appeared to be incorrect.	Exhibit 6
15/02/11	Telephone out	RACQ Insurance called Mrs Cameron to provide update on claim. RACQ Insurance advised that they were waiting on hydrology information and that once that information was to hand they would update Mrs Cameron.	Exhibit 6, 33, 34
28/02/11	Telephone in	Mrs Cameron called RACQ Insurance seeking an update on the progress of the claim. RACQ Insurance's customer service officer indicated that the records showed that they were waiting on the hydrologist report but that they would arrange for Mr Cameron's case manager to call her back.	Exhibit 6, 33, 34
1/03/11	Telephone out	RACQ Insurance called Mrs Cameron to provide an update the progress of her claim. RACQ Insurance informed Mrs Cameron that they were awaiting hydrology information.	Exhibit 6, 33, 34
07/03/11 8.18am	Telephone in	Mr Cameron called RACQ Insurance seeking an update on his claim. RACQ Insurance advised that as he was calling outside of business hours there was no one available to assist. The customer service officer took Mr Cameron's contact details and told him that someone would be in contact with him by close of business that day.	Exhibit 6, 33, 34
07/03/11 2.56pm	Telephone in	Mr Cameron phoned RACQ Insurance and was advised that his case manager was not available at the moment. RACQ Insurance asked Mr Cameron if it would be OK for the case manager to call him back.	Exhibit 6, 33, 34

Date of contact	Mode of communication	Details of communication (or event)	Records available
07/03/11 3.15pm	Telephone out	RACQ Insurance called Mr and Mrs Cameron back advising that they were in receipt of hydrology information and were in the process of considering the conclusions reached in relation to each region. RACQ Insurance advised that they would be in touch after the case manager had had the opportunity to review their claim in more detail. Mrs Cameron informed RACQ Insurance that she did not wish to be contacted by them until RACQ Insurance was able to provide a yes or no answer as to whether the claim would be covered.	Exhibit 6, 33, 34
08/03/11 9.16am	Telephone out	RACQ Insurance attempted to contact Mr Cameron. Telephone message left requesting that Mr Cameron contact RACQ Insurance.	Exhibit 6, 33, 34
08/03/11 1.47pm	Telephone in	Mr Cameron returned RACQ Insurance's call. The customer service officer informed him that the person who had called him that morning was unavailable but that they would arrange for that person to call him back.	Exhibit 6, 33, 34
08/03/11 3.26pm	Telephone out	RACQ Insurance made two attempts to contact Mr Cameron. Phone rang out and RACQ Insurance received message indicating call could not be completed as dialled.	Exhibit 6
09/03/11 9.24am	Telephone in	Mrs Cameron called RACQ Insurance in response to attempted calls the previous day. Mrs Cameron was informed that the appropriate person would call her back and Mrs Cameron provided an appropriate number.	Exhibit 6, 33, 34
09/03/11 9.41am	Telephone out	RACQ Insurance attempted to call Mr Cameron on mobile number provided previously. RACQ Insurance received a message stating that service to the phone was temporarily unavailable and there was no ability to leave a message. RACQ Insurance tried landline number but phone rang out.	Exhibit 6, 33, 34
09/03/11 12.10pm	Telephone out	RACQ Insurance attempted to call Mr Cameron on mobile number provided previously. RACQ Insurance received a message stating that service to the phone was temporarily unavailable and there was no ability to leave a message.	Exhibit 6, 33, 34

Date of contact	Mode of communication	Details of communication (or event)	Records available
09/03/11 12.30pm	Telephone in	Mrs Cameron phoned RACQ Insurance returning call. The connection was lost.	Exhibit 6, 33, 34
09/03/11 12.42pm	Telephone in	Mrs Cameron called RACQ Insurance back after the previous disconnection. RACQ Insurance advised that the person who had called previously was not available but that a message would be passed on.	Exhibit 6, 33, 34
09/03/11	Report	Water Technology provided its initial report into Ipswich (the area that Mr Cameron's property had been categorised as being within). The report lists Mr and Mrs Cameron's claim in Schedule A, indicating that any inundation was likely to be from a flood. However, at the time of the report Water Technology had not undertaken a high level analysis of the topography of this part of Ipswich. Therefore, Water Technology had not been able to disregard the possibility that particular properties in this area may have been affected by stormwater run off. Water Technology was currently undertaking those investigations.	Exhibit 74 to my Second Affidavit
10/03/11 8.32am	Telephone in	Mrs Cameron called RACQ Insurance following on from the discussions the previous day. She asked for the person she needed to speak to, to contact her.	Exhibit 6, 33, 34
10/03/11 9.14am	Telephone in	Mr Cameron called RACQ Insurance requesting to be transferred to a supervisor. Mr Cameron was transferred to team leader who informed him that RACQ Insurance is unable to provide him with any information other than that they had received hydrology information and that it was currently being reviewed by management. Mr Cameron asked for his claim to be referred to complaints process due to timeframes. RACQ Insurance advised that they would do this and that his claim would be made a priority once the decision was at hand.	Exhibit 6, 33, 34
10/03/11	Telephone out	RACQ Insurance phoned Mrs Cameron to explain that they had been trying to make contact to ask if they wanted to go through the financial hardship process. RACQ Insurance advised Mrs Cameron that if they accepted financial hardship funds that would not affect the outcome of the claim.	Exhibit 6, 33, 34

Date of contact	Mode of communication	Details of communication (or event)	Records available
10/03/11	Email	RACQ Insurance emailed Mr and Mrs Cameron confirming steps to be undertaken for them to receive payment under financial hardship provisions.	Exhibit 15
11/03/11		Mr Cameron's complaint was referred to Internal Dispute Resolution (**IDR**).	Exhibit 6
11/03/11	Letter	RACQ Insurance sent Mr Cameron a letter confirming that his request will be reviewed by an IDR Manager within 10 business days.	Exhibit 16
14/03/11	Letter	Water Technology determined that there were only four properties in Schedule A that should be further investigated for the possibility of having been affected by stormwater run-off. Those four properties were in Mill Street.	Exhibit 71 to my Second Affidavit
15/03/11		Financial hardship payment made to Mr Cameron via EFT.	Exhibit 18, 19
16/03/11		RACQ Insurance completed its review of possible claims with a suggestion of stormwater run-off and refers these to its solicitors for further investigation by Water Technology. Mr Cameron's property was identified as being one for further investigation as his property was in the same street as the 4 properties identified for further investigation by Water Technology in its report of 14 March 2011.	
16/03/11	Telephone out	RACQ attempted to contact Mr Cameron on landline to advise of claim progress and financial hardship payment but was advised that he was not available. RACQ Insurance attempted to contact Mr Cameron on mobile but there was no answer and they were unable to leave message.	Exhibit 6, 33, 34
17/03/11	Telephone in	Mrs Cameron called RACQ Insurance to query whether she is able to take down asbestos walls. RACQ Insurance advised that she could attend to any necessary repairs but that she should keep receipts of purchases, repairs/replacements.	Exhibit 6, 33, 34

Date of contact	Mode of communication	Details of communication (or event)	Records available
17/03/11		IDR Manager reviewed complaint relating to the delay in providing a decision in respect of Mr Cameron's claim. IDR Manager confirmed that decision on claim could not be made until hydrology information received.	Exhibit 6
17/03/11	Letter	RACQ Insurance sent Mr Cameron a letter advising of decision made in IDR review.	Exhibit 20
21/03/11 8.42am	Telephone in	Mrs Cameron called RACQ Insurance to express anger about the fact that she read in the paper on the weekend that a claim in Brisbane had been declined. She wanted to know why Brisbane decisions were being made before Ipswich decisions when Ipswich had flooded first. RACQ Insurance asked Mrs Cameron to provide a number for a more specialised person to call her back on.	Exhibit 6, 33, 34
21/03/11 4.48pm	Telephone out	RACQ Insurance contacted Mrs Cameron. Mrs Cameron expressed disappointment and anger that they did not yet have a decision on the claim.	Exhibit 6, 33, 34
24/03/11	Telephone in	Mrs Cameron called RACQ Insurance querying how payment would be made if and when the claim was accepted.	Exhibit 6, 33, 34
28/03/11	Telephone in	Mr Cameron called RACQ Insurance seeking an update. RACQ Insurance advised that there is no news since his wife called previously. Mr Cameron expressed anger and disappointment at the delay experienced and Mrs Cameron provided a phone number for someone to call back on when more information was received.	Exhibit 6, 33, 34
29/03/11	Letter	Water Technology provided a letter relating to the stormwater investigations. The Cameron's property was noted in Table 2 as still requiring further investigation.	Exhibit 78 to my Second Affidavit
01/04/11		Water Technology perform visual inspection of Mr Cameron's property and confirm that there were no stormwater issues.	Exhibit 36

Date of contact	Mode of communication	Details of communication (or event)	Records available
06/04/11	Letter	Water Technology provided letter regarding the outcome of investigations (comprising of "visual checks" of the property) into, relevantly, the properties in Table 2. This letter removes the Cameron's claim from Table 2 on the basis that the property had not been affected by stormwater.	Exhibit 79 to my Second Affidavit
07/04/11	Letter	RACQ Insurance received a copy of the letter from Water Technology dated 6 April 2011 together with legal advice on the effect of Water Technology's findings.	Exhibit 79 to my Second Affidavit
08/04/11 9.57am	Telephone in	Mr Cameron called RACQ Insurance seeking an update on the progress of his claim. He was put through to his case manager. Mr Cameron expressed disappointment with timeframes and asked when he would receive a decision in relation to his claim. The Case Manager informed Mr Cameron that further hydrology conclusions had been made for his area and requested time to review these conclusions and ascertain if a claim decision had been made. Mr Cameron agreed to this request but asked if his call could be returned that same day.	Exhibit 6, 33, 34
08/04/11		A decision was made that the cause of damage to Mr Cameron's property is flood on the basis of findings contained in Water Technology's reports and letters and advice received from RACQ Insurance's solicitors about the effect of those findings.	Exhibit 6
08/04/11 1.16pm	Telephone out	RACQ Insurance attempted to contact Mr Cameron to advise of the decision in respect of his claim. Contact was attempted on Mrs Cameron's mobile phone but there was no answer and RACQ Insurance was unable to leave a message.	Exhibit 6
08/04/11 1.50pm	Telephone in	Mrs Cameron called RACQ Insurance following on from discussions earlier that morning. She was informed that the relevant person was unavailable but would call her back.	Exhibit 6, 33, 34

Date of contact	Mode of communication	Details of communication (or event)	Records available
08/04/11 3.31pm	Telephone out	RACQ Insurance called Mrs Cameron and advised that the cause of inundation to the property had been determined as flood and that the claim was therefore not covered. The Case Manager also confirmed that RACQ Insurance was prepared to make a compassionate payment of $7,500 in addition to the $5,000 already provided. RACQ Insurance advised that they would contact Mr Cameron to discuss the issue further.	Exhibit 6, 33, 34
08/04/11	Telephone out	RACQ Insurance attempted to contact Mr Cameron but was informed he was not available.	Exhibit 6, 33, 34
08/04/11	Telephone out	RACQ insurance attempted to contact Mr Cameron several times on mobile phone and landline without success.	Exhibit 6, 33, 34
08/04/11	Letter	RACQ Insurance wrote to Mr Cameron to confirm that his claim has not been accepted.	Exhibit 22
08/04/11 7.14pm	Telephone in	Mr Cameron called RACQ Insurance and was advised that attempt had been made to contact him and that further contact would be made the following Monday.	Exhibit 6, 33, 34
11/04/11 9.08am	Telephone in	Mr Cameron called RACQ Insurance in relation to his claim. He was transferred through to the claims officer. He was then informed that his case manager was not available but that the case manager would call back as soon as possible.	Exhibit 6, 33, 34
11/04/11 11.25am	Telephone in	Mr Cameron called RACQ insurance in relation to his call from earlier that morning. He was then transferred to his Case Manager. The Case Manager clarified that acceptance of a compassionate payment would not impact his ability to dispute the claims decision.	Exhibit 6, 33, 34
11/04/11	Letter	RACQ Insurance sent Mr Cameron a report summarising the conclusions that had been reached in relation to hydrological issues concerning his property.	Exhibit 24
12/04/11		Compassionate payment of $7,500 processed.	Exhibit 23

Date of contact	Mode of communication	Details of communication (or event)	Records available
18/04/11	Letter	RACQ Insurance received letter from Legal Aid requesting a review of the decision to refuse the Cameron's claim	Exhibit 25
11/05/11		IDR Manager reviewed decision to decline Mr Cameron's claim and confirmed decision made.	Exhibit 6
11/05/11	Letter	RACQ Insurance sent letter to Legal Aid advising of IDR Manager's decision in respect of review of decision to decline Mr Cameron's claim	Exhibit 26
25/05/11	Letter	RACQ Insurance received letter from Financial Ombudsman Service (**FOS**) providing notification of dispute lodged by Mr Cameron	Exhibit 27
16/06/11	Email	RACQ Insurance emailed FOS providing submissions in response to dispute lodged by Mr Cameron	Exhibit 28
21/09/11	Letter	RACQ Insurance sent FOS further information relating to evidence of the provision of policy documentation concerning Mr Cameron's policy.	Exhibit 29
10/10/11	Letter	RACQ Insurance received from FOS supplementary submissions on behalf of Mr Cameron. The supplementary submissions comprised 318 pages of information (including an expert report and a detailed statutory declaration) which had not been included with Mr Cameron's original submission. The letter requested a response to the material by 12 October 2011.	Exhibit 30
10/10/11	Email	RACQ Insurance emailed FOS requesting an extension of time to respond to the material having regard to the substantial volume of new additional material which the applicant had provided.	Exhibit 31
12/10/11	Email	FOS emailed RACQ Insurance to extend the deadline for a response to 25 October 2011.	Exhibit 32

Exhibit 6

Claim: [redacted] | CN [redacted] | Pol: [redacted] Ins: LESLIE HAROLD CAMERON | | DoL: 11/01/2011 | St: Open | Adj: [redacted] (Technical Claims - Team E) | |

Summary

Loss Date	11/01/2011 03:00 PM
Notice Date	12/01/2011 01:12 PM
Loss Location	[redacted] MILL ST, GOODNA, QLD 4300
Description	Mr Ins adv he was told to evacuate home yesterday due to flooding and cannot return to home due to flood waters still covering home.

Financials

Remaining Reserves	$4,235.50
Future Payments	-
Total Paid	$5,764.50
Excess Remaining	$300.00

Coverages

Property #	1
Type	Building, Contents
Sum Insured	$346,000.00

Exposures

#	Type	Coverage	Claimant	Adjuster	Status	Remaining Reserves	Future Payments	Paid
1	Property	Building	LESLIE HAROLD CAMERON	[redacted]	Open	-	-	$5,000.00

User [redacted]

30/05/2011 08:24 AM

Claim: [redacted] | CN: [redacted] | Pol: [redacted] Ins: LESLIE HAROLD CAMERON | | DoL: 11/01/2011 | St: Open | Adj: [redacted] (Technical Claims - Team E) | |

Listing of Jobs

Job Number	Exposure	Fulfilment Path	Status	Payment Application	Vendor	Estimates	FOCUS Vendor	FOCUS Status
361588 $5,000.00	(1) 1st Party Property - LESLIE HAROLD CAMERON	Cash Settlement	Complete, Paid	Cash Settlement		$5,000.00		Not applicable

Parties Involved

Name	Roles	Phone
MYI Freemans Ltd (All Payments)	Payee	
LESLIE HAROLD CAMERON	Insured, Claimant, Main Contact, Reporter, Incident Party, Payee	[redacted]
LOIS MAREE CAMERON	Additional Insured	

Planned Activities

Due	Priority	Subject	Assigned To
30/05/2011	High	Conduct file review	[redacted]
04/07/2011	Normal	*** Legal - All Communication to Paul Faulkner ***	

Litigation

Claim: [redacted] | CN: [redacted] | Pol: [redacted] | Ins: LESLIE HAROLD CAMERON | | DoL: 11/01/2011 | St: Open | Adj: [redacted] (Technical Claims - Team E) | |

Associated Claims

Association	Claims	Type
[redacted]	[redacted]	Event-related

Latest Notes

14/01/2011	Integration User 10:21 AM	**Loss Adjuster Workflow** ACTION: On Site datasheet printed for internal Loss Adjuster OUTCOME: Loss Adjuster assigned NEXT ACTION: Await 1st report from Loss Adjuster
14/01/2011	[redacted] 10:13 AM	**Conduct Loss Adjustment Activity Completed** ACTION: Internal Loss Adjuster assignment submitted OUTCOME: Scheduled event submitted NEXT ACTION: Await scheduled event completion
11/05/2011	[redacted] 01:28 PM	**IDR decision letter** IDR decision letter completed and handed to [redacted] for review 11/5/2011.

11/05/2011	[redacted] 09:35 AM	
IDR Review		This file was reviewed by IDR Manager [redacted] who has agreed with the decision of the claims department. Decision UPHELD.
10/05/2011	[redacted] 11:52 AM	
IDR Review		File received by IDR Manager 10/05/2011
12/04/2011	[redacted] 03:32 PM	
compassionate payment		Finance have confirmed a $7,500 compassionate payment has been paid
11/04/2011	[redacted] 01:13 PM	
compassionate payment		compassionate payment approved by QA.

11/04/2011 [redacted] 11:38 AM

Compassionate Payment/Decline

ACTION: RECEIVED call from Leslie. Insured queried if the acceptance of the compassionate payment would in any way reflect his opportunity to dispute the claim decision. I advised that acceptance of this payment will in no way affect this. Confirmed acceptance of compassionate payment totalling $7,500.00 (limited due to financial hardship payment). Mail at the risk address has been redirected, so it is ok to post correspondence to the risk address. OUTCOME: COMPASSIONATE payment register has been updated and approval request sent to t/leader. Decline letter printed and posted. Hydrology information and letter printed and posted to Insured. NEXT ACTION: CONTACT Paul Faulkner to discuss above-mentioned and ascertain if claim is to remain open.

11/04/2011 [redacted] 11:25 AM

ACTION:ins Leslie called asking for Tez for update. OUTCOME:called hh - trans to HH NEXT ACTION: update/advise of outcome

11/04/2011 [redacted] 09:12 AM

ACTION: Received call from Mr Ins wanting to speak with [redacted] OUTCOME: I advised the Case Manager is unavailable but I will request a call back. Confirmed contact numbers and advised I can't give a timeframe of when [redacted] will call. Ins advised this is very urgent and wants a callback ASAP. I confirmed I will forward the message to the Case Manager. Emailed to Team E. NEXT ACTION: DECLINE letter is yet to printed and sent to the Insured as we need to confirm address and discuss compassionate payment. PURSUE contact with Insureds.

11/04/2011	[redacted] 09:08 AM	
Claim info		ACTION: The ins called in re to the claim, the ins stated that he rec a missed call OUTCOME: called through to the claims officer and transferred through NEXT ACTION: await the claim to progress
08/04/2011	[redacted] 07:14 PM	Action: Ins Leslie called to speak with [redacted] HHC Outcome: Adv [redacted] tried calling ins but unable to get through and would try call again next week next action: n/a
08/04/2011	[redacted] 04:04 PM	
Notify Claim Decline		ACTION: NOTIFY insured of claim decline. OUTCOME: CONTACTED Mrs insured to discuss claim decline. Scripting read. Advised insured of compassionate payment eligibility however the Insured was too distraught to discuss this matter further. Advised I would contact Mr Insured to discuss further. Contact attempted several times on mobile and landline to speak with Mr Insured without success. NEXT ACTION: DECLINE letter is yet to printed and sent to the Insured as we need to confirm address and discuss compassionate payment. PURSUE contact with Insureds.
08/04/2011	[redacted] 02:14 PM	
Review Rejection & Compassionate Payment		

Eligibility

ACTION: Referral received for claim decline & compassionate payment eligibility OUTCOME: Claim has been reviewed & confirm it is not one for acceptance under the terms of insured¿s policy NEXT ACTION: CSO to notify insured of claim decline and notify insured of compassionate payment eligibility

[redacted]

08/04/2011 02:11 PM

Decline Referral & Compassionate Payment Eligibility

ACTION: CLAIM Reviewed. OUTCOME: HYDROLOGICAL & loss adjusting investigations are now complete. It has been determined that the damage at insured¿s property has been caused by flooding. Compassionate payment criteria reviewed and checklist completed. It has been determined that insured is eligible for a compassionate payment of $12,500.00 however this will be limited to $7,500.00 due to financial hardship payment of $5,000.00. Checklist and Decline letter drafted, uploaded and referred to Team Leader. After call notification claim can be finalised. NEXT ACTION: TEAM leader to review decline decision, letter & compassionate payment eligibility.

[redacted]

08/04/2011 01:51 PM

Ins: LOIS

ACTION: INS called re call call from this morning OUTCOME: From: [redacted] Sent: Friday, 8 April 2011 1:58 PM To: RACQI HH Team E Subject: [redacted] | Pol: [redacted] Ins: LESLIE HAROLD CAMERON | DoL: 11/01/2011 | St: Open NEXT ACTION: HH to follow up with INS

[redacted]

08/04/2011	01:17 PM
Contact Attempted	
	ACTION: CONTACT attempted with Insured on landline to advise of decline. Was advised by third party that the Insureds were not in at the moment and to try Lois' mobile phone. CONTACT attempted on Lois' mobile phone. No answer. OUTCOME: Service unavailable, and unable to leave message. NEXT ACTION: PURSUE contact with Insured.
08/04/2011	[redacted] 01:08 PM
	Action - Claim referred to Case Manager in order to process claim.
08/04/2011	[redacted] 11:08 AM
Inbound Call	
	ACTION: RECEIVED call from Insured who was disappointed with time frames, and wanting to know when he will receive a claim decision. Insured also queried what the process would be should his claim be declined. Advised that we would formally advise of this, as well as ascertain the Insureds eligibility for compassionate payment. Also advised the Insured that he would be entitled to dispute the decision, should his claim be one for decline. OUTCOME: ADVISED Insured that further hydrology conclusions had been made for his area. I requested time to review these conclusions and ascertain if a claim decision has been made. Insured granted this request, but asked if I would return his call today even if a claim decision has not been made. This was agreed to. NEXT ACTION: REVIEW recent hydrology conclusions. Ascertain if claim decision has been made, and contact Insured accordingly.
08/04/2011	[redacted] 09:58 AM

Claim [redacted] | CN: [redacted] Pol: [redacted] Ins: LESLIE HAROLD CAMERON | | DoL: 11/01/2011 | St: Open | Adj: [redacted] chnical Claims - Team E) | |

Ins Leslie called

ACTION: ins called requesting to speak with HHC to find out progress on the claim as he has not heard anything back from claims. OUTCOME: called through to [redacted] n HHC and transferred ins thruogh for further discussion NEXT ACTION: HHC to discuss details with ins

28/03/2011 [redacted]
08:56 AM
Action: MR Ins called wanting an update. Adv ins no other news since his wife called last Thursday. MR Ins became angry and wanted to discuss with someone else. Outcome: Contacted HHC and trans call through to discuss. Next Action: HHC discussing claim with ins

24/03/2011 [redacted]
10:05 AM
ACTION: Received call from Mrs Ins. OUTCOME: Mrs Ins wanted to know if her claim is accepted, how will payment be received. I advised payment will either be by cheque or EFT. Mrs Ins advised she is going to begin repairs to her ceiling and I confirmed that she can do that but if it's not covered under her policy, we can't reimburse her. I advised Mrs Ins we will ONLY reimburse her if her policy is accepted and then she will be asked her preferred payment method. Mrs Ins advised that she understood. NEXT ACTION: Ins to be advised of claim outcome. (Unable to see any notes on this file)

24/03/2011 [redacted]
10:01 AM
Mrs Ins Lois

ACTION : called wanting to discuss how "bills are paid" if/when claim accepted OUTCOME : Transferred through to [redacted] in HHC to discuss NEXT ACTION : Settlement of accepted claims to be discussed

21/03/2011 [redacted]
05:01 PM
Contact with Insured

ACTION: CONTACTED Mrs Insured and advised I was returning her call regarding a claim decision, and why Brisbane are being advised first. The Insured was very angry and disappointed that she does not yet have a claim decision. The pressure and bills are mounting for the Insured. I advised that there are plenty of people that flooded before her that still don't have answers, however we are trying very hard to get all the information together to advise of a claim decision. I advised I would follow this up with my team leader to see if there is anything we can do, or if the answer on her claim is available. OUTCOME: EMAIL sent to Cat Manager and Team Leader surrounding discussion. NEXT ACTION: PURSUE claim decision for the Insured and advise.

[redacted]

21/03/2011 08:49 AM

Call back

From: [redacted] Sent: Monday, 21 March 2011 8:49 AM To: RACQI HH Team E Subject: [redacted] Pol: [redacted] Ins: LESLIE HAROLD CAMERON Hi, Can you please call the insured [redacted] to discuss claim progress on [redacted] She is upset that Brisbane is receiving decisions first before the Ipswich area even though Ipswich was flooded first.

[redacted]

21/03/2011 08:45 AM

Insd Called for update

Action: Insd called for update Outcome: Transfered the insd to HHC team E Next Action: HHC tech team E to call insd with update

[redacted]

18/03/2011 02:18 PM

IDRC Review

IDRC reviewed claim on 17/3/11 and concurs with claims that a decision cannot be reached until hydrology information is available. Passed to Claims to upload. PF

[redacted]

17/03/2011 09:25 AM

Inbound Call

ACTION: RECEIVED call from [redacted] OUTCOME: ADVISED of present position; investigations, inc hydrological investigations have been carried out and these conclusions are now being reviewed. Advised that we do hope to be in a position soon to provide a claim decision. Also advised that the financial hardship payment was processed on Tuesday [redacted] queried if she can go ahead and have the asbestos removed now. I advised that her claim assessment has been done, so she can attend to any repairs she deems necessary - however she should keep receipts of any purchases, repairs/replacements should the claim be one for acceptance, or if declined-disputed-overturned etc. NEXT ACTION: AWAIT claim decision and contact Insured accordingly.

[redacted]

17/03/2011 09:19 AM

Enquiry - Ins

ACTION: Ins called to confirm if she is able to take down the asbestos walls now that they will be receiving the financial hardship settlement OUTCOME: Trans through to [redacted] in HH to discuss NEXT ACTION: HH to discuss with ins

[redacted]

16/03/2011 10:17 AM

Contact Attempted

ACTION: CONTACT attempted with Insured to update on status of claim, and advise financial hardship payment was processed yesterday. OUTCOME: CONTACT attempted with Insured on landline. Was advised by Jordan (?) that he was not available. CONTACT attempted with Insured on mobile. No answer, unable to leave message. NEXT ACTION: PURSUE contact with Insured to update on current status and financial hardship payment. AWAIT claim decision and contact Insured accordingly.

[redacted]

15/03/2011 07:46 AM

Payment

ACTION: Financial hardship payment approved. OUTCOME: N/A NEXT ACTION: Await outcome of claim

[redacted]

15/03/2011 07:29 AM

Financial Hardship

ACTION: FINANCIAL hardship payment recommendation. OUTCOME: PAYMENT to Insured via EFT $5,000.00 for financial hardship. NEXT ACTION: ONCE payment is approved; AWAIT claim decision and contact Insured accordingly.

[redacted]

14/03/2011 02:52 PM

FINANCIAL HARDSHIP

Received EFT details from Insured - passed to HH claims to process.

11/03/2011	[redacted] 03:20 PM	
IDR	IDR File set for review on or by 21 Mar 2011	
10/03/2011	[redacted] 01:00 PM	Spoke to iNSURED [redacted] & offerred an advance payment which she accepted. It has been explained that this is not an ex-gratia, and is an advance payment being made under the policy. As such, if the claim is accepted, this amount would be deducted from any subsequent payment, and we may request reimbursement if claim not accepted. Also advised re compassionate fund and if the claim was not accepted and they were entitled to a payment from this fund, the $5000 would be deducted. They only have single not joint accounts, and advised the process by which they need to follow to be paid to one only (email below explains). Await further response. PF From: FAULKNER, Paul Sent: Thursday, 10 March 2011 1:00 PM To: [redacted] - RACQ Insurance Good afternoon Lois and Leslie, As discussed, should you wish to receive payment under financial hardship provisions outlined today to an account other than jointly held in both your names, I would require the following: A letter (fax is fine) signed by both of you nominating which account you would like the funds ($5,000, or a lesser amount if you nominate as such) transferred to, and providing the following information: ¿ Name the account is held in ¿ Bank and suburb the account is held (EG ANZ Bank Brisbane) ¿ BSB number (6 digits) ¿ Account number. The fax number is [redacted] Alternatively, you can email a scanned copy (ie with both signatures present) to me by return. I will confirm receipt of your letter via email upon receipt of same. Regards, [redacted]
10/03/2011	[redacted] 12:15 PM	
Complaint review	ACTION: ***PLEASE DISREGARD PREVIOUS COMMENT*** OUTCOME: I have reviewed the claim and	

agree with the claims decision that liability can not be determined until hydrology information is recieved. The file should now proceed through the IDR process. NEXT ACTION: Await IDR decision.

[redacted]

10/03/2011 12:10 PM

Complaint Review

ACTION: Complaint review OUTCOME: I have reviewed the claim and the decision that the claim is not one for acceptance. I agree with the decision of the claims department and the file should now proceed through the IDR process. NEXT ACTION: Await IDR decision

[redacted]

10/03/2011 11:30 AM

Complaint

ACTION: Phoned the Ins OUTCOME: Phoned the ins on [redacted] and explained we had been trying to make contact to ask if they wanted to go through the financial hardship process. Mrs Ins asked why we were doing Brisbane before them as they were flooded first. I advised I couldn't answer that question. She said she was advised by the team leader that we were doing Brisbane first and she felt it wasn't fair. She wants to move into her garage but can't do that because of the asbestos on the property and until it is removed she is not allowed on the property. She said they are living in a strangers house and living out of plastic bags and just wants some answers. I advised her of the finanacial hardship process and asked did she want me to proceed with that. She asked if she accepted the money would that affect the outcome of the claim, I advised her it would not affect the outcome. I advised she would get a call from Paul and she advised the best number to get her is [redacted] NEXT ACTION: Process financial hardship request.

[redacted]

10/03/2011 09:34 AM

Insured Complaint

Action - Insured (Leslie) has called extremely upset with timeframes involved and advises that he needs to be admitted to hospital next week and demands answers. Outcome - Les has been advised that unforatunately i cannot provide him any further info other than we have the hydrology information in but it requires review from Management before relating this information to his claim. Les has demanded that this claim be referred to the compalints process due to timeframes. Advised Insured i will do this and due to the sensitivity of his circumstances we will make his claim a priority once the decision is at hand. Complaint Reference 1747 Next Action - Await Hydrology information.

[redacted]

10/03/2011 09:20 AM

Ins Leslie called

Action: Ins Les has called requesting to be transferred to a teamleader and that he did not want another call back as he is "jack of it". Outcome: Spoke to [redacted] in HH and adv of what the ins has requested so [redacted] transferred me to [redacted] (teamleader) and then I trasnferred the ins through to discuss. Next action: await claim prcess.

10/03/2011 [redacted] 08:36 AM

Insured called again

ACTION: Ins called again, very upset, crying on the phone, wanting answers from us. Informed Ins that a call back request had been sent yesterday, tried to get thru to tech team, unavailable.. OUTCOME: Sent another email to HHTeam inbox NEXT ACTION: contact Ins

10/03/2011 [redacted] 08:34 AM

Claim progress

Action: Ins Lois called re claim progress Outcome: Trf to HHC to discuss Next action: n/a

09/03/2011 [redacted] 12:43 PM

Call back

From: [redacted] Sent: Wednesday, 9 March 2011 12:43 PM To: RACQI HH Team E Subject: [redacted] Ins: LESLIE HAROLD CAMERON Hi, Can you please call [redacted] on [redacted] to discuss claim.

09/03/2011 [redacted] 12:42 PM

Ins Contact - Returned Call

ACTION: Ins Lois phoned to return a call from Jaimie OUTCOME: Trans to h/c team E to discuss. NEXT ACTION: follow up loss adjusting report.

[redacted]

09/03/2011 12:10 PM

ATTEMPTED ANOTHER CALL TO THE INSURED

ACTION: Attempted to contact the Insured again, on the mobile. OUTCOME: Phone rang out, no option to leave a message. NEXT ACTION: Continue trying to reach the insured.

[redacted]

09/03/2011 09:41 AM

ATTEMPTED ANOTHER CALL BACK TO INSURED

ACTION: Attempoted to call insured back on mobile number as requested. OUTCOME: Phone went to a message stating that service to the phone was temporarily unavailable. Tried the landline again [redacted] just in case, but rang out and got the same message from yesterday. NEXT ACTION: Will continue trying to reach the insured.

[redacted]

09/03/2011 09:29 AM

Call back

From: [redacted] Sent: Wednesday, 9 March 2011 9:29 AM To: RACQI HH Team E Subject: [redacted] | Ins: LESLIE HAROLD CAMERON Hi, Can you please call Lois on [redacted] to discuss claim progress.

09/03/2011 [redacted] 09:27 AM

Ins called back

ACTION - ins called back after attempted calls OUTCOME - have trans'd to team E - [redacted] has taken the call. NXT ACTION

08/03/2011 [redacted] 03:26 PM

ATTEMPTED TO CALL INSURED BACK

ACTION: I have attempted twice to call the insured back again. OUTCOME: This time the phone rings out and I get the message "your call cannot be completed as dialed" - No option to leave a message. NEXT ACTION: Continue to try and reach Insured.

08/03/2011 [redacted] 01:49 PM

Action : Insured returning call as per comment 8/3/11 fro CSO Jaimie Horwood Outcome: Transferred to Team E to assist Next Action: CSO to assist

08/03/2011 [redacted] 09:16 AM

MESSAGE LEFT FOR INSURED

ACTION: I have discussed this claim with Chris Geer as I have now been made aware of the financial

hardship assistance that can be offered to certain cases, and am hoping that this may offer some relief to this couple. OUTCOME: Attempted to call the insured to discuss this further, but no answer, so I've left a message. NEXT ACTION: Await return call from Ins.

[redacted]

07/03/2011 03:29 PM

COURTESY CALL MADE TO INSURED

ACTION: Rvd a call back request from the Insured, wanting an update on the progress of the claim. OUTCOME: Returned the call and spoke to both Mr & Mrs Cameron (on speaker phone), apologising for the delay, and advising as per the scripting provided, that we are now in receipt of the hydrology information and advising that we are now in the process of reviewing the conclusions about each region, and considering how those conclusions apply to each particular policy holders claim. I explained that when their case manager has had the opportunity to review their claim, they will be back in contact to discuss the claim in more detail. Both Mr & Mrs Ins were extremely distressed, and felt that RACQ were dragging this out and destroying their lives. I assured them that this is not our intention, and promised that we are endevouring to action these many claims as fast and accurately as possible. They are currently living in a strangers home, out of plastic bags, and stated that they have been told that they are not entitled to any of the govt funding either. Mrs Ins advised that she does not wish to be contacted by us, until we have a yes or no answer as to if their claim is being covered. I apologised again, and advised I would note this on the file. NEXT ACTION: Review claim and update Insured

[redacted]

07/03/2011 03:00 PM

ACTION: Received call from Ins via Teleclaims. OUTCOME: Spoke to Mr Ins who is wanting a claim update. Advised Case Manager is unavailable at the moment. Mr Ins asked for a call back on [redacted] (note this is different to the number on file). Sent call back email to Tech team. NEXT ACTION: Ins to be contacted. Awaiting Hydrology information.

[redacted]

07/03/2011 02:58 PM

Action : Insured called for update on claim Outcome: Transferred to CSO [redacted] to advise Next Action: CSO to assist Insured

[redacted]

07/03/2011 08:21 AM

Monday, 7 March 2011 8:22 AM To: RACQI HH Team E Subject [redacted] | Ins: LESLIE HAROLD CAMERON | DoL: 11/01/2011 Importance: High Please contact insured to advise update on claim - [redacted]

[redacted]

01/03/2011 09:04 AM

f/up call back

ACTION: rec activity to call back insured OUTCOME: n/a CONTACT: Rang insured & adv we are still awaiting for hydrology information, insured started crying ¿ explained flood & flash flood & explained the difference as per PDS explanation and that flash flooding is covered under insurance, explained the hydrology process & BOM, explained the compensation fund scenario also ¿ insured very upset & crying, she is separated from her daughter & grandchildren who usually live with her, they cannot get a lot of government funding because of the means test and she has asbestos in the walls. Adv will ring when we get the hydrology information. NEXT ACTION: Awaiting hydrology information

[redacted]

28/02/2011 03:20 PM

Claim Enquiry

	ACTION: Ins Lois called re claim progress. OUTCOME: Advised ins we were waiting on hydrologist report. Call transferred through to HHC. NEXT ACTION: HHC to review.
[redacted]	
17/02/2011	05:33 PM Payment approved to MYIF.
[redacted]	
15/02/2011	09:14 AM ACTION: Followup insured with update OUTCOME: Phoned insured on mobile contact number & correct landline number. Landline diverts to mobile as they cannot live in their house. Insured is living away from their home with people who are helping them out. They would like to know as soon as possible what will happen with their claim. I have advised that we are waiting on hydrology at this point & once the information is on hand we will update them as soon as we are able. PAYMENT for LA fees to MYI Freemans $764.50 NEXT ACTION: Await hydrology
[redacted]	
09/02/2011	04:40 PM ACTION: Follow up loss adjusting report OUTCOME: MYI have inspected property & confirmed there is complete damage to buildings & contents. Currently waiting on hydrology to determine cause of damage. Attempted to contact insured to advise update. Home number on filo [redacted] is incorrect. Phoned mobile but no answer & messagebank not working. NEXT ACTION: Await hydrology.

	[redacted]	
08/02/2011	01:32 PM Action: MYI enquiring if report received Outcome: looks like yes but i could not open error message kept displaying. MYI will resend jsut in case	
	[redacted]	
07/02/2011	04:36 PM Insured rang chasing loss adjusters report which was sent to us over a week ago. Have emailed Team E to follow this up.	
	Integration User	
04/02/2011	09:02 PM	
Claim Transferred	Transferred from Mathew Cicchitti, Case Managed Claims - Team E to [redacted] Case Managed Claims - Team E	
	[redacted]	
01/02/2011	05:30 PM	
Ins Called	ACTION: Ins Lois called re claim progress as she has not heard anything, LA has been out to assess property. OUTCOME: Advised ins that we are waiting on LA report to come through, then this will be reviewed. NEXT ACTION: Await LA report.	

24/01/2011 [redacted] 12:49 PM

Ins Lois called

ACTION: ins called very upset as not sure if shes covered - called to see of contents and building on one policy - adv yes but are looked at seperatly- adv need to wait for MYIF to look at building damage, once weve received report can look at it from there OUTCOME: na NEXT ACTION:- Awaiting 1st report from MYIF.

22/01/2011 [redacted] 06:30 AM

ACTION: Reviewed claim. Received acknowledgement from MYIF. OUTCOME: Approved claim estimate. NEXT ACTION: - Awaiting 1st report from MYIF.

21/01/2011 [redacted] 11:17 AM

Action - Ins called very upset and distressed and wanted to know when a loss adj will be out. Outcome - I have been on hold with Freemans for 20mins and they have adv this claim has been in the system for a few days now and they should be a few days away with calling the ins, adv the ins of this. Next Action - Await Loss ADj to be in contact

18/01/2011 [redacted] 07:42 AM

Ins Lois called re: progress

Action: Ins called distressed and upset wanting progress on claim stating she needs to know if we are going

to cover her as she has read the paper that we are going to decline the claims. Outcome: adv await LA to attend and report back to us. Explained process to Ins and that once reports received we can make a decision Next: await LA to attend

[redacted]

15/01/2011 10:49 AM

House is now accessible

ACTION: Ins Leslie called to advise the water has receeded and the house is now accessible. OUTCOME: Ins will commence clean up and take photos of damaged items before throwing them away. NEXT ACTION: MYIF to contact ins to arrange l/adj

[redacted]

14/01/2011 10:22 AM

Loss Adjustment Appointment

ACTION: claim details sent to MYIF. OUTCOME: nil. NEXT ACTION: HH to review first report from MYIF.

[redacted]

13/01/2011 08:35 PM

Action: Mr Ins called to see if he is covered. Outcome: Read scripting re flood. Next Action: Adv Ins that loss adj will contact him.

[redacted]

12/01/2011	01:18 PM Action: Ins adv he is staying with friends and best to contact him on wifes mobile number or friends home number of 07-3389-0837. Outcome: NA. Next Action:
[redacted]	
12/01/2011	01:16 PM
Landing Page Details	Claim Summary Claim Number is HH01248661 has been successfully saved. Reporter Name: LESLIE HAROLD CAMERON Insured Name: LESLIE HAROLD CAMERON Team Assignment: Major Event Non Case Managed Claim Excess: $300 (Please explain payment method) Insured advised that in the past 5 years, they or anyone on the policy has not been convicted of a criminal offence. Declaration accepted Emergency & Urgency Type Reason Property not habitable property underwater. Please confirm customer next steps

Exhibit 7

[redacted]

Subject: FW: RACQI new claim [redacted] Cameron
Attachments: Onsite Sheet.pdf

From: [redacted]
Sent: Friday, 14 January 2011 10:23 AM
To: 'goldcoast@myifreemans.com.au'
Subject: RACQI new claim [redacted] Cameron

Please arrange an assessment and report on the damage.

Loss Adjustment Verification Sheet



Risk Details

Risk inception:	19 February 2007		
Period from:	19 February 2010	TO	19 February 2011
Product:	Household Insurance		
PDS Version:	[redacted] 03/09 RACQI Household Insurance PDS		
Risk address:	[redacted]MILL ST, GOODNA QLD 4300		
Occupancy Type	Owner Occupied		
Unoccupied from		TO	

Claim Contact Details

Claim Number	[redacted]
Incident Party:	LESLIE HAROLD CAMERON
Primary contact:	LESLIE HAROLD CAMERON
Relationship to insured:	Insured
Contact numbers:	
Home	[redacted]
Work	
Mobile	
Other	
Postal address:	[redacted]MILL ST, GOODNA QLD 4300

Claim Details

Date of loss	11 January 2011
Date reported	12 January 2011
Loss Address:	[redacted]MILL ST, GOODNA QLD 4300
Loss Cause	Storm/Flash Flood and Stormwater Runoff

Description of loss:
Mr Ins adv he was told to evacuate home yesterday due to flooding and cannot return to home due to flood waters still covering home.

Excess

Total	Standard	Compulsory	Other
$300.00	$0.00	$0.00	$300.00

Emergency / Urgency

Property not habitable property underwater.

Policy Coverage

Coverages	Sum Insured
Building	$276,000.00
Contents	$70,000.00

Optional Coverages

Advance Cover (Building)
Motor Burnout option (Building)
Glass Cover (Building)
Motor Burnout option (Contents)
Advance Cover (Contents)
Glass Cover (Contents)

Background & Policy Details

Building Details

Building Type	House
Wall Type	Brick veneer
Roof Type	Tiles
Year build	1968
Under construction	Not under construction
Mortgagee	N/A
Average weekly rent:	N/A
Property under Rental Agreement:	No
Property Professionally Managed	No
Agent Details	
GST Registered:	ITCE % 0%

Minimum security:

- ACCESSIBLE WINDOWS
- AUDIBLE SIREN
- SECURITY SCREENS OR GRILLES
- SAFE IN HOME

Policy / Risk Comments:

Building S/Insured WAS: $231000 ; NOW: $256000 ;

Other claims areas that have interest in the claim

- Major Loss

Claims History

Claim number	Date of loss	Loss Cause	Decision	Status	Payments
[redacted]	11 June 2009	Theft Including Attempted Theft, Burglary	withdrawn	closed	0
	11 January 2011	Storm/Flash Flood and Stormwater Runoff	Accept	open	0

Total claim payments (All till date): 0
Number of Theft claims: 1
Total Number of Claims: 2

Contents & unfixed building SOW

Insured LESLIE HAROLD CAMERON
Claim No [redacted]

Loss Adjusting support

Is this a Contents Major loss? Yes

If no, list items lost / damaged below

If Major loss:

- Estimated value of items claimed $70,000.00

Total Policy Excess: $300.00

Items Claimed SOW

#	Item	Brand / Description	Age (Yrs)	Model #	# of items	Value	Claimable amount	Fulfilment decision	Proof	Proof OK

Contents & unfixed building SOW Supplementary Page

#	Item	Brand / Description	Age (Yrs)	Model #	# of Items	Value	Claimable amount	Fulfilment decision	Proof	Proof OK

Contents & unfixed building SOW Supplementary Page

#	Item	Brand / Description	Age (Yrs)	Model #	# of items	Value	Claimable amount	Fulfilment decision	Proof	Proof OK

Exhibit 8

[redacted]

From: [redacted]
Sent: Sunday, 16 January 2011 9:39 AM
To: cchhinbound
Subject: Acknowledgement - Flood - CAMERON, Leslie Harold - Your Ref: [redacted] Our Ref: BR085759) Instructing officer: Household Claims

Insured: Leslie Cameron
Situation of loss: [redacted] Mill St Goodna QLD 4300 Your ref: [redacted] Instructing officer: Household Claims Our ref: BR085759
Office: MYI Freemans Brisbane
Phone no: [redacted]
Fax no: [redacted]
Email: brisbane@myifreemans.com.au

Thank you for your instructions, we acknowledge receipt of your claim.

If you have been provided with access to Freemans ClaimNet, you can view your claim online at

https://extranet.freemans.com.au/servlet/au.com.iconsulting.freemans.servlet.SearchServlet?choice1=claim_number&searchParam1=HH01248661

Please note immediate access attempts may be unsuccessful due to job transfer timing. If so please allow further time.

In the meantime if you have any queries, please do not hesitate to contact me.

Regards
[redacted]
MYI Freemans Brisbane

Exhibit 9



Quick search: Claim No. Go » Detailed search » Home » Lodge claim » My profile

File index

» **Claim summary**

Assessment

- » Circumstances
- » Policy details
- » Policy issues
- » Risk analysis

Financial

- » Extent of loss
- » Payments
- » Adjuster fees

People

- » cerno claim team
- » Insured details
- » Client details
- » Third parties
- » Associated parties

» **Reports & attachments**

» **Full claim history**

» **Service performance**

Flood - Closed

Insured: CAMERON, Leslie Harold

Your Ref: [redacted]

Assigned to: [redacted]

Policy response: Under evaluation

Reserve: $0.00

Cerno Ref: BR085759

Office: Brisbane

Actions

» Add to watch list

» Create file note

» Printer friendly

Acknowledgement (email)

Emailed to: [redacted]

Subject: Acknowledgement - Flood - CAMERON, Leslie Harold - Your Ref: [redacted] (Our Ref: BR085759) Instructing officer: Household Claims

Date: 16-01-11

Author: [redacted]

Insured: Leslie Cameron* Situation of loss: [redacted] Mill St Goodna QLD 4300* Your ref: [redacted] Instructing officer: Household Claims* Our ref: BR085759* Office: MYI Freemans Brisbane* Phone no: 07 3867 4600* Fax no: 07 3867 4699* Email: brisbane@myifreemans.com.au* Thank you for your instructions, we acknowledge receipt of your claim. *If you have been provided with access to Freemans ClaimNet, you can view your claim online at *https://extranet.freemans.com.au/servlet/au.com.icconsulting.freemans.servlet.SearchServlet?choice1=claim_number&searchParam1=[redacted] *Please note immediate access attempts may be unsuccessful due to job transfer timing. If so please allow further time. * In the meantime if you have any queries, please do not hesitate to contact me. * Regards * Angela Sandy * MYI Freemans Brisbane

Privacy policy - Terms of use - Help - Logout

© Copyright 2011 Cerno Ltd

Exhibit 10



Quick search: Claim No. Go »Detailed search »Home »Lodge claim »My profile

File index

- **» Claim summary**

Assessment

- » Circumstances
- » Policy details
- » Policy issues
- » Risk analysis

Financial

- » Extent of loss
- » Payments
- » Adjuster fees

People

- » cerno claim team
- » Insured details
- » Client details
- » Third parties
- » Associated parties

- **» Reports & attachments**
- **» Full claim history**
- **» Service performance**

Flood - Closed

Insured: CAMERON, Leslie Harold
Your Ref: [redacted]
Assigned to: [redacted]
Policy response: Under evaluation

Reserve: $0.00
Cerno Ref: BR085759
Office: Brisbane

Actions

- »Add to watch list
- »Create file note
- »Printer friendly

File note details

Title: Call from Insured
Date: 21-01-11
Author: [redacted]

Told by QBE someone would be out early next week, told may be a week or more.

Privacy policy - Terms of use - Help - Logout
© Copyright 2011 Cerno Ltd

Exhibit 11



Quick search: Claim No. Go » Detailed search

File index
» Claim summary
Assessment
» Circumstances
» Policy details
» Policy issues
» Risk analysis
Financial
» Extent of loss
» Payments
» Adjuster fees
People
» cerno claim team
» Insured details
» Client details
» Third parties
» Associated parties
» Reports & attachments
» Full claim history
» Service performance

Flood - Closed

Insured: CAMERON, Leslie Harold
Your Ref: [redacted]
Assigned to: [redacted]
Policy response: Under evaluation

Reserve: $0.00
Cerno Ref: BR085759
Office: Brisbane

Actions
» Add to watch list
» Create file note
» Printer friendly

File note details

Title: Phone call insured - [redacted] - Triage call
Date: 24-01-11
Author: [redacted]

Home completely inundated, cleaned out, photo's taken, staying with friend, ABESTOS in house, available anytime.

Privacy policy - Terms of use - Help - Logout
© Copyright 2011 Cerno Ltd

Exhibit 12

[redacted]

Subject: FW: CAMERON, Leslie Harold - [redacted] (our ref: [redacted] Instructing Officer: Household Claims
Attachments: First Assess Site Report Flood Event.doc

From: [redacted]
Sent: Saturday, 29 January 2011 9:08 PM
To: [redacted]
Subject: Re: CAMERON, Leslie Harold - [redacted] Instructing Officer: Household Claims

Good afternoon,

Please find our first report attached.

We await your further instructions.

Regards,

[redacted]

This communication has been sent on behalf of RACQ Insurance Limited [RACQI]. The information contained in this communication may be privileged and confidential. If you are not the intended recipient, any use, disclosure or copying of this communication is expressly prohibited.
If you have received this communication in error, please delete it immediately. RACQI and its associated entities do not warrant or represent that this communication [including any enclosed files] is free from electronic viruses, faults or defects.

This email has been scanned by the MessageLabs Email Security System.
For more information please visit http://www.messagelabs.com/email

Exhibit 13

[redacted]

From: [redacted]
Sent: Tuesday, 8 February 2011 1:16 PM
To: [redacted]
Subject: RE: CAMERON, Leslie Harold - Your Ref: [redacted]

Client ref: [redacted]
Freemans ref: [redacted]
Adjuster: [redacted]
Insured Name: Leslie Cameron
Insured Address: [redacted] Mill St Goodna QLD 4300

A file note titled "Claim Update" has been added to this claim.

Insured has rang upset that RACQ have told her they don't have our report.
She is crying. She spoke to Tammy in our office. Tried ringing Mrs Cameron back on the mobile. No message bank service. She rang me back.
Advised her report had been sent 29/01/2011. Advised her I would ring them and see if there is anything else.

Please do not hesitate to contact me if you wish to discuss the matter further.

Regards
[redacted]
MYI Freemans Brisbane
Contact telephone: [redacted]

myifreemans

SITE REPORT - Property Claim

Client	RACQ Insurance Brisbane PO Box 3004LOGAN CITY QLD 4114	Report Date	29 January 2011
Claims Officer	Household Claims	Claim Reference	[redacted]
MYIF Assessor	[redacted]	MYIF Reference	[redacted]
MYIF Case Contact		MYIF Contact Phone	

KEY CONTACT DATES

Date of Loss	11 January 2011	Case Received	14 January 2011
Claimant Contacted	21 January 2011	Inspection Date	25 January 2011

CLAIMANT DETAILS

Claimant Name	CAMERON, Leslie Harold		
Postal Address	[redacted] Mill StGoodna QLD 4300		
Situation of Loss	[redacted] Mill St Goodna QLD 4300		
Primary Contact	Insured	Tax Status	Not Registered
Telephone	[redacted]	ABN	N/A
Telephone 2	[redacted]	ITC	0%
Email Address		Claim Form Status	

POLICY DETAILS

Policy Type	Household Insurance	Inception Date	19 February 2007
Policy No	[redacted]	Expiry Date	19 February 2011
Policy Section:-	Sum Insured:-	Excess:-	
Building	$275,000.00	$300.00	
Contents	$70,000.00		
Total Sum Insured	$346,000.00	$300.00	Total Excess Applied

MYI Freemans Ltd
42 Costin Street Fortitude Valley QLD 4006, PO Box 554 Fortitude Valley QLD 4006
Tel: 07 3867 4600 Fax: 07 3867 4699 Email: brisbane@myifreemans.com.au
Web: www.myifreemans.com.au
ABN: 86 111 653 386

RESERVE			
Policy Section	Reserve	Payments to Date	Outstanding Reserve
Building	$200,000.00	Nil	$200,000.00
Contents	$70,000.00	Nil	$70,000.00
Temporary Accommodation	$10,000.00	Nil	$10,000.00
Total Claim	$280,000.00		$280,000.00
Excess applied	$300.00		$300.00
Total Claim less Excess	$279,700.00		$279,700.00
Management Fee	$2,500.00		$2,500.00
Total Reserve	$282,200.00		$282,200.00

CIRCUMSTANCES / CAUSE	
Type of Loss	Flood
Relating to	Brisbane floods
Caused by	Creek and river bursting banks
Date of Loss	11 January 2011
Date\Time of Discovery	11 January 2011
Discovered by	Insured
Who was responsible?	No one
EXPERT CONSULTANTS	
Building Consultant	Required
Hydrologist	Appointed by Insurers

EXTENT OF LOSS / DAMAGE	
BUILDING	
No of rooms affected	All
Square metres affected	Approx. 180 square metres.
Severity of damage	Major – possibly totally destroyed
What is damaged	Entire structure
CONTENTS	
Severity of damage	Total loss

What is damaged	All contents destroyed
OTHER DETAILS	
Action Taken	We have advised your Insured that Insurers have appointed a hydrologist and liability can not be determined until the consultants report has been received
Service Providers	None appointed to date
Scope of Damage	To be obtained from consultant if liability accepted
Property Loss Schedule	To be provided with next report

SUMMARY			
Indemnity	Unlikely to be covered		
Recovery	Unlikely	Salvage	Unlikely
Other Insurance	Nil	Other Insurance Details	No other known policies

RISK ISSUES	
Type of Risk	Dwelling
Sum Insured Comment	Adequate
Previous Claims	None relevant to this claim
Underwriting Recommendations	Nil

EVENT ISSUES	
A - Accommodation required	Yes
B - Accommodation required during repairs	No
C - Accommodation not required	No
Accommodation organised	No
Asbestos issues	Yes – there is a lot of asbestos in the premises that requires removal

FLOOD ISSUES	
Was the Insured present at the time?	
Others present	
Time water first entered the property	
How quickly did the water rise?	
Was the water contaminated?	
Where did the water come from?	

If from waterway, name of waterway	
Distance from subject waterway	
Name of nearest waterway	
Distance from nearest waterway	
Type of foundations	
Distance between floor level and ground level	
Did Insured evacuate the property?	
Height at which water peaked at the property	
Period property was inundated by water	
Was Insured previously aware flood may occur at the property?	

NEXT STEPS	
Insured	No action required
MYIF – Next Report	Await Insurers decision regarding liability
Your Office:	Provide further instructions

MYIFREEMANS LTD

[redacted] ANZIIF (Assoc) CIP

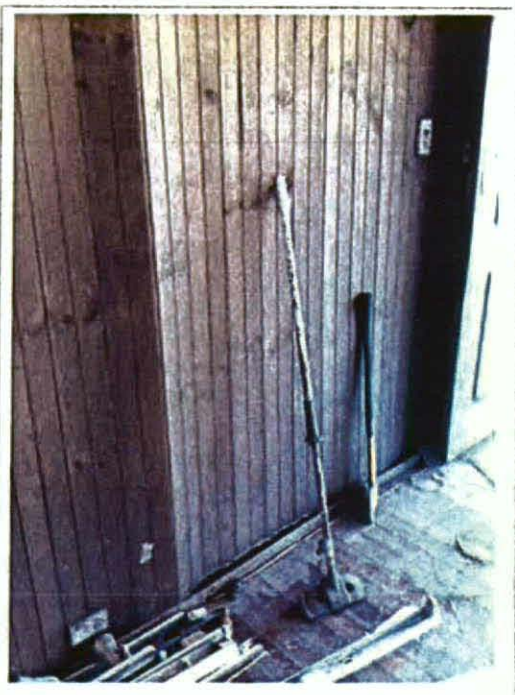
Email [redacted]

Attachments: Photographs

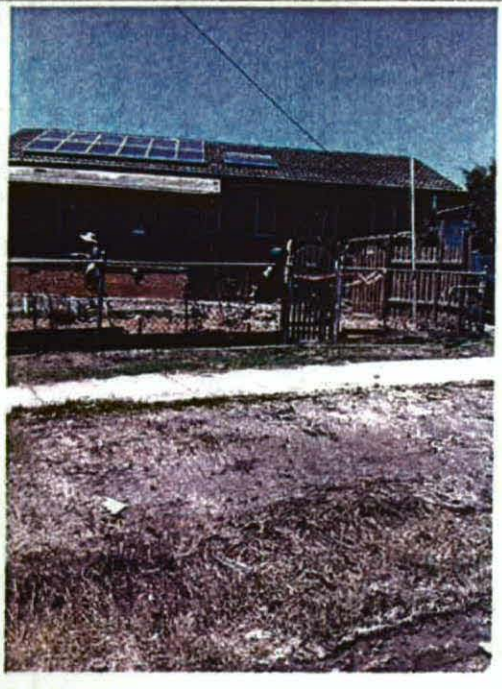
IMAGES



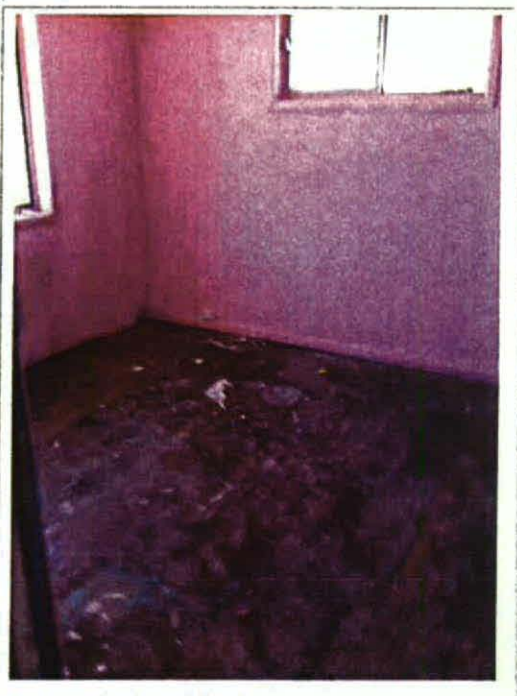
Walls are timber lined asbestos



Timber is coming away from walls



Risk Premises



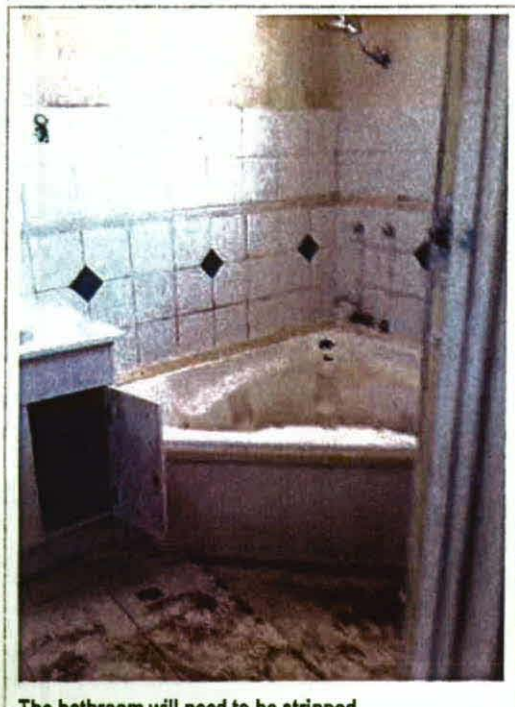
Destroyed walls and flooring



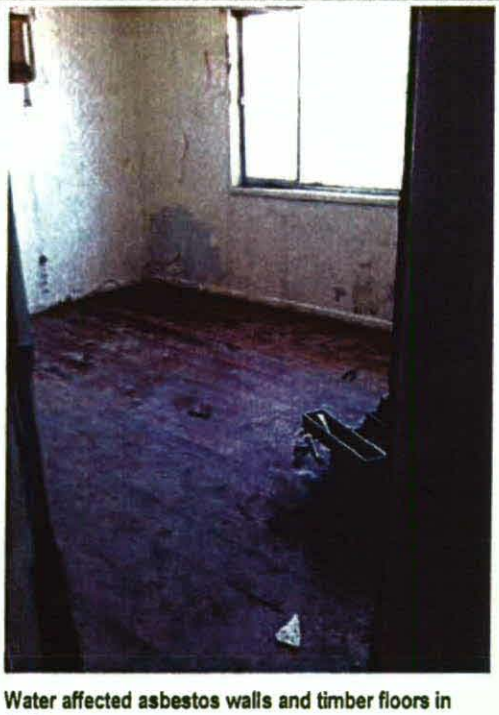
The wall tiles are coming away



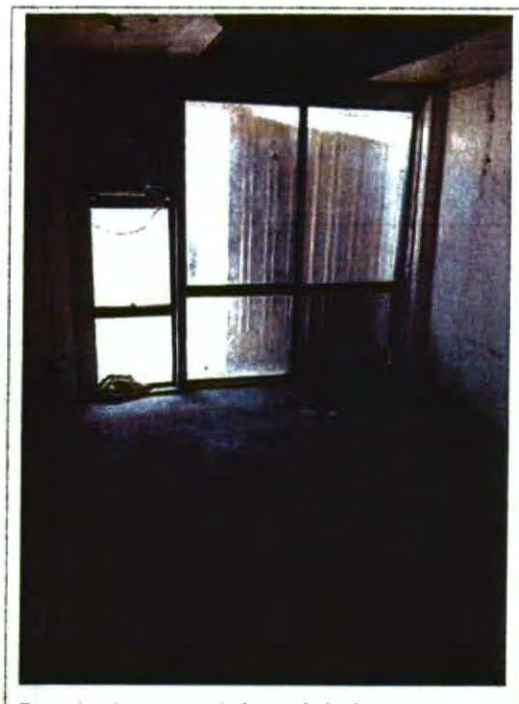
Damaged timber and asbestos walls



The bathroom will need to be stripped



Water affected asbestos walls and timber floors in bedroom



Rear structure, converted to main bedroom



Exhibit 14



Quick search: Claim No. Go » Detailed search » Home » Lodge claim » My profile

File index

- » **Claim summary**

Assessment

- » Circumstances
- » Policy details
- » Policy issues
- » Risk analysis

Financial

- » Extent of loss
- » Payments
- » Adjuster fees

People

- » cerno claim team
- » Insured details
- » Client details
- » Third parties
- » Associated parties

- » **Reports & attachments**
- » **Full claim history**
- » **Service performance**

Flood - Closed

Insured: CAMERON, Leslie Harold
Your Ref: [redacted]
Assigned to: [redacted]
Policy response: Under evaluation

Reserve: $0.00
Cerno Ref: [redacted]
Office: Brisbane

Actions

- » Add to watch list
- » Create file note
- » Printer friendly

File note details

Title: Claim Update
Date: 08-02-11
Author: [redacted]

Insured has rang upset that RACQ have told her they don't have our report. She is crying. She spoke to Tammy in our office. Tried ringing Mrs Cameron back on the mobile. No message bank service. She rang me back. Advised her report had been sent 29/01/2011. Advised her I would ring them and see if there is anything else.

Privacy policy - Terms of use - Help - Logout
© Copyright 2011 Cerno Ltd

Exhibit 15

[redacted]

From: [redacted]
Sent: Thursday, 10 March 2011 1:00 PM
To: [redacted]
Subject: Claim [redacted] - RACQ Insurance

Good afternoon Lois and Leslie,

As discussed, should you wish to receive payment under financial hardship provisions outlined today to an account other than jointly held in both your names, I would require the following:

A letter (fax is fine) signed by both of you nominating which account you would like the funds ($5,000, or a lesser amount if you nominate as such) transferred to, and providing the following information:

- Name the account is held in
- Bank and suburb the account is held (EG ANZ Bank Brisbane)
- BSB number (6 digits)
- Account number.

The fax number is [redacted] Alternatively, you can email a scanned copy (ie with both signatures present) to me by return.

I will confirm receipt of your letter via email upon receipt of same.

Regards,

[redacted]
Customer Dispute Resolution Manager
RACQ Insurance Limited

PO Box 3004 Logan City QLD 4114
2649 Logan Rd, Eight Mile Plains
[redacted]
Email: [redacted] | Web: www.racqinsurance.com.au

Exhibit 16

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7955
ABN 50 009 704 152

11 March 2011

Mr Leslie Cameron
[redacted] Mill Street
GOODNA QLD 4300

Dear Mr Cameron,

Re: Claim Number – [redacted]

We acknowledge your request for the RACQ Insurance Internal Dispute Resolution (IDR) to review the company decision made in relation to your claim.

Your request will now be reviewed by an IDR Manager within 10 business days and you will be advised of the final determination by mail.

The IDR Manager is an RACQ Insurance representative, independent of the claim decision process, with the appropriate knowledge, skills and authority to deal with the dispute.

In the interim period you may contact the Customer Dispute Resolution Department on [redacted] should you wish to make an enquiry or alter the date your complaint will be heard to allow you enough time to submit additional information.

RACQ Insurance
IDR Manager,
P O Box 3004,
Logan City Qld 4114

Yours faithfully

[redacted]

Chairman - Internal Disputes Resolution Committee

Exhibit 17

[redacted] Mill St
Goodna 4300

14/03/2011

Dear [redacted]
As discussed we would like to accept offer of the financial hardship payment. The amount we will be accepting will be the $5,000.
Thank you very much for your offer of help. Our details are set out as follows.

Account Name: Lois Cameron

Bank: [redacted]

BSB: [redacted]

Account number: [redacted]

Thanking you very much for your help

[redacted]
Lois Cameron

[redacted]
Les Cameron

[redacted] ANZIIF (ASSOC) CIP.

Exhibit 18

RACQ INSURANCE CLAIMS
P O Box 3004
Logan City QLD 4114
To reply, please call direct on 07 3361 8841
or Facsimile on 07 3219 0489

14 March 2011

Leslie and Lois Cameron
[redacted]Mill Street
GOODNA QLD 4300

Claim Number: [redacted]
Property: [redacted]Mill Street Goodna

Dear Mr and Mrs Cameron

This letter confirms our telephone conversation on the 10th March 2011.

In accordance with section 3.7(b) of the General Insurance Code of Practice, your request for financial hardship has been considered and approved.

As advised your advance payment of $5,000 will be processed via a cheque which will be forwarded to you shortly.

RACQI has made the advance payment to you based on the information known by RACQI at the time of your request for financial hardship assistance. Your claim is still being assessed by RACQI and RACQI will be advising you on whether your claim has been approved after its investigations have been completed.

The payment is made subject to the terms of your policy and without admission by RACQI.

This means that in the event that RACQI become aware of further information that suggests that some or all of your loss or damage is not covered by your policy, RACQI can decline your claim in full. RACQI can also request that the advance payment made to you be repaid to RACQI.

If upon completion of RACQI's investigations, your claim is approved, RACQI will deduct the amount of the advanced payment from the amount that will be paid in response to your claim.

If you have any questions or need more information, please call us on [redacted]

Yours faithfully,

[redacted]
Customer Dispute Resolution Manager

Exhibit 19

Electronic Funds Transfer Request (EFTR)

Customer Name: Leslie and Lois Cameron

Claim Number: [redacted]

Read Italic text to client

Please be advised that you are under no obligation to provide any of your financial institution and account details. We can settle this matter via cheque payment if you so desire. RACQ Insurance in its absolute discretion may, withdraw this offer of settlement via EFT and issue a cheque in lieu.

Do you consent to providing RACQ Insurance with details of your financial institution and related account detail to facilitate an Electronic Funds Transfer?

No Add Cogen comment – offered EFT – declined offer after script read. Revert to General Cheque Process

Yes Obtain the following Detail (form to be completed electronically for accuracy)...

"It is really important that we get the right financial institution and account number details from you to ensure that you receive payment from us. I am going to ask you for these details and read them back to you to make sure they are correct".

Name of Payee	Lois Cameron
Name of Financial Institution or Bank where account is held	[redacted]
Suburb of Financial Institution or Bank where account is held	Suburb: [redacted]
Account Name	[redacted]
BSB Number	[redacted]
Account Number	
Transfer Amount	$5,000.00

Would you like all amounts payable to you under this claim to be paid by EFT to this account?

Yes

Please understand it is your responsibility to inform us should you change your bank account details

Read back details to customer to confirm accuracy of all details provided.

Process Completion Detail

Date	USER ID	$ Authority sought prior to EFTR	Read back details
10/3/11	[redacted]	Yes	Yes

K:\Financial Hardship\Financial Hardship requests - Flood 2011\Cameron - HH01248661\Electronic Funds Transfer Request.docx

Financial Hardship Referral Template

Date Received	10/03/11	**Time Received**	11.45
Insured	LESLIE CAMERON	**Claim Number**	[redacted]
Claim Status	Awaiting Hydrology	**Policy Type**	Building
Incident Type	Flood	**Date of Loss**	11/01/11
Client History	Policy Inception 19/02/2007		
Client Preferred Contact Details	[redacted]		

Policy Benefit

Financial Hardship Status:

- ☐ Income (loss of earning / loss of rent)
- ☒ Accommodation
- ☐ Transportation
- ☒ Lack of funds
- ☐ Prior commitments
- ☐ Medical/Compassionate
- ☐ Tools / Business equipment
- ☐ Other .....

Circumstances:

Current position of claim as at 11/03/11 Awaiting hydrology

Insured's Request Ins can not get access to their Super fund under financial hardship and is living with stangers out of plastic bags

Additional information relevant to the referral: She wants to move into her garage but can't do that because of the asbestos on the property and until it is removed she is not allowed on the property.

Referred by: [redacted] **Date: 11/03/11** **Time: 11.50**

CDR Department Decision / Instruction

Additional information relevant to the referral:

Instruction: Payment of $5000 to be made to Lois Cameron (EFT aughority attached)

Signed: [redacted] **Date: 14-3-11** **CDR Ref #:**

Exhibit 20

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7955
ABN 50 009 704 152

17th March 2011

Mr & Mrs L Cameron
[redacted] Mill Street
GOODNA Qld 4300

Dear Mr & Mrs Cameron

Re: Claim Number – [redacted]

We refer to previous correspondence in relation to your claim and confirm that at your request the Internal Dispute Resolution (IDR) Committee reviewed your claim on Thursday 17 March 2011.

We confirm that the IDR Committee has upheld the decision of the Claims Department (conveyed to you on the 10th March 2011) that before we can determine whether the policy will respond to your claim, RACQ Insurance needs to complete hydrological and other investigations to determine the cause of damage.

These investigations have been frustrated, amongst other things, by the fact that information that could assist expediting these investigations has not been made available by relevant authorities.

Despite this, these investigations are being urgently pursued by RACQ Insurance. A Claims Department representative will contact you as soon as these investigations have been completed.

The decision by the Committee is the final step in this stage of your appeal process. If you are unhappy with our internal dispute resolution (IDR) decision you may refer your dispute to the Financial Ombudsman Service Limited (FOS) who can advise you whether your dispute is one which falls within their Terms of Reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes that are covered by its Terms of Reference. If you wish your dispute to be reviewed by FOS you must refer your dispute to FOS within two years of the date of the IDR decision. You can do this by contacting FOS at:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne, Vic 3001

1300 78 08 08 (National toll free)
Tel: (03) 9613 6300 Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

Alternatively, you may wish to seek legal advice at your own cost.

Yours faithfully

[redacted] ANZIIF (Snr. Assoc.) CIP, JP (QuaL)
Chairman - Internal Disputes Resolution Committee

Exhibit 21

Legal Aid
QUEENSLAND

Our Ref: MAF(flood):657711
Date: Wednesday, 30 March 2011

Contact: [redacted]
Telephone:
Facsimile:
E-mail: cpuadvice@legalaid.qld.gov.au

The Manager
Internal Dispute Resolution
Customer Disputes Resolution Department
RACQ Insurance
PO Box 3004
LOGAN CITY QLD 4114

Facsimile No: [redacted]
Email: racqidisputeresolution@racq.com.au

Dear Colleague

Leslie Harold Cameron – [redacted] Mill St, Goodna QLD 4300

The Civil Justice (consumer protection) unit at Legal Aid Queensland acts for the abovenamed for the purpose of preparing a submission to support a review of your company's decision to refuse our clients insurance claim arising from events in December 2010 and/or January 2011.

Please ensure that all further correspondence on the reconsideration of the refusal is directed to our unit.

Our client formally now requests that the decision to refuse insurance be reviewed. We anticipate being in a position to forward further information and/or reasons to support this request within the next three weeks.

In the meantime, would you be so kind as to provide copies of any evidence, hydrology and client information that you have used to determine this claim. Please find enclosed our client's Authority.

In particular, we would appreciate a transcript of our client's proposal for insurance and record of this claim (if you have one) and a transcript of any discussion with our client or agent upon which you rely to support the decision you have made.

Yours sincerely,

per [redacted]
Legal Aid Queensland

for [redacted]
Senior Solicitor/Consumer Advocate
Civil Justice Services (consumer protection)

Exhibit 22

RACQ Insurance Ltd
50 009 704 152
2649 Logan Rd, Eight Mile Plains, QLD 4113
PO Box 3004, Logan City, QLD 4114
Telephone 137 202 Facsimile (07) 3031 2750

08/04/2011

Mr L H & Mrs L M Cameron
[redacted] Mill Street
GOODNA QLD 4300

Dear Mr Cameron,

Household Insurance
Policy Number:
Claim Number: [redacted]

We have now completed our investigations relating to your claim. It has been determined that the damage at your property has been caused by flooding.

We refer you to your Household Insurance Policy Product Disclosure Statement(s) which state in part:

> ***Words / terms with special meanings***
>
> *Flood* Rising water which enters your home as a result of it running off or overflowing from any origin or cause. *This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance.*

As your policy does not include cover for flood, we must advise your claim has not been accepted.

As you may be aware where the policy is unable to respond, RACQ Insurance has established a compassionate fund to provide assistance to our customers most seriously affected by the Queensland floods.

Although you are not entitled to a payment under the terms of your policy, we are pleased to advise that your circumstances mean that you are eligible for a payment of $ 7,500.00 from the RACQ Insurance compassionate fund.

It is important for you to understand that RACQ Insurance cannot accept any responsibility for any changes in your financial circumstances as a result of making this payment to you. You may wish to seek financial advice prior to accepting this payment.

If you are dissatisfied with the position we have taken in relation to this matter, RACQ Insurance has a review process that we would like you to be aware of.

We have enclosed a Customer Information Sheet outlining this process should you wish to dispute our decision. This entire process is at no cost to you.

We confirm that if the review process results in a payment under your insurance claim, the amount of the compassionate fund payment made to you will be taken to be an advance payment under your claim. This way the compassionate fund remains available to those most seriously affected policy holders who are not entitled to a payment under the terms of their insurance policy.

If you have any queries or need more information, please call us on 137 202.

Sincerely,

[redacted]
Customer Service Officer

CAT L15 2/11

RACQ Insurance

CUSTOMER INFORMATION SHEET

HOW TO MAKE A COMPLAINT

RACQ Insurance provides a free and impartial review process established to attend to any complaint you may have in relation to our products or our claims process.

Please refer your complaint to us by writing to RACQ Insurance - Customer Dispute Resolution Department PO Box 3004 Logan City, QLD 4114 or by telephoning 13 72 02. Your complaint will then be reviewed and referred to the appropriate staff by our complaint manager. If you are not satisfied that your complaint is resolved, we can escalate your complaint to the next stage of the free and impartial review process in our Internal Disputes Resolution (IDR) process.

Within the RACQ Insurance Internal Disputes Resolution (IDR) process, the matter will be treated as a dispute. The IDR is an RACQ Insurance representative, independent of the claim decision process, with the appropriate knowledge, skills and authority to deal with the dispute. Your dispute will be considered and you will be notified of the IDR decision within fifteen business days of our receiving notice of the dispute. There is no cost to you for the above process.

If your dispute remains unresolved to your satisfaction:

RACQ Insurance is a member of the insurance industry approved external dispute resolution service known as the Financial Ombudsman Service Limited. The Financial Ombudsman Service Limited is in place to assist in resolving disputes between consumers (you) and the participating financial service provider (RACQ Insurance).

Note: The Financial Ombudsman Service Limited requires that our internal dispute process be allowed the opportunity to resolve your complaint prior to being referred to the service for its review and consideration.

You can contact the Financial Ombudsman Service Limited, who can advise you whether your dispute is one which falls within their Terms of Reference. Just write to the Financial Ombudsman Service Limited, GPO BOX 3, Melbourne VIC 3001 or telephone 1300 780 808 (local call cost for consumers outside the Melbourne metropolitan area). Further information can also be obtained by visiting their website: www.fos.org.au.

Exhibit 23

Compassion Payment Decision Checklist

Claim rejected due to flooding

FINAL ASSESSMENT

Name of insured: Surname: CAMERON Firstname: LESLIE

Claim number: [redacted]

1. **Has the Pre-Assessment Checklist been completed?**

   Yes _____ *Complete steps 5A, 6A, 8, 9 only* No ✓ *Complete all steps*

2. *Is it a Body Corporate insurance policy?*

   Yes _____ *No Compassion payment* No ✓ *Go to 3*

3. **Is the damage due to flooding internally above that level of the floor which encompasses the main living areas (e.g. lounge room, dining room, kitchen, bedrooms)? This does not include the garage, carport, shed or outside buildings** *Refer to Loss Adjustor's report.*

   Yes ✓ *Go to 4* No _____ *No Compassion payment*

4. **Does the insured have building insurance?**

   Yes ✓ *Go to 5* No _____ *Go to 6*

5. **Is the estimated building loss greater than $10,000?**

   Yes ✓ *Payment capped at $10,000* No _____ *Use the estimated loss amount*

5A **Estimated amount for building insurance payment:** $ 5,000

6. **Does the insured have contents insurance?**

   Yes ✓ *Go to 7* No _____ *Go to 8*

7. **Is the estimated contents loss greater than $2,500?**

   Yes ✓ *Payment capped at $2,500* No _____ *Use the estimated loss amount*

6A **Estimated amount for contents insurance payment:** $ 2,500

8. **Total amount for contents and building insurance:** $ 7,500

9. **Are there any special factors for consideration in relation to this claim?**

NOTE: INSURED HAS RECEIVED $5,000.00 FINANCIAL HARDSHIP WHICH HAS REDUCED THE COMPASSIONATE PAYMENT.

Exhibit 24

RACQ Insurance Ltd
ABN: 50 009 704 152
2649 Logan Rd, Eight Mile Plains, QLD 4113
PO Box 3004, Logan City, QLD 4114
Telephone 137 202 Facsimile (07) 3031 2750

11 April 2011

Mr L H & Mrs L M Cameron
[redacted] Mill Street
GOODNA QLD 4300

Dear Mr & Mrs Cameron,

Household Insurance
Policy Number: [redacted]
Claim Number:

Thank you for your request for further information in relation to RACQ Insurance's assessment of your claim.

In response to that request, we enclose a report by RACQ Insurance on the flooding which occurred in your region. This report outlines the conclusions that RACQ Insurance has reached in relation to hydrological issues relevant to the region, which we have applied to your particular property and claim.

We hope this further clarifies RACQ Insurance's decision on your claim.

If you have any questions or need more information, please call us on 137 202.

Sincerely,

[redacted]
Customer Service Officer

REPORT BY RACQ INSURANCE LIMITED ON ITS INVESTIGATIONS INTO IPSWICH FLOODS (DOWNSTREAM OF THE BREMER AND BRISBANE RIVER JUNCTION)

This document has been prepared by RACQ Insurance Limited to provide its policyholders with details of the investigations it has carried out into the flooding which occurred in Ipswich (downstream of the Bremer and Brisbane River junction) in January 2011.

RACQ Insurance's investigations

1. RACQ Insurance has carried out extensive investigations into the floods in Ipswich (downstream of the Bremer and Brisbane River junction). These investigations have included site investigations of each insured property by loss adjusters and an analysis of relevant hydrology data, including rainfall measurements, river heights, the topography of the catchment area for Ipswich and the rate and speed at which water flowed through that catchment.

The key results

2. A substantial amount of rain fell in the Bremer River catchment from around 6.00am on 11 January 2011. At approximately 5.00pm on 11 January 2011 the Bremer River peaked at Walloon at 31.87m.

3. This water travelled down the Bremer River towards the junction of the Bremer and Brisbane Rivers.

4. There are some areas of Ipswich downstream of the junction between the Bremer River and the Brisbane River (such as Goodna) which were inundated. The Brisbane River Moggill Gauge indicates that the peak water level around this area occurred around 3.00pm on 12 January 2011.

5. This flooding was attributable to the release of water from the Wivenhoe Dam. Some of the rain which began falling in the Bremer River catchment around 6.00am on 11 January 2011 would have flowed into the Brisbane River by this point, but the overwhelming cause of the flooding in these areas was the flood water from the Brisbane River that had been released from Wivenhoe Dam in particular as a result of the heavy rain that had fallen in the dam's catchment area since 6.00 am on 9 January 2011.

Impact on application of policy

6. RACQ Insurance's standard policy provides coverage for loss or damage caused by "Flash flood or stormwater run-off". That expression is defined as "A sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or stormwater run-off". Otherwise, RACQ Insurance's standard policy does not cover flooding.

7. As noted, the areas around Goodna, where the peak inundation by the Brisbane River occurred at around 3.00pm on 12 January 2011.

8. The dominant cause of this inundation was the rain which fell in the Wivenhoe Dam catchment in particular the rain commencing around 6.00am on 9 January 2011 which was then released into the Brisbane River.

9. Damage caused to properties by this event is not covered under the policy.

Individual Properties

10. There may be some areas which have suffered damage at different times or as a result of different causes specific to their location. RACQ Insurance is continuing to investigate these areas and decisions on these claims will be made on a case by case basis.

Exhibit 25

Legal Aid

Our Ref: MAF(flood):657711
Date: Monday, 18 April 2011

Contact: [redacted]
Telephone:
Facsimile:
E-mail: [redacted]

The Manager
Internal Dispute Resolution
RACQ
racqidisputeresolution@racqi.com.au

RACQ INSURANCE
18 APR 2011
CDRO
RACQ INSURANCE

[redacted]
Associate
Cooper Grace Ward
Lawyers
Via Email : [redacted]

[redacted]
Cooper Grace Ward
Lawyers
Via Email: [redacted]

Dear Colleague

L H and L M Cameron – Policy Number [redacted] Claim [redacted]

Request to review decision as quickly as possible following refusal of claim dated: 8 April 2011

The Civil Justices (consumer protection) unit at Legal Aid Queensland acts for the abovenamed for the purpose of this request to review your company's decision to refuse our clients insurance claim arising from events in December 2010 and/or January 2011.

Please ensure that all further correspondence on the reconsideration of the refusal is directed to our unit, attention the author, [redacted]

Our client formally now requests that the decision to refuse insurance be reviewed.

In support of the request for review, we ask that you take the following into consideration:

Exclusion relied upon by you (definition)

Flood

We note that at page 9 of your policy "Flood" is defined as rising water which enters your home as a result of it running off or overflowing from any origin or cause. In our

view "flood" is covered by the policy, unless it is shown that there is an exclusion which has been clearly communicated to the insured.

In our view as "flood" is a prescribed event for the purposes of Section 35 of the Insurance Contracts Act 1984 as defined in regulation 14, you had a duty to clearly inform client that "flood" was excluded under the policy. The Corporations Act 2001 also requires "clear, concise and effective" disclosure.

In our view the definition of "flood" (as described above) is too broad and does not meet your obligations to clearly communicate this exclusion.

The reason for this is that when the definition of" flood" is read together with the inclusion of "flash flood" immediately below in the definition section of the product disclosure statement, in our view there is overlap between the two definitions which is likely to cause confusion for a consumer about what is covered and what is not covered under flash flood and flood. The definitions of flood and flash flood appear to be contradictory and confusing from a consumer's perspective.

In our view, such contradictory definitions do not meet either the requirement to "clearly inform" under the Insurance Contracts Act or the requirement for "clear concise and effective" disclosure under the Corporations Act. In those circumstances you ought not to rely on the exclusion and payout our client's claim

Stormwater run-off and Flash flood

We note that your policy does cover storm at Page 14, and at page 15 Flash flood and stormwater run-off.

From your refusal letter of 8 April 2011 you have refused these claims on the basis that the damage to the property was caused by flooding. We note that this conclusion appears to be on the basis of a Report by RACQ Insurance on its Investigation into the Ipswich Floods which is attached to the letter.

You have concluded at para 8 "*that the areas approaching the junction of Bremer and Brisbane were flooded by a combination of flash flooding that occurred within 24 hours in the Bremer catchment area and elevated water levels in the Brisbane River caused by releases from Wivenhoe dam which occurred more than 24 hours previously*

We presume that this assessment was made on the basis that you say that the "overflow of the Bremer River and Brisbane river " or other overflow was not caused by storm where the flooding occurred within 24 hours consecutive hours of the storm having commenced.

The conclusion reached by you is disputed by our client on a number of grounds.

RACQ have conceded that that there was a storm in the Bremer River catchment area that commenced at 9am on 11 January and that the water contained in the Bremer river that inundated the Cameron's property was rainwater and stormwater runoff that was

unable to drain into the Brisbane River because of the river's elevated level. In effect you have conceded that on the balance of probabilities the proximate cause of loss was stormwater runoff in the Bremer River (resulting from a storm that commenced no more than 24 hours previously) that was unable to drain into the Brisbane River.

In the RACQ policy, flash flooding is covered if it is as a result of "heavy rain" occurring within 24 hours of the flash flood or stormwater run off. Flash flood is defined as (on p 9);

A sudden flood caused by heavy fain that fell no more than 24 hours prior to the flash flood or stormwater run-off

We note that there were 2455 recorded lightning strikes between 11pm on 10th January to 11pm on 11th January 2011 in the Ipswich Area. (from 6 the previous 24 hours and none from Tuesday 11pm to Wednesday 11pm).

Total Strikes	Date and Time
9	11:00PM on 09 Jan 2011 to 11:00PM on 10 Jan 2011
4590	11:00PM on 10 Jan 2011 to 11:00PM on 11 Jan 2011
0	11:00PM on 11 Jan 2011 to 11:00PM on 12 Jan 2011

There is little doubt that storms occurred along the River in Brisbane on Tuesday morning, 11 January 2011.

The conclusion that a storm which caused flash flooding within 24 hours in the Goodna Area is also supported by the severe weather warning with warnings of heavy rainfall and flash flooding was issued by the Bureau of Meteorology shortly before 9am as reproduced below and it our view that all of the evidence points to storm cells with torrential downpours which hit suburbs of Brisbane and Ipswich on that morning:-

Tuesday, January 11, 2011 8:49 AM
Subject: QLD Severe Weather Warning: Heavy Rainfall and Flash Flooding



THE AUSTRALIAN EARLY WARNING NETWORK

18 April 2011

QLD Severe Weather Warning: Heavy Rainfall and Flash Flooding

Dedicated to a better Brisbane

Source: Bureau of Meteorology

For people in the Southeast Coast District and the Darling Downs and Granite Belt District southeast of Dalby to Goondiwindi.

Issued at 8:00 am on Tuesday 11 January 2011

Synoptic Situation: At 8am AEST, an upper level low was located over the Darling Downs and Granite Belt district and is forecast to move to the southwest and slowly weaken.

Heavy rain areas and thunderstorms are expected to continue through the Southeast Coast and Darling Downs and Granite Belt today. Heavy falls will lead to localised flash flooding and will worsen existing river flooding.

Currently, an intense slow moving band of rainfall extends from about Maroochydore to Warwick. Rainfall rates in this band are reaching 80 to 100 mm per hour.

We also note the view that a number of storms affected the Brisbane and Ipswich area is also supported by The Special Climate Statement released by BoM which is quoted in the Insurance Council of Australia Hydrology report for the Brisbane Local Government Area. Relevantly it says:

"10 to 12 January. An upper-level low combined with a humid easterly flow to bring very heavy rain to southeast Queensland and northeast New South Wales. The heaviest falls were in the areas north and west of Brisbane (Figure 1e). Three-day totals exceeded 200 mm over most of the area bounded by Brisbane, Gympie and Toowoomba, including the majority of the Brisbane River Catchment. Further south, totals exceeding 100 mm extended to the coast and adjacent ranges of New South Wales north of Coffs Harbour, locally approaching 200 mm on parts of the Northern Tablelands, and also extended into inland southern Queensland as far west as Dalby.

The heavy rain covered a smaller area than was the case in the late December event. The highest daily totals observed in the Bureau's regular network were 298.0 mm at Peachester and 282.6 mm at Maleny on 10 January, while the highest three-day totals were 648.4 mm at Mount Glorious and 617.5 mm at Peachester. *Intense short-period falls also occurred during the event, with one-hour falls in excess of 60 mm occurring on both 10 and 11 January at numerous stations in various locations north and west of Brisbane. It is possible that higher short-period falls occurred in areas between observing sites."* (emphasis added)

4

The Radar Images in Appendix A of the Report and referred to on Pages 24 and 25 of the ICA Hydrology report are also relevant. We have attached a copy of the relevant radar images. These images support the view of many of our clients that the western suburbs of Brisbane experienced a storm on the morning of 11 January 2011 which resulted in heavy rain that in turn caused flash flooding that falls within the definition of flash flooding in our client's RACQ Policy.

Furthermore, according to the Bureau of Meteorology (BoM) daily weather observations, there were a number of distinct recorded weather events, including rain, that occurred in the Brisbane area over the period 9th to the 12th January, inclusive, as shown at http://www.bom.gov.au/climate/dwo/IDCJDW0400.shtml

The BoM data records rainfall that relates to the 24 hour period prior to 9am on the day its recorded. For example the BoM website records 110.8mm of rain next to the date of Monday 10 January, 2011. This rain reading relates to the 24 hour period prior to 9am on Monday 10 January 2011. The BoM notes state:

> **Rain** | Precipitation (rainfall) in the 24 hours to 9am.. | millimetres

For the period Monday 9am to Tuesday 9am just 15.4mm rainfall was recorded and 40.0mm was recorded for the period from 9am Tuesday to 9am Wednesday . This rainfall accords with our clients' recollection that another storm occurred Tuesday morning and it was only as a result of this storm that flash flooding occurred in the local area.

Legal Aid Queensland now has many clients, living in Ipswich along the River recalling a severe thunderstorm on Tuesday 11th January in the morning. Specifically we are taking statements confirming that lightning was observed, residents heard thunder and experienced extremely heavy rain squalls in their local area.

Windspeeds recorded by the BoM and reported show that winds were gusting at up to 41kms per hour on the Monday and at 33 kms on the Tuesday. These speeds were elevated from the previous week and support our client's claim that a storm had passed over her property on Tuesday morning resulting in high winds and heavy rain.

In our view, our clients house was inundated as a result of *A sudden flood caused by heavy fain that fell no more than 24 hours prior to the flash flood or stormwater run-off.*

Our client's Policy covers the event which caused her property to be inundated because it was inundated as a result of a flash flood within the definition in the RACQ Policy. In our view, as a consequence, RACQ should reverse its decision and pay the claim.

Caps on Flash flooding claims

In our view Mr Cameron should be insured to the value he designated unless he agreed otherwise.

In our view as "flood" is a prescribed event for the purposes of section 35 of the Insurance Contracts Act 1984 (ICA) as defined in regulation 14, you had a duty to clearly inform our client that " flash flooding" claims were capped. The Corporations Act 2001 also requires "clear, concise and effective" disclosure.

It is noted there is a clause in your January 2009 product disclosure statement policy at page 11, that defines flash flooding, does not advise that there is a cap in respect of this claim. On page 18 "flash flooding is noted as an insured event but does not refer to any cap on cover. Whilst the policy caps are included on page 27 of the policy, the point is that this is the only insured event that has a percentage cap on claims.

Most insured after reading the policy would have believed that they were insured for at least "flash flooding"

As we have stated our clients' were oblivious to this restriction on their cover

In our view you have not adequately brought the restriction in payment to our clients' attention within the meaning of s35 Insurance Contracts Act 1984(Cth) and therefore should pay them in accordance with the general terms of coverage.

In our view a statement that flash flooding is an insured event is misleading and deceptive where there is such a significant cap on claims. A maximum payment of 50% of the sum insured for home building ($277,000) and 50% of the contents insured ($152,000) is not coverage as it is totally inadequate.

In our view the PDS, is not only capable of but in fact is misleading and deceptive. As you would be aware this is in breach of s18 of the Australian Consumer Law 2010.

Given this failure to adequately inform and draw the shortcomings of the policy to our client's attention, we request that you pay the whole of her claim and not just the capped amount.

Hydrology

We also note that paragraphs 5 and 8 of the RACQ Report on its Investigations into the Brisbane Floods appear to suggest that the flooding for the entirety of Brisbane was caused primarily by releases from Wivenhoe Dam that followed rainfall in the Brisbane River Catchment.

We note that such a general report appears to rely on a very general Hydrology report which we have not had the benefit of being able to comment on. In our view such a general hydrology report does not provide an adequate assessment of how the damage to Our clients' Property was caused.

We note that you will be unable to rely on this Hydrology in FOS unless it is provided.

Request for information you relied upon to make your decision

If, upon consideration of the matters raised in this letter you reaffirm the original refusal, would you be so kind as to provide copies of any other evidence not previously provided that you have used to determine this claim and/or in reconsideration of this claim within 7 days of your review.

In particular, we would appreciate a transcript of our client's proposal for insurance and record of this claim (if you have one) and a transcript of any discussion with our client or agent upon which you rely to support the decision you have made.

Response and urgency for our client

Because our client's home is not habitable they are in considerable hardship and extreme inconvenience as they await the outcome of their insurance claim. Our client is struggling to cope with the loss of a habitable home. We would appreciate it if you would expedite this review to minimise further harm that delay and uncertainty is causing for this client.

Our clients prepared the quantum of the loss they have suffered to their home and contents in haste and we hereby reserve their rights to revise their claim if necessary.

Yours sincerely,

per [redacted]
Legal Aid Queensland
[redacted]
Senior Solicitor/Consumer Advocate
Civil Justice Services (consumer protection)

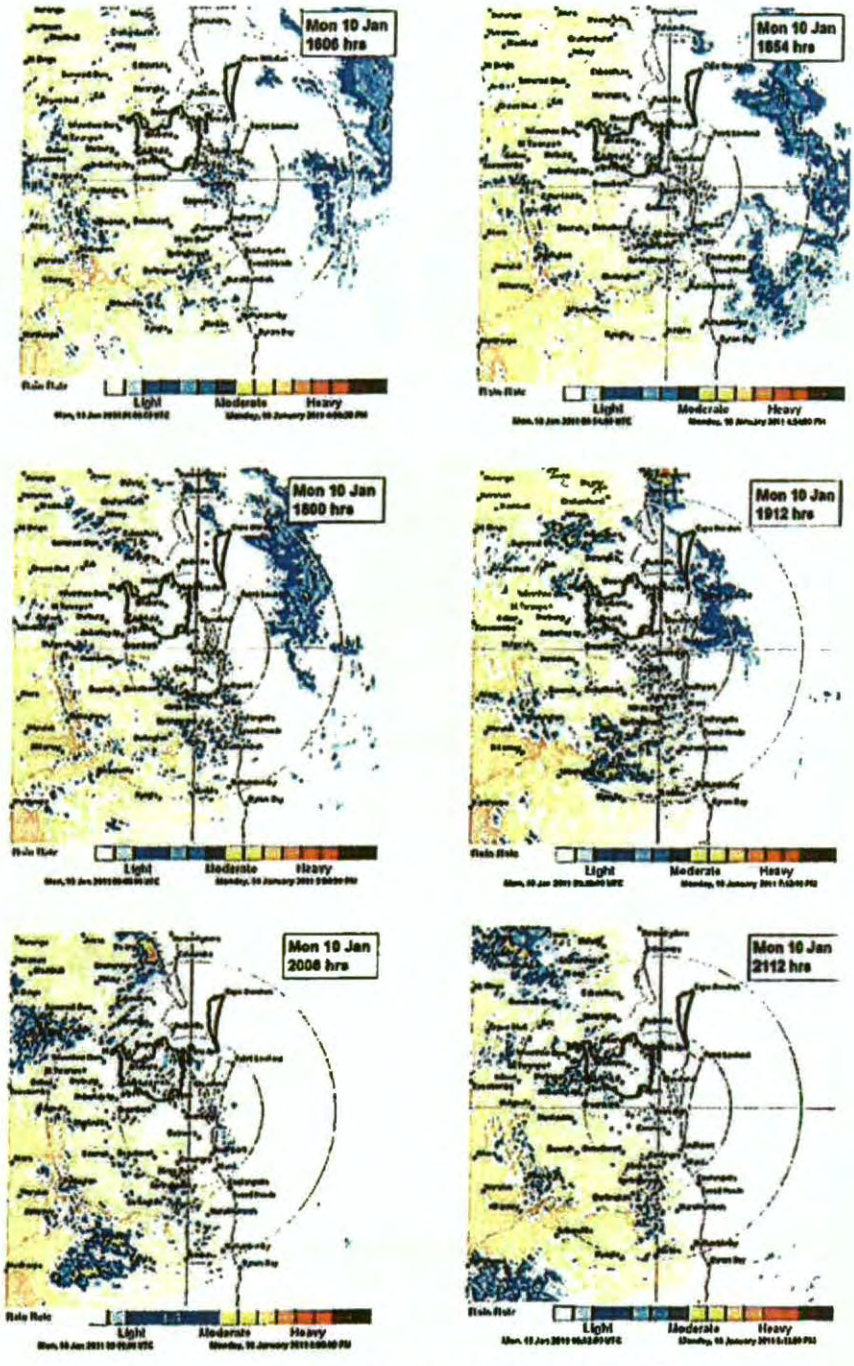


Figure A8 *Radar Images, 1606 Hours to 2112 Hours Monday 10 January 2011*

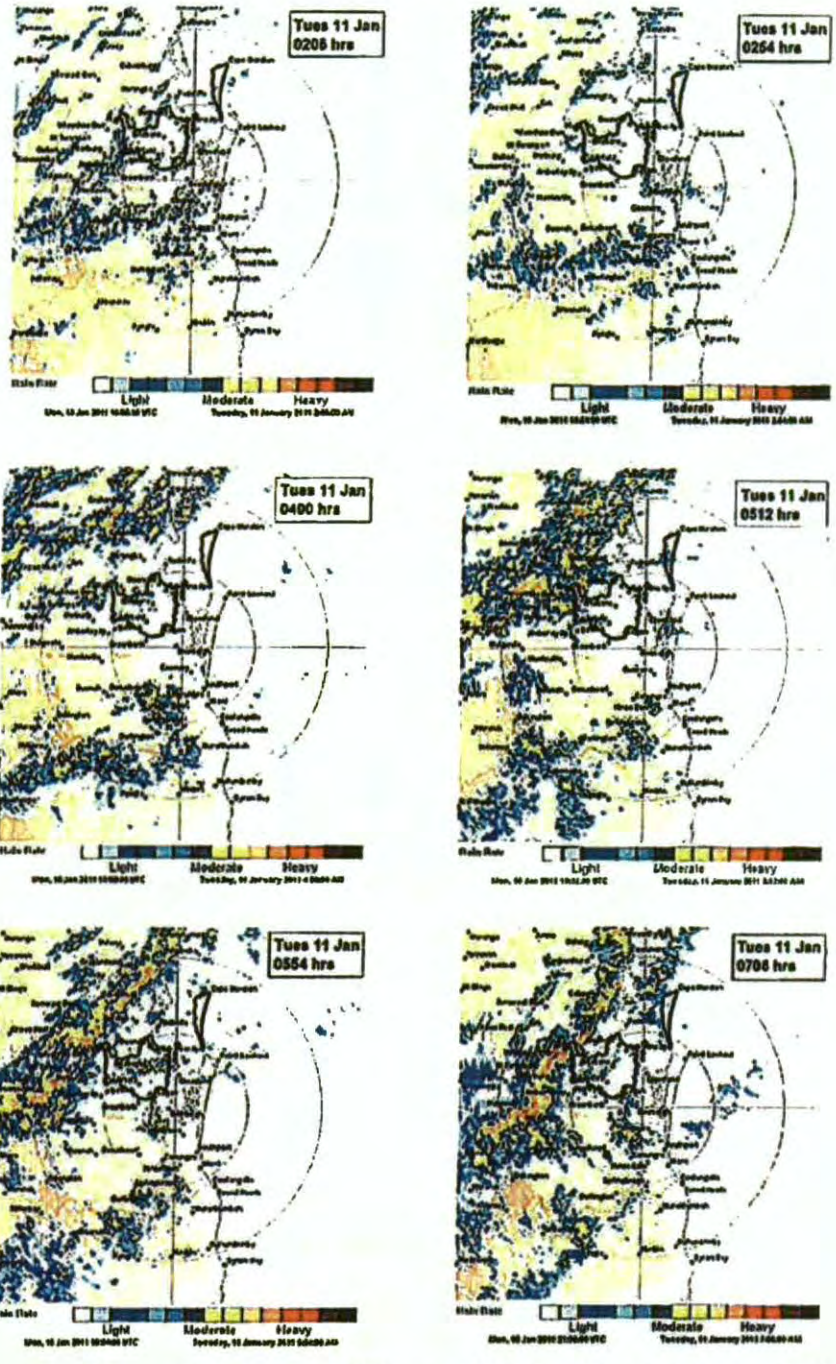


Figure A9 *Radar Images, 0206 Hours to 0706 Hours Tuesday 11 January 2011*

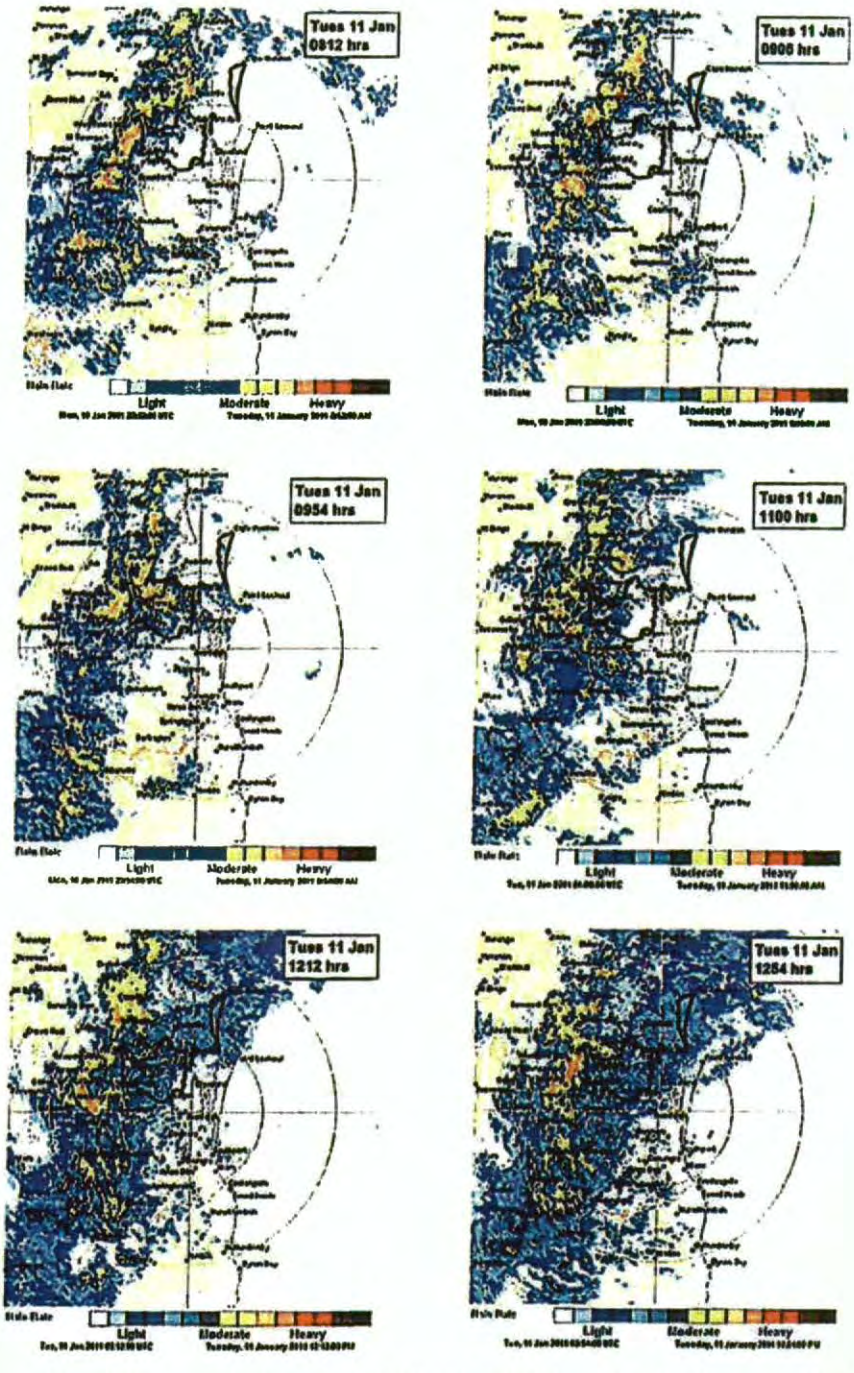


Figure A10 Radar Images, 0812 Hours to 1254 Hours Tuesday 11 January 2011

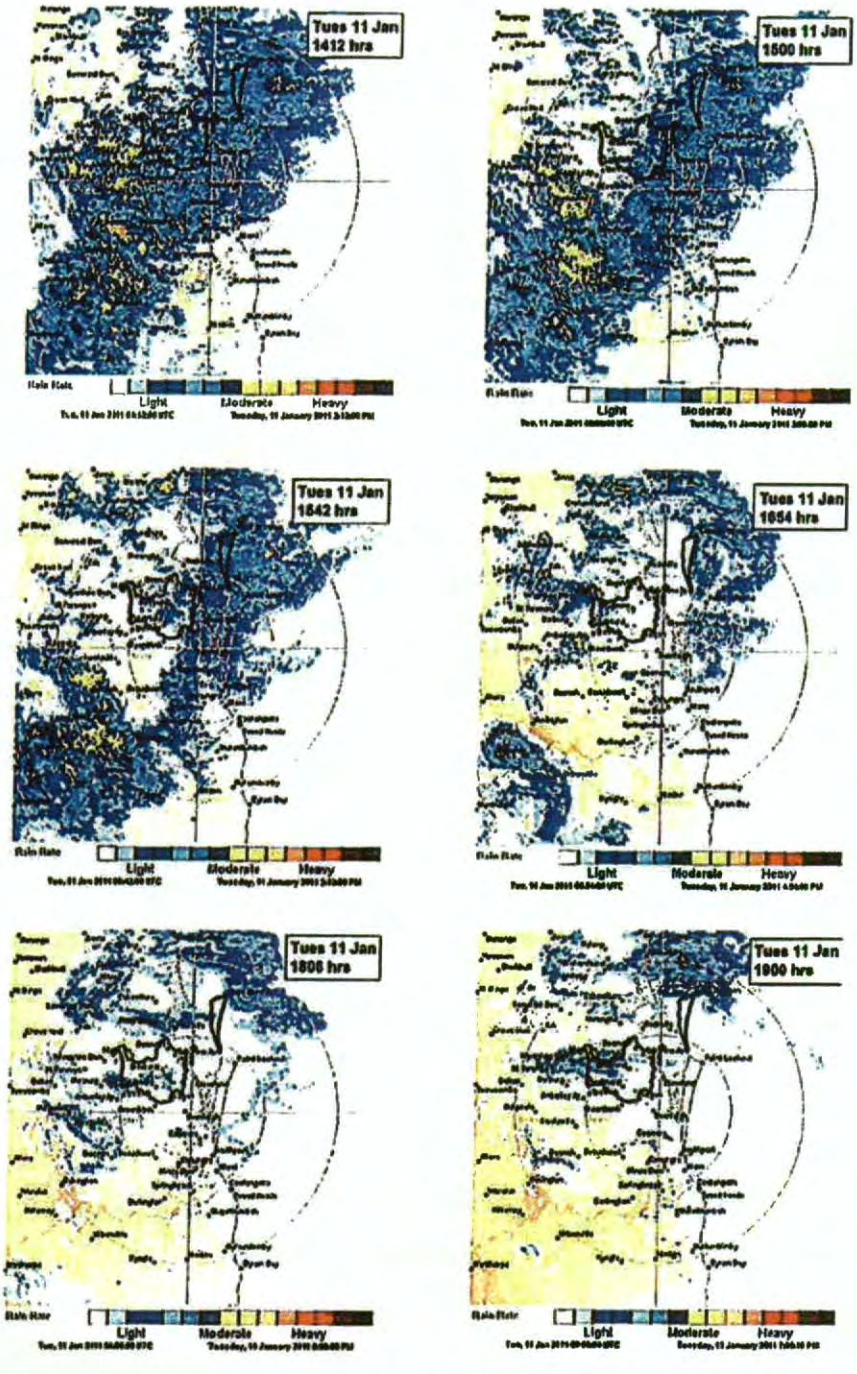


Figure A11 Radar Images, 1412 Hours to 1900 Hours Tuesday 11 January 2011

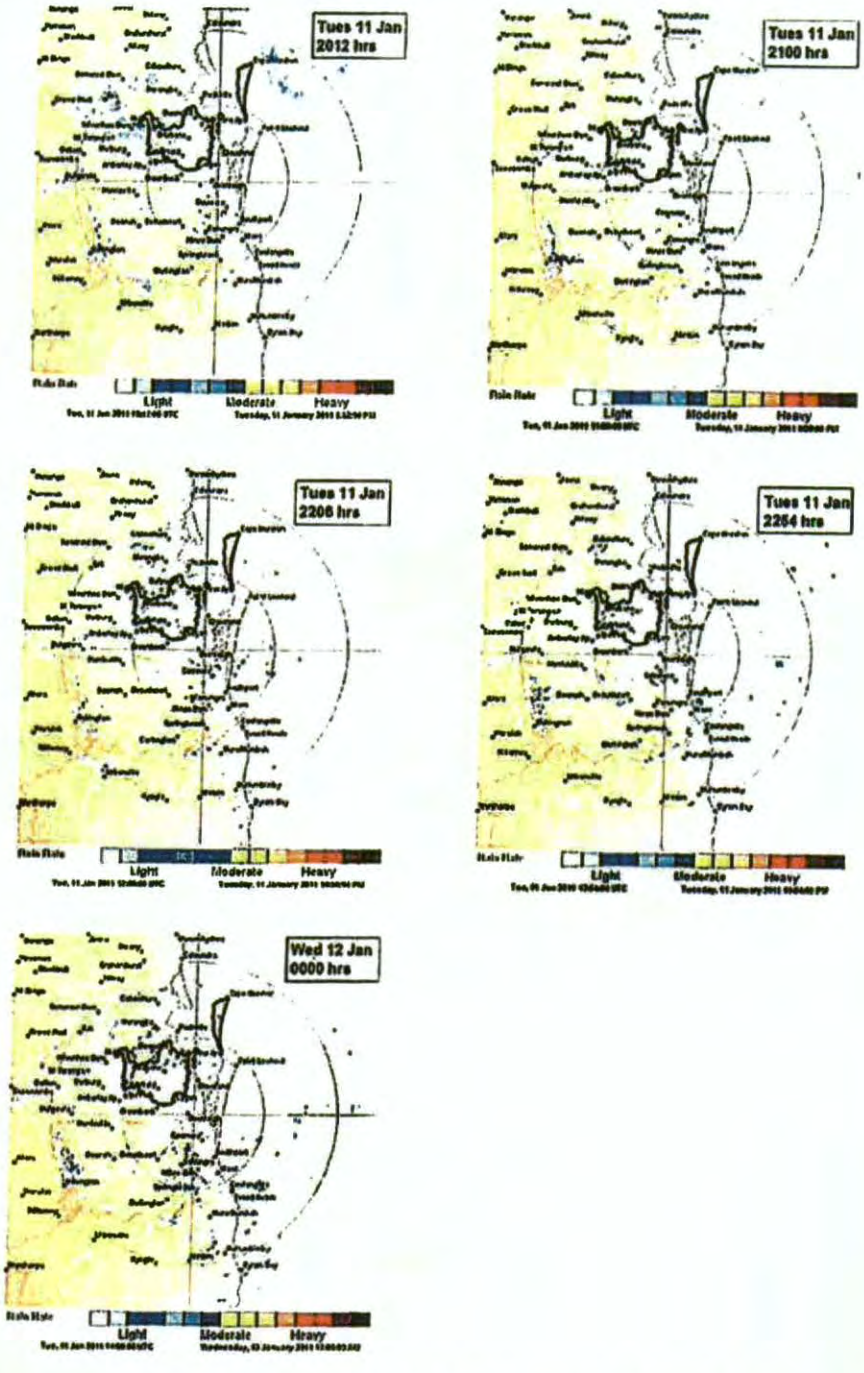


Figure A12 *Radar Images, 2012 Hours on Tuesday 11 January to 0000 Hours Wednesday 12 January 2011*

Exhibit 26

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7955
ABN 50 009 704 152

11 May 2011

Mr L Cameron
C/o [redacted]
Legal Aid Queensland
GPO Box 2449
BRISBANE QLD 4001

Dear [redacted]

Re: **Claim Number –** [redacted]
Your reference: MAF (Flood) [redacted]

We refer to your letter dated 18th April 2011.

The IDR Manager has reviewed your client's submissions and decided to confirm the decision to decline your client's claim.

The reasons for that decision are as follows:

Flood

We do not agree with your comments about the definition of "Flood".

When the definitions of "Flood" and "Flash flood and stormwater run-off" are read together, the difference between the two is clear. "Flash flood and stormwater run-off" is a particular category of flood – namely, a sudden flood caused by rain that fell not more than 24 hours earlier. The policy makes clear that this is the only type of flood which is covered, and that any other kind of flood is not covered.

RACQ Insurance's position is that your client was clearly informed about the scope of the flood coverage.

Stormwater run-off and Flash flood

RACQ Insurance does not accept that it has made any concessions as alleged in your letter.

There is no evidence that the inundation of your client's property falls within the definition of "Flash flood and stormwater run-off".

The evidence relied upon by your client is basically to the effect that there was rain or a storm on 11 January 2011. Your client's submissions do not state what date it is claimed that the property was inundated, but we assume your client claims the property was inundated on 12 January 2011. That evidence is not sufficient to show any connection between the rain that fell on 11 January and the inundation of your client's property (the fact that one occurred after the other does not show that one was caused by the other.)

We note your clients have not sought to rely upon any hydrological evidence.

The fact that there was local rainfall before the inundation does not mean that the inundation was "Flash flood or stormwater run-off". It is not sufficient, to satisfy the definition, to show that there was rain within 24 hours of your client's property

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7956
ABN 50 009 704 152

being inundated. Your client must show that the rain which fell within 24 hours was what caused the inundation. The evidence relied upon by your client does not establish this.

Your client's submissions have not attempted to address the other possible causes of inundation, particularly, the effect of water (which had fallen in the Wivenhoe Dam catchment from around 9 January 2011) which was released from Wivenhoe Dam.

Overall we do not believe that the inundation of your client's property meets the definition of "Flash flood or stormwater run-off".

Caps on Flash flooding claims

We do not agree with your comments about RACQ Insurance's alleged failure to adequately inform your client as to the limits on the amount paid for a Flash flood or stormwater run-off claim.

In the Product Disclosure Statement provided to your client, at page 27, under the heading "The most we will pay you" sets out the monetary limits applicable to all claims, including, for Flash flood and stormwater run-off. The PDS clearly states "We will pay up to 50% of your home sum insured or $25,000, whichever is higher."

We also refer you to the table of contents of the Product Disclosure Statement, which makes clear at an early stage of the document where such information could be found. Further, the table of contents shows that the document is structured so that it first sets out the nature of the events that are covered, and then deals with how much will be paid if these events occur.

It is RACQ Insurance's position that your client was clearly informed of any monetary limits. For the same reasons RACQ Insurance does not agree that the Product Disclosure Statement is misleading or deceptive.

Request for information relied upon

The information we relied upon in making a decision on your client's claim includes:

- Your Client's IDR submissions;
- Your Client's certificate of insurance;
- Your Client's PDS documentation;
- RACQI information sheet – Ipswich downstream of the Bremer River and Brisbane River

We have also relied upon a hydrology report relating to Ipswich provided by Water Technology Pty Ltd. We are not in a position to release that hydrology report to you because the report contains personal details of a number of customers which we are required to protect, and the report is also subject to legal professional privilege.

The information sheet that has been previously provided to your client explains in detail the conclusions we have formed following our hydrological investigations.

We also do not propose to release legal advice we have received in relation to your client's claim on the basis that it is subject to legal professional privilege.

The decision by the IDR Manager is the final step in this stage of your appeal process. If you are unhappy with our internal dispute resolution (IDR) decision you

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7955
ABN 50 009 704 152

may refer your dispute to the Financial Ombudsman Service Limited (FOS) who can advise you whether your dispute is one which falls within their Terms of Reference.

The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes that are covered by its Terms of Reference. If you wish for the FOS to consider whether the dispute falls within their Terms of Reference, you must refer your dispute to FOS within two years of the date of the IDR decision. You can do this by contacting FOS at:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne, Vic 3001

1300 78 08 08 (National toll free)
Tel: (03) 9613 6300 Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

Yours faithfully

[redacted] ANZIIF (Snr. Assoc.)
Internal Dispute Resolution Manager

Exhibit 27

FINANCIAL OMBUDSMAN SERVICE

Financial Ombudsman Service Limited
ABN 67 131 124 448
GPO Box 3, Melbourne VIC 3001
Telephone 1300 78 08 08
Fax 03 9613 6399
Email info@fos.org.au
Website www.fos.org.au



25 May 2011

Mr [redacted]
Manager Customer Dispute Resolution
RACQ Insurance Limited
P O Box 3004
Logan City DC Qld 4114

Dear Mr Faulkner

Dispute lodged by: Mr Leslie Cameron
Case number: [redacted]
Your ref: [redacted]

Please find enclosed details of Mr Cameron's dispute with RACQ Insurance Limited.

What you need to do

We encourage you to contact Mr Cameron within the next 21 days and discuss and resolve the dispute directly with them.

If you are able to resolve the dispute directly within 21 days, please provide written details confirming how the dispute was resolved.

If you are unable to resolve the dispute directly, you will need to provide a detailed written response to the dispute within 21 days. You should include an explanation of RACQ Insurance Limited's position and copies of all relevant information and supporting documents, including a copy of any response to Mr Cameron. This should be provided to the Financial Ombudsman Service (FOS), with a copy provided to Mr Cameron.

To assist you, a guide is enclosed setting out the information and documents that are generally relevant in a dispute such as this. Please carefully check this guide and ensure that all relevant information and documents are provided with your response.

We require your response by **16 June 2011**.

Once we receive your response we will review the dispute and decide the appropriate next step for resolving this matter.

Exchange of information

FOS encourages parties to a dispute to exchange information as part of trying to resolve the dispute. As is the practice in general insurance disputes, please ensure that a copy of all material included in your response is sent to Mr Cameron. Only the material exchanged will be relied upon by FOS unless special circumstances apply as outlined in our Terms of Reference.

Privacy

We do not wish to collect third party or sensitive information that is not required. If you include sensitive information or personal information about a third party please ensure that the information is relevant to the dispute. If the information is not relevant, please do not send it to us or take steps to de-identify the information.

Our privacy policy is available at www.fos.org.au/privacy.

How we deal with unresolved disputes

If a dispute is not resolved directly between the parties, we will use the most appropriate dispute resolution method to resolve the dispute. We may assist the parties to negotiate a resolution, or may conduct a conciliation conference where appropriate. If a dispute cannot be resolved by mutual agreement, we may issue a Recommendation or Determination.

For more information on the Financial Ombudsman Service and how we deal with disputes, including our Terms of Reference and Operational Guidelines, please refer to our website at www.fos.org.au.

Additional information

If you:

- are unclear on how to respond to this dispute
- require additional time to respond or
- have any questions

please contact me on [redacted] or email me at [redacted]

Yours sincerely,

[redacted]

Dispute Analyst
Financial Ombudsman Service

enc.

Response Guide – General Insurance

When you are providing your response to us please review this Guide and provide copies of all relevant information and documents as outlined below.

Please outline your response under appropriate headings where relevant (eg. Summary of Facts, Issues in Dispute, Applicant's Position, Company's Position, Relevant Policy Provisions, Relevant Law).

• Your company's report on its investigation of the dispute together with copies of any related correspondence. Your response should include: o Policy details o Applicant's particulars o The claim o The vehicle/property/contents/sickness o Details of previous claims o Details of any alleged non-disclosure or misrepresentation o Other relevant facts
• A statement of the company's overall position on the dispute. This should include an outline of the issues in dispute, the Applicant's position, relevant policy provisions, relevant law and reference to any relevant FOS Terms of Reference provisions.
• Details of any expert opinions (eg. Assessor, accident reconstruction, forensic, medical, legal).
• Details of any suggested options or offers that will assist to resolve this dispute
• Copies of the following documents: o Applicant's claim form o Insurance proposal/applicant form o Policy schedule applicable at time of loss o Policy wording applicable at time of loss
• Copies of other supporting evidence where relevant, including: o All assessors' and adjusters' reports on liability and quantum o All investigators' reports o Colour copies of all photographs, or the originals o Underwriting guidelines o Proof of application of underwriting guidelines (eg. Examples of declined proposals, renewals and statutory declarations from underwriters o Medical reports/technical reports o Valuations o Witness statements/statutory declarations/affidavits.

FINANCIAL OMBUDSMAN SERVICE

Financial Ombudsman Service Limited
ABN 67 137 124 448
GPO Box 3, Melbourne VIC 3001
Telephone 1300 78 08 08
Fax 03 9613 6399
Email info@fos.org.au
Website www.fos.org.au

Online Dispute information

This form contains a summary of an Applicant's dispute. It is based on information submitted by an applicant when they lodge their dispute online with FOS.

FOS Case Number:	243069
Date Dispute Recorded by FOS:	19 May 2011
Applicant Name:	Mr Leslie Cameron
Applicant's Business Name (if applicable):	
Applicant Address & Contact Details:	[redacted] Mill Street, Goodna, QLD, Australia 4300 Ph: [redacted] Email:
Representative Name (if applicable):	[redacted]
Representative Address Details (if applicable):	44 Herschel Street,Brisbane,QLD,Australia 4000
Account/Policy/ Claim Reference Number:	Policy no. [redacted]
Financial Services Provider Name:	RACQ Insurance Limited

Summary of Dispute:

Queensland Flood Claim: The applicant's Internal Dispute Resolution Submission has been refused by RACQ in a letter dated 11 May 2011. This letter was received in the Legal Aid Queensland office from Cooper Grace Ward Lawyers on 13 May 2011. The applicant had received his initial refusal by RACQ for his claim in a letter dated 8 April 2011. Legal Aid Queensland lodged an IDR submission for the applicant on 18 April 2011. Please see these documents attached.

Outcome Sought:

For the refusal to be overturned and the claim paid.

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7955
ABN 50 009 704 152

11 May 2011

Mr L Cameron
C/o [redacted]
Legal Aid Queensland
GPO Box 2449
BRISBANE QLD 4001

Dear [redacted]

Re: **Claim Number –** [redacted]
Your reference: MAF (Flood): [redacted]

We refer to your letter dated 18th April 2011.

The IDR Manager has reviewed your client's submissions and decided to confirm the decision to decline your client's claim.

The reasons for that decision are as follows:

Flood

We do not agree with your comments about the definition of "Flood".

When the definitions of "Flood" and "Flash flood and stormwater run-off" are read together, the difference between the two is clear. "Flash flood and stormwater run-off" is a particular category of flood – namely, a sudden flood caused by rain that fell not more than 24 hours earlier. The policy makes clear that this is the only type of flood which is covered, and that any other kind of flood is not covered.

RACQ Insurance's position is that your client was clearly informed about the scope of the flood coverage.

Stormwater run-off and Flash flood

RACQ Insurance does not accept that it has made any concessions as alleged in your letter.

There is no evidence that the inundation of your client's property falls within the definition of "Flash flood and stormwater run-off".

The evidence relied upon by your client is basically to the effect that there was rain or a storm on 11 January 2011. Your client's submissions do not state what date it is claimed that the property was inundated, but we assume your client claims the property was inundated on 12 January 2011. That evidence is not sufficient to show any connection between the rain that fell on 11 January and the inundation of your client's property (the fact that one occurred after the other does not show that one was caused by the other.)

We note your clients have not sought to rely upon any hydrological evidence.

The fact that there was local rainfall before the inundation does not mean that the inundation was "Flash flood or stormwater run-off". It is not sufficient, to satisfy the definition, to show that there was rain within 24 hours of your client's property

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7955
ABN 50 009 704 152

being inundated. Your client must show that the rain which fell within 24 hours was what caused the inundation. The evidence relied upon by your client does not establish this.

Your client's submissions have not attempted to address the other possible causes of inundation, particularly, the effect of water (which had fallen in the Wivenhoe Dam catchment from around 9 January 2011) which was released from Wivenhoe Dam.

Overall we do not believe that the inundation of your client's property meets the definition of "Flash flood or stormwater run-off".

Caps on Flash flooding claims

We do not agree with your comments about RACQ Insurance's alleged failure to adequately inform your client as to the limits on the amount paid for a Flash flood or stormwater run-off claim.

In the Product Disclosure Statement provided to your client, at page 27, under the heading "The most we will pay you" sets out the monetary limits applicable to all claims, including, for Flash flood and stormwater run-off. The PDS clearly states "We will pay up to 50% of your home sum insured or $25,000, whichever is higher."

We also refer you to the table of contents of the Product Disclosure Statement, which makes clear at an early stage of the document where such information could be found. Further, the table of contents shows that the document is structured so that it first sets out the nature of the events that are covered, and then deals with how much will be paid if these events occur.

It is RACQ Insurance's position that your client was clearly informed of any monetary limits. For the same reasons RACQ Insurance does not agree that the Product Disclosure Statement is misleading or deceptive.

Request for information relied upon

The information we relied upon in making a decision on your client's claim includes:

- Your Client's IDR submissions;
- Your Client's certificate of insurance;
- Your Client's PDS documentation;
- RACQI information sheet – Ipswich downstream of the Bremer River and Brisbane River

We have also relied upon a hydrology report relating to Ipswich provided by Water Technology Pty Ltd. We are not in a position to release that hydrology report to you because the report contains personal details of a number of customers which we are required to protect, and the report is also subject to legal professional privilege.

The information sheet that has been previously provided to your client explains in detail the conclusions we have formed following our hydrological investigations.

We also do not propose to release legal advice we have received in relation to your client's claim on the basis that it is subject to legal professional privilege.

The decision by the IDR Manager is the final step in this stage of your appeal process. If you are unhappy with our internal dispute resolution (IDR) decision you

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7955
ABN 50 009 704 152

may refer your dispute to the Financial Ombudsman Service Limited (FOS) who can advise you whether your dispute is one which falls within their Terms of Reference.

The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes that are covered by its Terms of Reference. If you wish for the FOS to consider whether the dispute falls within their Terms of Reference, you must refer your dispute to FOS within two years of the date of the IDR decision. You can do this by contacting FOS at:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne, Vic 3001

1300 78 08 08 (National toll free)
Tel: (03) 9613 6300 Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

Yours faithfully

[redacted] ANZIIF (Snr. Assoc.)
Internal Dispute Resolution Manager

COOPER GRACE WARD
LAWYERS

Our Ref: MJM:RXR 10094914
Your Ref: MAF(flood): 657711

13 May 2011

Civil Justices (Consumer Protection) Unit
Legal Aid Queensland
GPO Box 2449
Brisbane QLD 4001

Email: [redacted]

Level 21, 400 George Street
Brisbane 4000 Australia

GPO Box 834, Brisbane 4001

T 61 7 3231 2444
F 61 7 3221 4356

www.cgw.com.au

ABN 95 591 906 639

E-MAILED
13-5-11

Dear Colleagues

RACQ Insurance - flood claim review
Your client: Leslie Harold Cameron

We refer to your letter dated 18 April 2011.

Our client has reviewed your client's submissions.

Please find **enclosed** a copy of our client's IDR decision.

Yours faithfully
COOPER GRACE WARD

[redacted]

Associate
T [redacted]
F
E

[redacted]

Rocco Russo
Partner

ECA210094914 3840428v1

Cooper Grace Ward uses Greenhouse Friendly™ Envi Recycled 50/50
CONSUMER

Legal Aid

Our Ref: MAF(flood):657711
Date: Monday, 18 April 2011

Contact: [redacted]
Telephone:
Facsimile:
E-mail: [redacted]

The Manager
Internal Dispute Resolution
RACQ
racqidisputeresolution@racqi.com.au

[redacted]
Associate
Cooper Grace Ward
Lawyers
Via Email [redacted]

[redacted]
Cooper Grace Ward
Lawyers
Via Email: [redacted]

Dear Colleague

L H and L M Cameron – Policy Number [redacted]

Request to review decision as quickly as possible following refusal of claim dated: 8 April 2011

The Civil Justices (consumer protection) unit at Legal Aid Queensland acts for the abovenamed for the purpose of this request to review your company's decision to refuse our clients insurance claim arising from events in December 2010 and/or January 2011.

Please ensure that all further correspondence on the reconsideration of the refusal is directed to our unit, attention the author, [redacted]

Our client formally now requests that the decision to refuse insurance be reviewed.

In support of the request for review, we ask that you take the following into consideration:

Exclusion relied upon by you (definition)

Flood

We note that at page 9 of your policy "Flood" is defined as rising water which enters your home as a result of it running off or overflowing from any origin or cause. In our

view "flood" is covered by the policy, unless it is shown that there is an exclusion which has been clearly communicated to the insured.

In our view as "flood" is a prescribed event for the purposes of Section 35 of the Insurance Contracts Act 1984 as defined in regulation 14, you had a duty to clearly inform client that "flood" was excluded under the policy. The Corporations Act 2001 also requires "clear, concise and effective" disclosure.

In our view the definition of "flood" (as described above) is too broad and does not meet your obligations to clearly communicate this exclusion.

The reason for this is that when the definition of" flood" is read together with the inclusion of "flash flood" immediately below in the definition section of the product disclosure statement, in our view there is overlap between the two definitions which is likely to cause confusion for a consumer about what is covered and what is not covered under flash flood and flood. The definitions of flood and flash flood appear to be contradictory and confusing from a consumer's perspective.

In our view, such contradictory definitions do not meet either the requirement to "clearly inform" under the Insurance Contracts Act or the requirement for "clear concise and effective" disclosure under the Corporations Act. In those circumstances you ought not to rely on the exclusion and payout our client's claim

Stormwater run-off and Flash flood

We note that your policy does cover storm at Page 14, and at page 15 Flash flood and stormwater run-off.

From your refusal letter of 8 April 2011 you have refused these claims on the basis that the damage to the property was caused by flooding. We note that this conclusion appears to be on the basis of a Report by RACQ Insurance on its Investigation into the Ipswich Floods which is attached to the letter.

You have concluded at para 8 "*that the areas approaching the junction of Bremer and Brisbane were flooded by a combination of flash flooding that occurred within 24 hours in the Bremer catchment area and elevated water levels in the Brisbane River caused by releases from Wivenhoe dam which occurred more than 24 hours previously*

We presume that this assessment was made on the basis that you say that the "overflow of the Bremer River and Brisbane river " or other overflow was not caused by storm where the flooding occurred within 24 hours consecutive hours of the storm having commenced.

The conclusion reached by you is disputed by our client on a number of grounds.

RACQ have conceded that that there was a storm in the Bremer River catchment area that commenced at 9am on 11 January and that the water contained in the Bremer river that inundated the Cameron's properly was rainwater and stormwater runoff that was

unable to drain into the Brisbane River because of the river's elevated level. In effect you have conceded that on the balance of probabilities the proximate cause of loss was stormwater runoff in the Bremer River (resulting from a storm that commenced no more than 24 hours previously) that was unable to drain into the Brisbane River.

In the RACQ policy, flash flooding is covered if it is as a result of "heavy rain" occurring within 24 hours of the flash flood or stormwater run off. Flash flood is defined as (on p 9);

A sudden flood caused by heavy fain that fell no more than 24 hours prior to the flash flood or stormwater run-off

We note that there were 2455 recorded lightning strikes between 11pm on 10th January to 11pm on 11th January 2011 in the Ipswich Area. (from 6 the previous 24 hours and none from Tuesday 11pm to Wednesday 11pm).

Total Strikes	Date and Time
9	11:00PM on 09 Jan 2011 to 11:00PM on 10 Jan 2011
4590	11:00PM on 10 Jan 2011 to 11:00PM on 11 Jan 2011
0	11:00PM on 11 Jan 2011 to 11:00PM on 12 Jan 2011

There is little doubt that storms occurred along the River in Brisbane on Tuesday morning, 11 January 2011.

The conclusion that a storm which caused flash flooding within 24 hours in the Goodna Area is also supported by the severe weather warning with warnings of heavy rainfall and flash flooding was issued by the Bureau of Meteorology shortly before 9am as reproduced below and it our view that all of the evidence points to storm cells with torrential downpours which hit suburbs of Brisbane and Ipswich on that morning:-

Tuesday, January 11, 2011 8:49 AM
Subject: QLD Severe Weather Warning: Heavy Rainfall and Flash Flooding



18 April 2011

QLD Severe Weather Warning: Heavy Rainfall and Flash Flooding

Dedicated to a better Brisbane

Source: Bureau of Meteorology

For people in the Southeast Coast District and the Darling Downs and Granite Belt District southeast of Dalby to Goondiwindi.

Issued at 8:00 am on Tuesday 11 January 2011

Synoptic Situation: At 8am AEST, an upper level low was located over the Darling Downs and Granite Belt district and is forecast to move to the southwest and slowly weaken.

Heavy rain areas and thunderstorms are expected to continue through the Southeast Coast and Darling Downs and Granite Belt today. Heavy falls will lead to localised flash flooding and will worsen existing river flooding.

Currently, an intense slow moving band of rainfall extends from about Maroochydore to Warwick. Rainfall rates in this band are reaching 80 to 100 mm per hour.

We also note the view that a number of storms affected the Brisbane and Ipswich area is also supported by The Special Climate Statement released by BoM which is quoted in the Insurance Council of Australia Hydrology report for the Brisbane Local Government Area. Relevantly it says:

"10 to 12 January. An upper-level low combined with a humid easterly flow to bring very heavy rain to southeast Queensland and northeast New South Wales. The heaviest falls were in the areas north and west of Brisbane (Figure 1e). Three-day totals exceeded 200 mm over most of the area bounded by Brisbane, Gympie and Toowoomba, including the majority of the Brisbane River Catchment. Further south, totals exceeding 100 mm extended to the coast and adjacent ranges of New South Wales north of Coffs Harbour, locally approaching 200 mm on parts of the Northern Tablelands, and also extended into inland southern Queensland as far west as Dalby.

The heavy rain covered a smaller area than was the case in the late December event. The highest daily totals observed in the Bureau's regular network were 298.0 mm at Peachester and 282.6 mm at Maleny on 10 January, while the highest three-day totals were 648.4 mm at Mount Glorious and 617.5 mm at Peachester. *Intense short-period falls also occurred during the event, with one-hour falls in excess of 60 mm occurring on both 10 and 11 January at numerous stations in various locations north and west of Brisbane. It is possible that higher short-period falls occurred in areas between observing sites."* (emphasis added)

The Radar Images in Appendix A of the Report and referred to on Pages 24 and 25 of the ICA Hydrology report are also relevant. We have attached a copy of the relevant radar images. These images support the view of many of our clients that the western suburbs of Brisbane experienced a storm on the morning of 11 January 2011 which resulted in heavy rain that in turn caused flash flooding that falls within the definition of flash flooding in our client's RACQ Policy.

Furthermore, according to the Bureau of Meteorology (BoM) daily weather observations, there were a number of distinct recorded weather events, including rain, that occurred in the Brisbane area over the period 9th to the 12th January, inclusive, as shown at http://www.bom.gov.au/climate/dwo/IDCJDW0400.shtml

The BoM data records rainfall that relates to the 24 hour period prior to 9am on the day its recorded. For example the BoM website records 110.8mm of rain next to the date of Monday 10 January, 2011. This rain reading relates to the 24 hour period prior to 9am on Monday 10 January 2011. The BoM notes state:

Rain	Precipitation (rainfall) in the 24 hours to 9am.	millimetres

For the period Monday 9am to Tuesday 9am just 15.4mm rainfall was recorded and 40.0mm was recorded for the period from 9am Tuesday to 9am Wednesday . This rainfall accords with our clients' recollection that another storm occurred Tuesday morning and it was only as a result of this storm that flash flooding occurred in the local area.

Legal Aid Queensland now has many clients, living in Ipswich along the River recalling a severe thunderstorm on Tuesday 11th January in the morning. Specifically we are taking statements confirming that lightning was observed, residents heard thunder and experienced extremely heavy rain squalls in their local area.

Windspeeds recorded by the BoM and reported show that winds were gusting at up to 41kms per hour on the Monday and at 33 kms on the Tuesday. These speeds were elevated from the previous week and support our client's claim that a storm had passed over her property on Tuesday morning resulting in high winds and heavy rain.

In our view, our clients house was inundated as a result of *A sudden flood caused by heavy fain that fell no more than 24 hours prior to the flash flood or stormwater run-off.*

Our client's Policy covers the event which caused her property to be inundated because it was inundated as a result of a flash flood within the definition in the RACQ Policy. In our view, as a consequence, RACQ should reverse its decision and pay the claim.

Caps on Flash flooding claims

In our view Mr Cameron should be insured to the value he designated unless he agreed otherwise.

In our view as "flood" is a prescribed event for the purposes of section 35 of the Insurance Contracts Act 1984 (ICA) as defined in regulation 14, you had a duty to clearly inform our client that " flash flooding" claims were capped. The Corporations Act 2001 also requires "clear, concise and effective" disclosure.

It is noted there is a clause in your January 2009 product disclosure statement policy at page 11, that defines flash flooding, does not advise that there is a cap in respect of this claim. On page 18 "flash flooding is noted as an insured event but does not refer to any cap on cover. Whilst the policy caps are included on page 27 of the policy, the point is that this is the only insured event that has a percentage cap on claims.

Most insured after reading the policy would have believed that they were insured for at least "flash flooding"

As we have stated our clients' were oblivious to this restriction on their cover

In our view you have not adequately brought the restriction in payment to our clients' attention within the meaning of s35 Insurance Contracts Act 1984(Cth) and therefore should pay them in accordance with the general terms of coverage.

In our view a statement that flash flooding is an insured event is misleading and deceptive where there is such a significant cap on claims. A maximum payment of 50% of the sum insured for home building ($277,000) and 50% of the contents insured ($152,000) is not coverage as it is totally inadequate.

In our view the PDS, is not only capable of but in fact is misleading and deceptive. As you would be aware this is in breach of s18 of the Australian Consumer Law 2010.

Given this failure to adequately inform and draw the shortcomings of the policy to our client's attention, we request that you pay the whole of her claim and not just the capped amount.

Hydrology

We also note that paragraphs 5 and 8 of the RACQ Report on its Investigations into the Brisbane Floods appear to suggest that the flooding for the entirety of Brisbane was caused primarily by releases from Wivenhoe Dam that followed rainfall in the Brisbane River Catchment.

We note that such a general report appears to rely on a very general Hydrology report which we have not had the benefit of being able to comment on. In our view such a general hydrology report does not provide an adequate assessment of how the damage to Our clients' Property was caused.

We note that you will be unable to rely on this Hydrology in FOS unless it is provided.

Request for information you relied upon to make your decision

If, upon consideration of the matters raised in this letter you reaffirm the original refusal, would you be so kind as to provide copies of any other evidence not previously provided that you have used to determine this claim and/or in reconsideration of this claim within 7 days of your review.

In particular, we would appreciate a transcript of our client's proposal for insurance and record of this claim (if you have one) and a transcript of any discussion with our client or agent upon which you rely to support the decision you have made.

Response and urgency for our client

Because our client's home is not habitable they are in considerable hardship and extreme inconvenience as they await the outcome of their insurance claim. Our client is struggling to cope with the loss of a habitable home. We would appreciate it if you would expedite this review to minimise further harm that delay and uncertainty is causing for this client.

Our clients prepared the quantum of the loss they have suffered to their home and contents in haste and we hereby reserve their rights to revise their claim if necessary.

Yours sincerely,

per [redacted]
Legal Aid Queensland
[redacted]
Senior Solicitor/Consumer Advocate
Civil Justice Services (consumer protection)

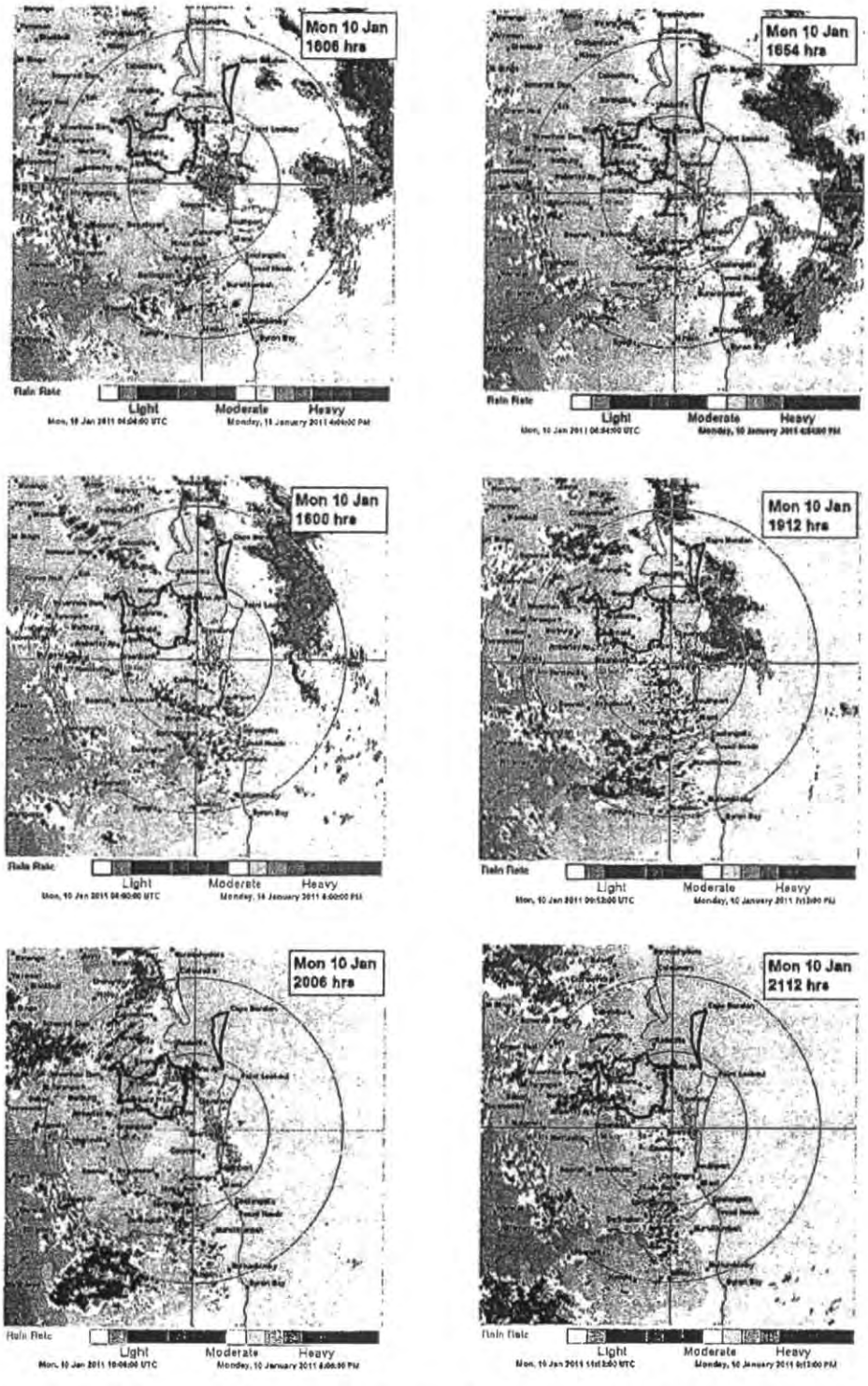


Figure A8 *Radar Images, 1606 Hours to 2112 Hours Monday 10 January 2011*

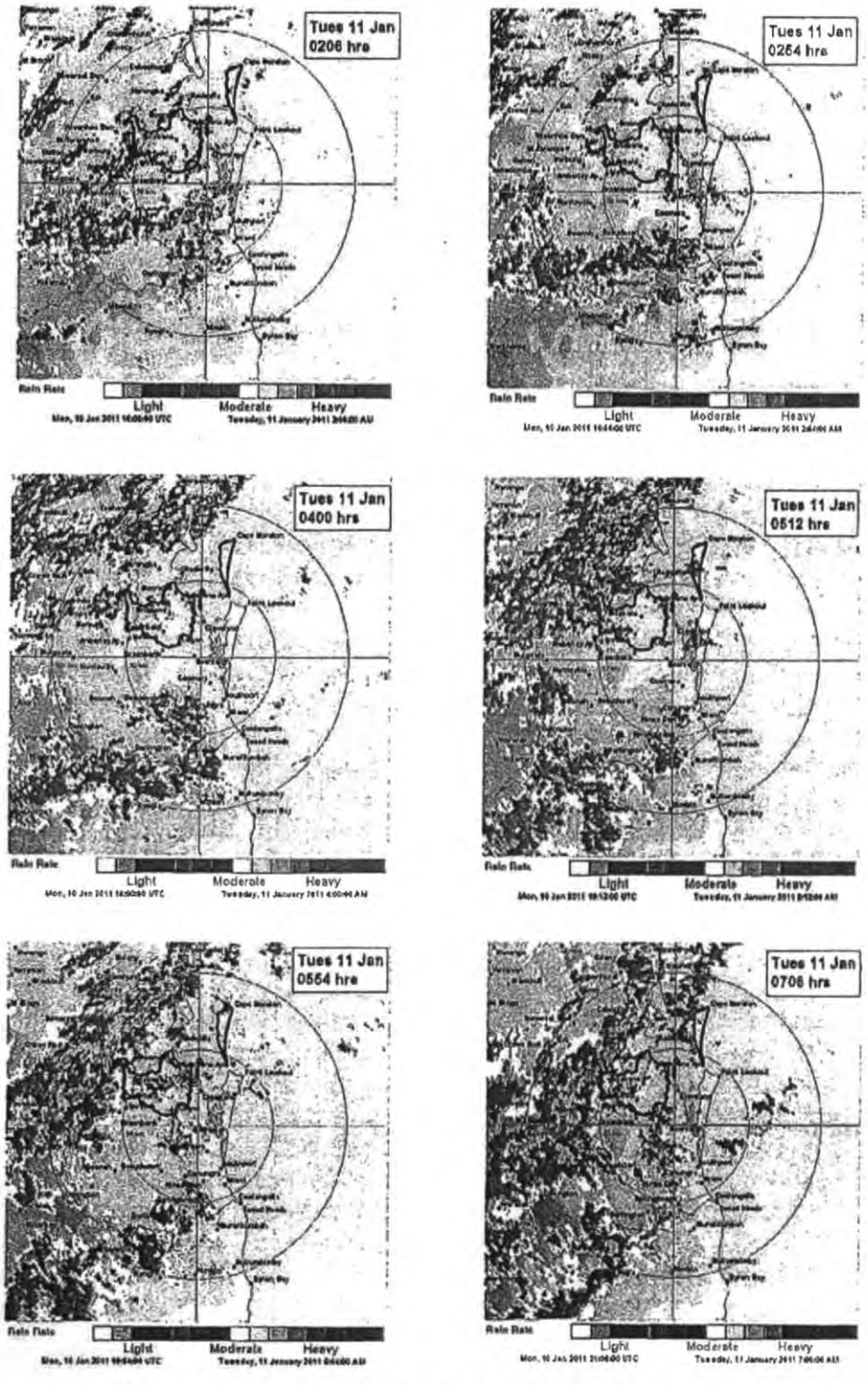


Figure A9 *Radar Images, 0206 Hours to 0706 Hours Tuesday 11 January 2011*

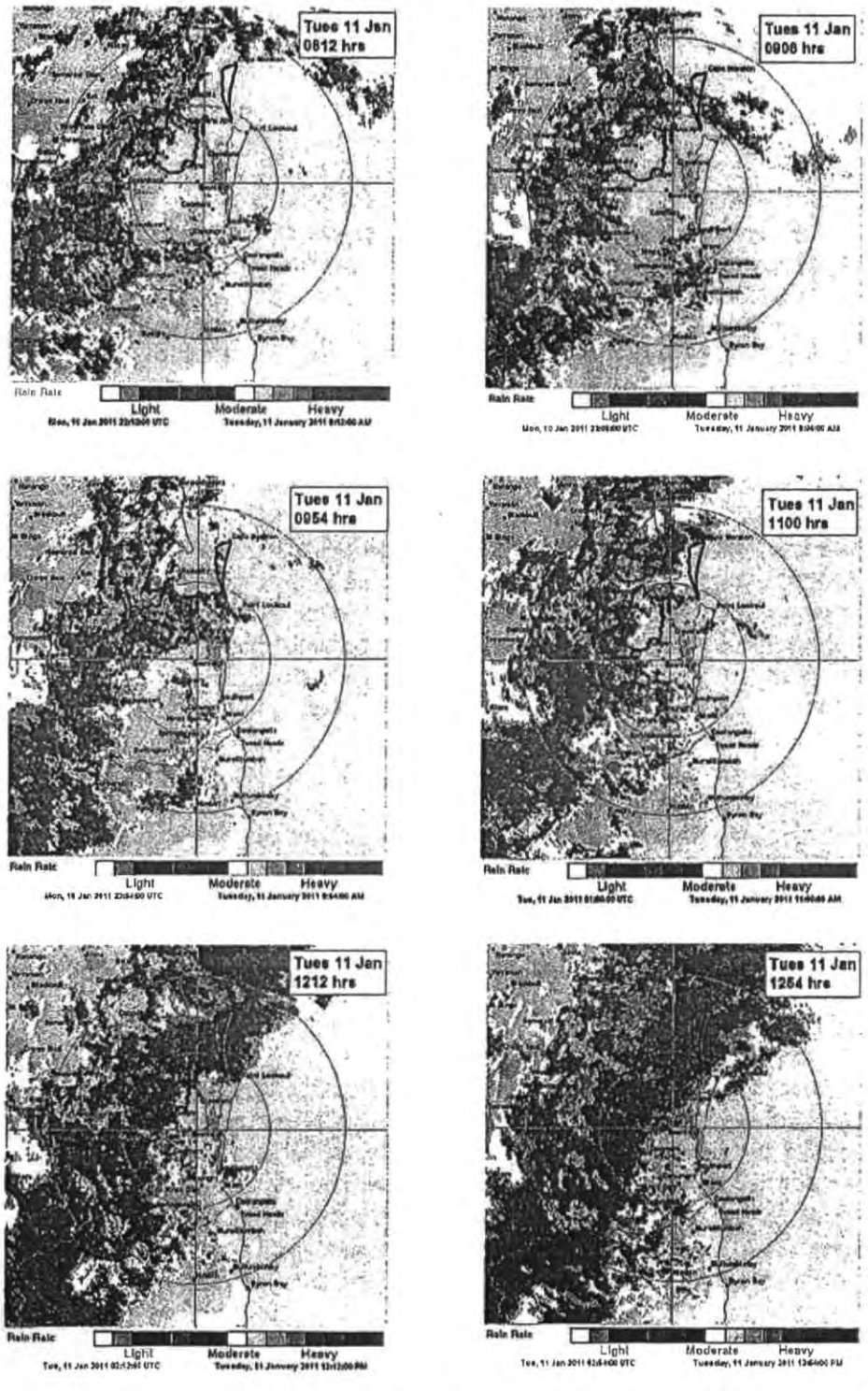


Figure A10 *Radar Images, 0812 Hours to 1254 Hours Tuesday 11 January 2011*

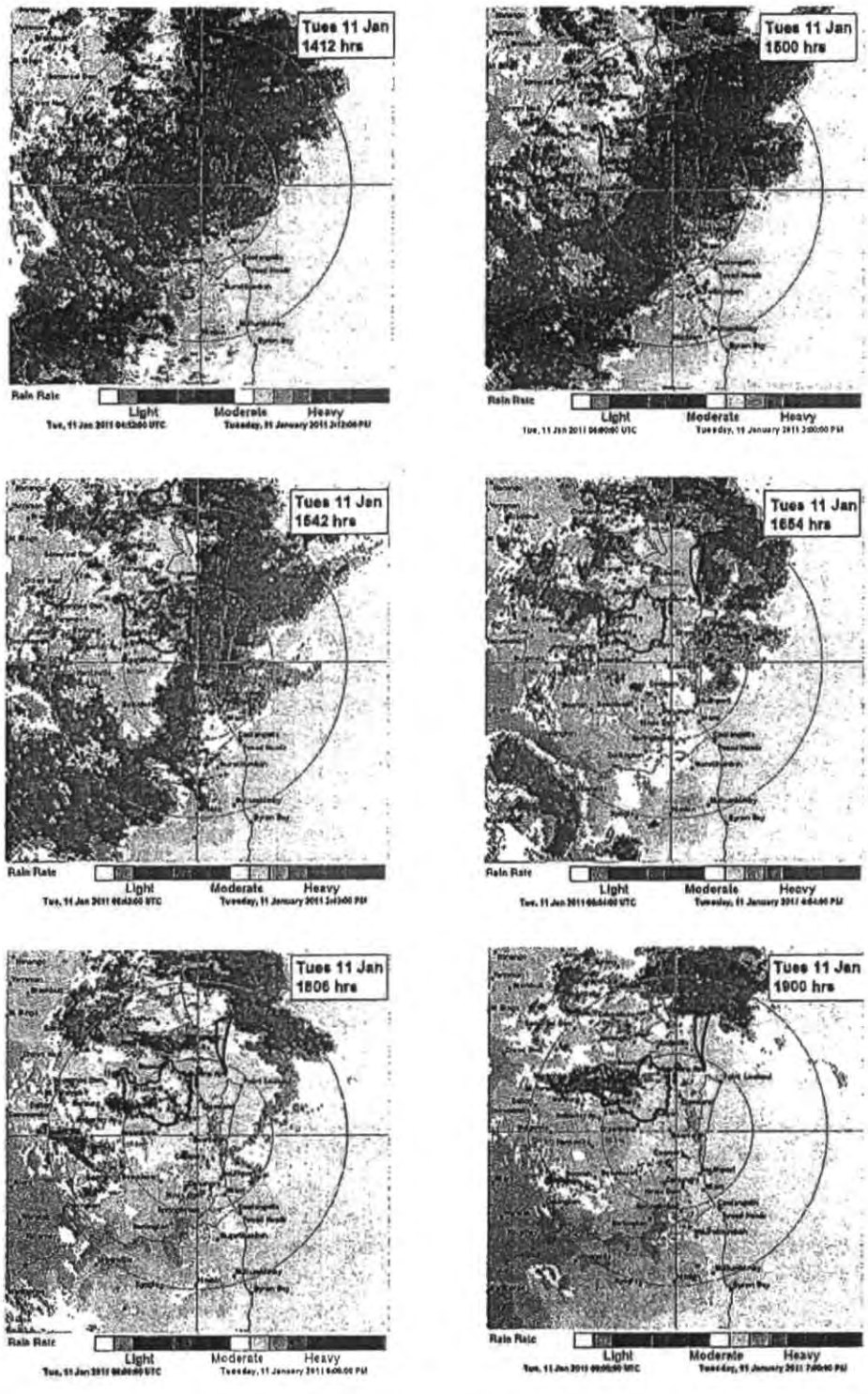


Figure A11 *Radar Images, 1412 Hours to 1900 Hours Tuesday 11 January 2011*

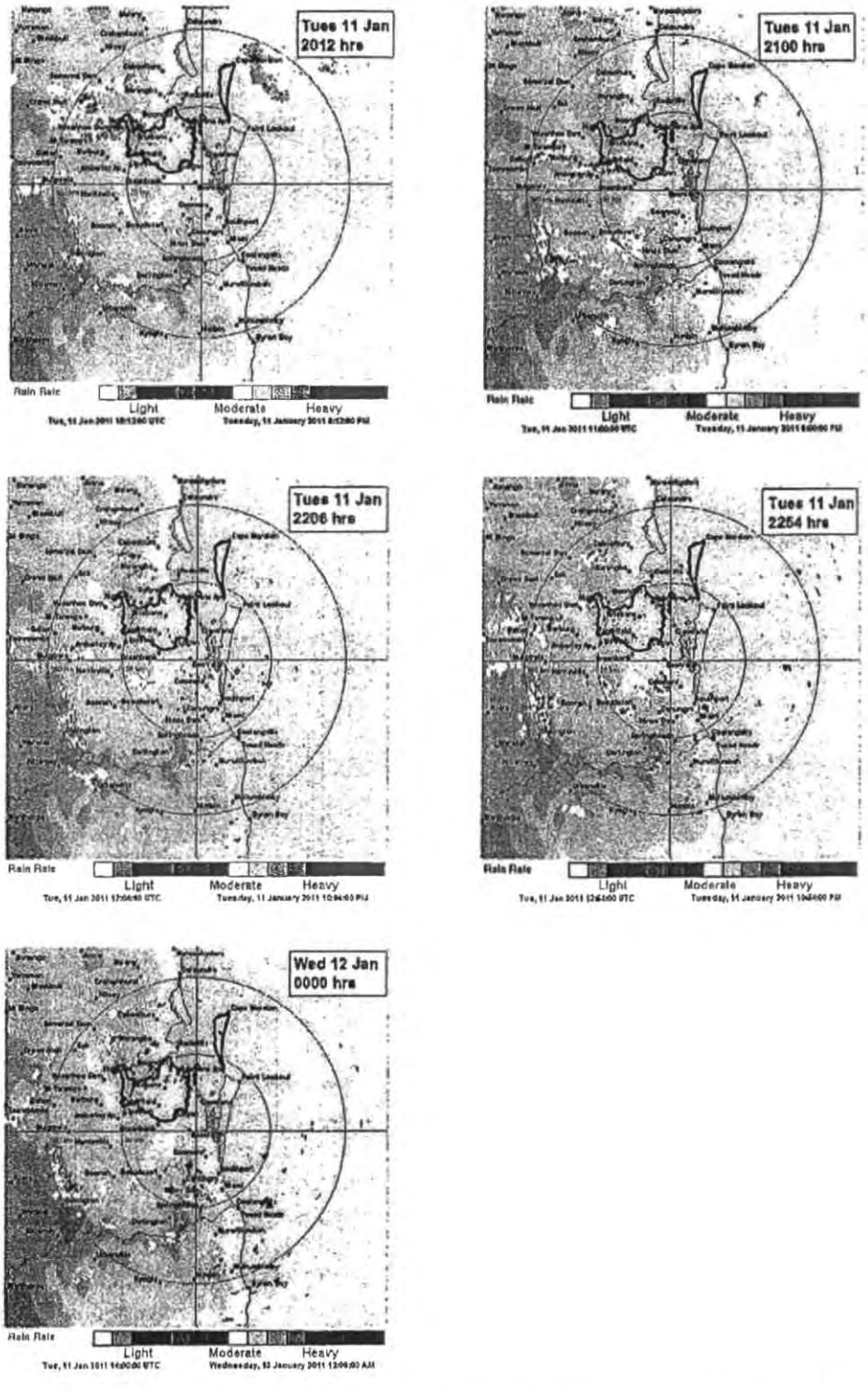


Figure A12 *Radar Images, 2012 Hours on Tuesday 11 January to 0000 Hours Wednesday 12 January 2011*

RACQ Insurance

RACQ Insurance Ltd
ABN: 50 009 704 152
2649 Logan Rd, Eight Mile Plains, QLD 4113
PO Box 3004, Logan City, QLD 4114
Telephone 137 202 Facsimile (07) 3031 2750

11 April 2011

Mr L H & Mrs L M Cameron
[redacted] Mill Street
GOODNA QLD 4300

Dear Mr & Mrs Cameron,

Household Insurance
Policy Number: [redacted]
Claim Number:

Thank you for your request for further information in relation to RACQ Insurance's assessment of your claim.

In response to that request, we enclose a report by RACQ Insurance on the flooding which occurred in your region. This report outlines the conclusions that RACQ Insurance has reached in relation to hydrological issues relevant to the region, which we have applied to your particular property and claim.

We hope this further clarifies RACQ Insurance's decision on your claim.

If you have any questions or need more information, please call us on 137 202.

Sincerely,

[redacted]

Customer Service Officer

RACQ *Insurance*

RACQ Insurance Ltd
50 009 704 152
2648 Logan Rd, Eight Mile Plains, QLD 4113
PO Box 3004, Logan City, QLD 4114
Telephone 137 202 Facsimile (07) 3031 2760

08/04/2011

C.I.D. [redacted]

Mr L H & Mrs L M Cameron
[redacted] Mill Street
GOODNA QLD 4300

Dear Mr Cameron,

Household Insurance
Policy Number:
Claim Number: [redacted]

We have now completed our investigations relating to your claim. It has been determined that the damage at your property has been caused by flooding.

We refer you to your Household Insurance Policy Product Disclosure Statement(s) which state in part:

> ***Words / terms with special meanings***
>
> *Flood* Rising water which enters your home as a result of it running off or overflowing from any origin or cause. *This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance.*

As your policy does not include cover for flood, we must advise your claim has not been accepted.

As you may be aware where the policy is unable to respond, RACQ Insurance has established a compassionate fund to provide assistance to our customers most seriously affected by the Queensland floods.

Although you are not entitled to a payment under the terms of your policy, we are pleased to advise that your circumstances mean that you are eligible for a payment of $ 7,500.00 from the RACQ Insurance compassionate fund.

It is important for you to understand that RACQ Insurance cannot accept any responsibility for any changes in your financial circumstances as a result of making this payment to you. You may wish to seek financial advice prior to accepting this payment.

If you are dissatisfied with the position we have taken in relation to this matter, RACQ Insurance has a review process that we would like you to be aware of.

We have enclosed a Customer Information Sheet outlining this process should you wish to dispute our decision. This entire process is at no cost to you.

RACQ Insurance

CUSTOMER INFORMATION SHEET

HOW TO MAKE A COMPLAINT

RACQ Insurance provides a free and impartial review process established to attend to any complaint you may have in relation to our products or our claims process.

Please refer your complaint to us by writing to RACQ Insurance - Customer Dispute Resolution Department PO Box 3004 Logan City, QLD 4114 or by telephoning 13 72 02. Your complaint will then be reviewed and referred to the appropriate staff by our complaint manager. If you are not satisfied that your complaint is resolved, we can escalate your complaint to the next stage of the free and impartial review process in our Internal Disputes Resolution (IDR) process.

Within the RACQ Insurance Internal Disputes Resolution (IDR) process, the matter will be treated as a dispute. The IDR is an RACQ Insurance representative, independent of the claim decision process, with the appropriate knowledge, skills and authority to deal with the dispute. Your dispute will be considered and you will be notified of the IDR decision within fifteen business days of our receiving notice of the dispute. There is no cost to you for the above process.

If your dispute remains unresolved to your satisfaction:

RACQ Insurance is a member of the insurance industry approved external dispute resolution service known as the Financial Ombudsman Service Limited. The Financial Ombudsman Service Limited is in place to assist in resolving disputes between consumers (you) and the participating financial service provider (RACQ Insurance).

Note: The Financial Ombudsman Service Limited requires that our internal dispute process be allowed the opportunity to resolve your complaint prior to being referred to the service for its review and consideration.

You can contact the Financial Ombudsman Service Limited, who can advise you whether your dispute is one which falls within their Terms of Reference. Just write to the Financial Ombudsman Service Limited, GPO BOX 3, Melbourne VIC 3001 or telephone 1300 780 808 (local call cost for consumers outside the Melbourne metropolitan area). Further information can also be obtained by visiting their website: www.fos.org.au.

RACQ Insurance

We confirm that if the review process results in a payment under your insurance claim, the amount of the compassionate fund payment made to you will be taken to be an advance payment under your claim. This way the compassionate fund remains available to those most seriously affected policy holders who are not entitled to a payment under the terms of their insurance policy.

If you have any queries or need more information, please call us on 137 202.

Sincerely,

[redacted]

Customer Service Officer

CAT L16 2/11

Exhibit 28

[redacted]

From: [redacted]
Sent: Thursday, 16 June 2011 9:08 PM
To: [redacted]
Cc:
Subject: RACQI submission - Cameron - RACQI ref [redacted]
Attachments: Cover document to FOS Submissions.pdf; FOS submission - CAMERON.pdf

Dear [redacted]

Please find attached RACQ Insurance's submission in response to the dispute lodged with the FOS by Mr Cameron [the Applicant].

We confirm that a hard copy of this submission, together with all attachments referred to within, will be posted to you.

We further confirm that a complete hard copy of this submission, together with all attachments referred to within, will be posted to the Applicants.

Please contact the undersigned should you wish to discuss the contents of this email.

Yours faithfully,

[redacted]
Customer Dispute Resolution Manager
RACQ Insurance Limited

PO Box 3004 Logan City QLD 4114
2649 Logan Rd, Eight Mile Plains
[redacted]
Email: [redacted] | Web: www.racqinsurance.com.au

RACQ Insurance

RACQ Insurance
PO Box 3004 LOGAN CITY QLD 4114
2649 Logan Road EIGHT MILE PLAINS
PH (07) 3361 8841 FAX (07) 3219 0489

16 June 2011

Financial Ombudsman Service Limited
GPO Box 3
Melbourne Victoria 3001

Attention: [redacted] Dispute Analyst

Dear [redacted]

RE: **Consumer Complaint** - Mr Leslie Cameron
Claim Number - [redacted]
Your Reference -

Thank you for your letter dated the 25th May 2011 seeking a response in relation to a dispute lodged by Mr Cameron [the Applicant]. Please find enclosed our response to the Applicant's dispute, outlining the reasons for the Member's final decision in relation to the dispute.

Yours faithfully

[redacted]

[redacted]
Customer Dispute Resolution Manager



RACQ Insurance

RACQ Insurance
PO Box 3004 LOGAN CITY QLD 4114
2649 Logan Road EIGHT MILE PLAINS
PH (07) 3361 8841 FAX (07) 3219 0489

16 June 2011

Mr Leslie Cameron
C/- Legal Aid Queensland
Attention: [redacted]
44 Herschel Street
BRISBANE QLD 4000

Dear Mr Cameron

RE: Claim Number - [redacted]

In accordance with the Financial Ombudsman Service Limited [FOS] Terms of Reference, attached is a copy of all information and documentation being tendered by RACQ Insurance to the FOS.

Yours faithfully,

[redacted]

Manager – Customer Dispute Resolution

COPY

FOS DISPUTE RESPONSE
SUBMITTED BY RACQ INSURANCE LIMITED (THE MEMBER)

1. BACKGROUND

1.1 Mr Leslie Cameron (the Applicant) holds a standard household policy of insurance with the Member. A copy of the certificate of insurance for the relevant policy period is attached.

1.2 In summary, the policy details and the Applicant's particulars are as follows:

Insured:	Leslie Harold Cameron
Type of policy:	Household and contents insurance
Property:	[redacted] Mill Street, Goodna
Period of policy:	19 February 2010 to 19 February 2011
Policy limits:	Building $276,000 and Contents $70,000

1.3 The following evidence is relied upon by the Member in relation to this dispute:

Attachment	Details
A	**Certificate of insurance**
B	**Product Disclosure Statement**
C	**Statement of Stephen Quinton Clark**
D	**Key correspondence**
E	**Loss adjustor report**

2. SUMMARY OF FACTS

2.1 The Applicant evacuated his property on 11 January 2011 and it appears the Applicant's claim is that his property was inundated sometime on 12 January 2011.

2.2 On 12 January 2011 the Applicant made a claim under the policy.

COPY

2.3 From 14 January 2011 the Member undertook investigations to determine the cause of the inundation of various areas inundated in the Queensland floods, including the Applicants' premises. Some of the steps that the Member undertook are as follows:

(a) On 14 January 2011 the hydrology assessment identification process began. This involved a site inspection by loss adjustors (MYI Freemans) of all inundated properties to determine which properties required hydrological investigation.

(b) Between 14 January 2011 and 27 January 2011 the Member investigated an appropriately qualified hydrologist to appoint. This process took some time as there was extreme demand on the industry at the time and because of the holiday period generally.

(c) On 27 January 2011 Water Technology was appointed as the Member's hydrologist. The first brief that the hydrologist received was to investigate the cause of inundation in areas where there had been a number of fatalities – the Toowoomba and Lockyer Valley regions.

(d) On 2 February 2011 Water Technology was formally briefed to investigate the cause of inundation in various other areas including Brisbane.

(e) Progress in these investigations was at times hampered by lack of access to flood inundation maps, terrain information, rainfall and river gauge information and hydrodynamic modelling information.

(f) Water Technology's investigations into the Goodna area were completed on 18 March 2011.

(g) As soon as possible after this, the Member began contacting customers to inform them of whether their claims were accepted or declined. It was not possible for all customers to be contacted immediately upon conclusion of the investigations because the Member needed to take steps to confirm that where the hydrology investigations suggested a claim should be declined, the insured had been sent a copy of the PDS for the policy prior to the loss arising. Further, the process of calling each insured was very time intensive as it was often necessary to offer comfort and support to customers, particularly where claims were being declined.

2.4 During a telephone conversation on 10 March 2011 the Member informed the Applicant that it was still completing hydrology investigations in relation to his claim. As discussed above, Water Technology's investigations into the inundation of the Applicant's property were not completed until 18 March 2011.

2.5 During telephone conversation on 10 March 2011 the Applicant requested that the IDR Manager of the Member review the decision of the Claims Department not to make a decision on the Applicant's claim until further hydrology investigations had been completed to determine the cause of the inundation.

2.6 On 11 March 2011 the Member informed the Applicant that his request for IDR would be reviewed by the IDR Manager within 10 business days.

2.7 On 17 March 2011 the Member informed the Applicant that the IDR Manager confirmed the decision of the Member's Claims department that before the Member could determine whether the policy responds to his claim, further investigations need to be completed to determine the cause of the inundation.

2.8 By a letter dated 8 April 2011 the Member informed the Applicant that his claim was declined but that the Applicant was eligible for a payment of $7,500 from the RACQ Insurance compassionate fund. It was made clear to the Applicant that accepting the compassionate fund payment would not impact on the Applicant's ability to challenge the Member's decision on the main claim. The Applicant accepted the compassionate payment.

2.9 On 11 April 2011 the Member sent the Applicant an information sheet summarising the conclusions of the hydrology investigations into the Goodna area.

2.10 On 18 April 2011 the Applicant requested that the IDR Manager of the Member review the claim decision.

2.11 On 11 May 2011, the IDR Manager confirmed the original decision to decline the Applicants' claim.

2.12 On 27 May 2011 the Member received a letter dated 25 May 2011 from FOS providing details of the Applicant's dispute and requesting a response by 16 June 2011.

2.13 This document contains the Member's submissions in response.

3. ISSUES IN DISPUTE

3.1 The issues in dispute are set out in the letter from Legal Aid Queensland dated 18 April 2011. The key issues are as follows:

(a) Was the Applicant "clearly informed" about the scope of flood coverage under the policy?

(b) What was the cause of the Applicant's loss?

3.2 If a decision is to be made on any issues which have not been raised at this stage, the Member requests that it be given an opportunity to address those issues once they have been raised.

4. POSITION OF THE PARTIES

4.1 The key allegations made by the Applicant can be grouped into categories as follows:

(a) An allegation that the PDS was not sufficient to "clearly inform" the Applicant about the scope of the flood coverage.

(b) An allegation that the cause of the Applicant's loss was "Flash flood and stormwater run-off" as defined under the policy.

4.2 The Member's position is as follows:

(a) In relation to "clearly informing" the Applicant:

(i) The PDS is sufficient to "clearly inform" the Applicant about the scope of the flood cover.

(ii) The PDS clearly states that the policy does not cover "flood".

(iii) Further and alternatively, the certificate of insurance was sufficient to clearly inform the Applicant about the scope of the cover.

(iv) Further and alternatively, the Applicant was in fact aware of the scope of the cover.

(b) In relation to the cause of the loss:

(i) The proximate cause of the Applicant's loss was "Flood" as defined.

(ii) The Applicant has not discharged the onus of proving that the cause of the loss was by "Flash flood and stormwater run-off".

(iii) If flash flood was a proximate cause (which is denied), then "Flood" was *also* a proximate cause of the loss and, by application of the *Wayne Tank* principle, the policy does not respond.

5. POLICY PROVISIONS

5.1 The certificate of insurance states on page 3:

What optional covers are included and not included

	Home	*Contents*
...		
Flood and storm surge	*not included*	*not included*

5.2 The relevant provisions of the PDS for the policy state as follows:

(Page 10)

Words / terms with special meanings

Word / term	**Meaning**
...	
Flood	Rising water which enters your home as a result of it running off or overflowing from any origin or cause. *This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance.*

(Page 11)

Flash flood and stormwater run-off	A sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or stormwater run-off
...	

(Page 12)

Storm	A violent disturbance of the atmosphere associated with strong winds including a cyclone, lightning,

heavy rain, hail or snow, but not continuous bad weather by itself.

(Page 17)

Insured events you are covered for

Damage caused by weather...

What is covered	What is not covered
Storm	Loss or damage: x caused by rain, hail or snow after it has reached the ground; x caused by rain or wind x caused by rain or wind entering the home unless it enters through an opening in the windows, walls or roof made by a storm; x to garden borders, paths, driveways, paving, free standing or retaining walls (whether or not part of the home), tennis courts and other playing surfaces; x to paint and/or external coatings of buildings when there is no structural storm damage to other parts of the home; x to swimming pool and spa covers, liners and the like other than loss or damage covered under Additional benefit; Storm damage to pool and/or spa covers on page 45; x to a glasshouse whether constructed principally of glass or not; x during the first 48 hours of the initial period of insurance of this policy unless we have issued it to you: • in conjunction with your signing a contract to purchase the home; or • to replace a policy with us or another insurer from the date and time that other policy expired. x caused by storm surge; x caused by power surge.

(Page 18)

Insured events you are covered for

Damage caused by weather...

What is covered	What is not covered
Flash flood and stormwater run-off	Loss or damage caused:

A sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or stormwater run-off	x by flood; x to swimming pools or spas and their covers, liners and the like; x to the water in swimming pools or spas; x by water being absorbed through floors, external and internal walls of your home (including rising damp) and any subsequent loss or damage to contents including carpets; x by hydrostatic pressure building up below or behind any part of your home or structure including a swimming pool, spa or tank; x to garden borders, paths, driveways, paving, free standing or retaining walls (whether or not part of the home), tennis courts and other playing surfaces; x by storm surge or any other action of the sea; x by power surge; x during the first 48 hours of the initial period of insurance of this policy unless we have issued it to you: • in conjunction with your signing a contract to purchase the home; or • to replace a policy with us or another insurer from the date and time that other policy expired.

...

(Page 27)

Your home

The most we will pay you for home claims

What is covered	What is not covered
Flash flood and stormwater run-off We will pay up to 50% of your home sum insured or $25,000, whichever is higher	

(Page 48)

Optional covers for extra peace of mind

The covers outlined in this section are optional and do not apply unless you have asked for them and we agree to cover you. Additional premiums apply for each cover. Your certificate of insurance will show which covers operate. All optional covers are subject to the terms and conditions of this policy.

...

(Page 53)

Optional covers for extra peace of mind

What is covered	What is not covered
Flood and storm surge This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance. **Home and/or contents cover** We cover you for loss of or damage to your home or contents caused by flood or storm surge which happens during the period of insurance at the property address. We will pay up to the: • home sum insured, if your home is insured; • contents sum insured, if your contents are insured for damage caused by flood or storm surge. We will pay for loss or damage in the same way and in the same amounts as we do under Insured events cover.	We will not pay for loss or damage to: x paths, driveways, paving, retaining walls(whether or not part of the home), tennis courts or other playing surfaces; x shade or sail cloth; x fabric awnings, swimming pool and spa covers or liners and the like; x glasshouse whether or not constructed principally of glass; x water in swimming pools or spas; x your property during the first 48 hours of the initial period of insurance of this policy unless we have issued it to you: • in conjunction with your signing a contract to purchase the home; or • to replace a policy with us or another insurer from the date and time that other policy expired.

6. LAW

Obligation to "clearly inform"

6.1 Section 35 of the *Insurance Contracts Act 1984* (Cth) relevantly provides:

(1) Where:

(a) a claim is made under a prescribed contract; and

(b) the event the happening of which gave rise to the claim is a prescribed event in relation to the contract;

the insurer may not refuse to pay an amount equal to the minimum amount in relation to the claim by reason only that the effect of the contract, but for this subsection, would be that the event the happening of which gave rise to the claim was an event in respect of which:

(c) the amount of the insurance cover provided by the contract was less than the minimum amount; or

(d) insurance cover was not provided by the contract.

(2) Subsection (1) does not have effect where the insurer proves that, before the contract was entered into, the insurer clearly informed the insured in writing (whether by providing the insured with a document containing the provisions, or the relevant provisions, of the proposed contract or otherwise) or the insured knew, or a reasonable person in the circumstances could be expected to have known:

(a) where the effect of the contract, but for subsection (1), would be that the liability of the insurer in respect of a claim arising upon the happening of the event would be less than the minimum amount--what the extent of the insurer's liability under the contract in respect of such a claim would be; or

(b) where the effect of the contract, but for subsection (1), would be that the insurer would be under no liability in respect of such a claim--that the contract would not provide insurance cover in respect of the happening of that event.

6.2 Section 35 must be read with section 69, which provides:

(1) Where:

(a) by reason of a provision of this Act, information in relation to a contract of insurance is to be or may be given in writing to a person before the contract is entered into; and

(b) it is not reasonably practicable for the information to be so given in writing but it is reasonably practicable for it to be so given orally;

the provision shall be deemed to have been complied with if:

(c) the information is so given orally; and

(d) the information is also given in writing within 14 days after the day on which the contract was entered into.

(1A) If:

(a) an insured may, because of subsection (1), be informed orally of the matters referred to in subsection 22(1); and

(b) the regulations prescribe a form of words to be used in giving the information orally;

the information may be given using the prescribed form of words.

(2) Where, by reason of a provision of this Act:

(a) information in relation to a contract of insurance is to be or may be given in writing to a person before the contract is entered into; and

(b) it was not reasonably practicable for the information to be so given orally or in writing;

the provision shall be deemed to have been complied with, and the information shall be deemed to have been given, if the information is given in writing within 14 days after the day on which the contract was entered into.

(3) Where information as mentioned in subsection (1) or (2) is given in writing after the contract was entered into, but at a time later than 14 days after the day on which the contract was entered into:

(a) the rights of a person other than the insurer in respect of a loss that occurred during the period commencing at the expiration of 14 days after the day on which the contract was entered into and ending at the time when the information was so given are the same as though the information had not been given; and

(b) the rights of a person other than the insurer in respect of a loss that occurred at any other time are the same as though the information had been given in writing before the contract was entered into.

(4) Where:

(a) by reason of this Act, information in relation to a contract of insurance is to be or may be given in writing by the insurer to a person before, or at the time when, the contract is entered into;

(b) it is reasonably practicable for the information to be so given; and

(c) the information is not so given, but is given in writing at a later time;

the rights of a person other than the insurer in respect of a loss that occurred after the contract was entered into but before the information was given are the same as though the information had not been given.

6.3 It is submitted that the effect of section 69 is that an insurer will be able to rely on a provision which limits cover below the minimum amount referred to in section 35 so long as the insured is clearly informed, orally or in writing, of the effect of the provision at some time before the loss occurs.

Cause of the Applicant's loss

6.4 An insured bears the onus of proving that their loss was caused by an event covered under the policy. If a loss is proven to fall, prima facie, within the policy, then the insurer bears the onus of proving that any exclusion applies: *Wallaby Grip Ltd v QBE Insurance (Australia) Ltd* (2010) 240 CLR 444.

6.5 The following principles of insurance law are relevant in determining the cause of the Applicant's loss:

(a) Courts look to find the "proximate cause" of the loss.

(b) The proximate cause is not the first or last cause of the loss; it is the "dominant", "effective", "direct", "efficient" (ie what "effectively" caused it) or "operative" cause of the loss.

(c) The proximate cause is the cause determined by a commonsense evaluation of the relevant facts – the cause that that the average person on the street would attribute to the loss: *Caine v Lumley General Insurance Limited* (2008) 15 ANZ Insurance Cases 61-756 at [76], *Max Hams v CGU Insurance Limited* [2002] NSWSC 273 [163].

(d) A court will generally try to find *the* (ie sole) proximate cause of the loss: *McCarthy v St Paul International Insurance Co Ltd* (2007) 157 FCR 402 at [91].

(e) However, the court should not strain to find one proximate cause if there are two causes both of which can properly be described as effective causes of the loss: *Wayne Tank and Pump Co Ltd v Employers Liability Assurance Corporation Ltd* [1973] 2 Lloyd's Rep 237; *City Centre Cold Store Pty Ltd v Preservatrice Skandia Insurance Ltd* (1985) 3 NSWLR 739.

(f) Where there are two or more proximate causes, one within the policy and another other excluded, the policy does not respond: *Wayne Tank and Pump Co Ltd v Employers Liability Assurance Corporation Ltd* [1973] 2 Lloyd's Rep 237 at 241; *Max Hams v CGU Insurance Limited* [2002] NSWSC 273; *Caine v Lumley General Insurance Limited* (2008) 15 ANZ Insurance Cases 61-756 at [85].

6.6 On that basis, it is submitted that the Applicant must prove that "Flash flood and stormwater run-off" or "Storm" was *the* cause of the loss. The insured's claim will fail if the loss was caused by "Flood" or by a combination of "Flood" and "Flash flood and stormwater run-off", or by a combination of "Flood" and "Storm", or by a combination of "Flood" "Storm" and "Flash flood and stormwater run-off".

7. SUBMISSIONS

Obligation to "clearly inform"

7.1 The Member submits that the Applicant was "clearly informed" about the scope of his flood coverage when the Applicant received a copy of the PDS.

7.2 The Applicant's submissions claim that the definition of "Flood" in the policy is "too broad". That submission, with respect, misunderstands the nature of section 35. Section 35 does not limit the insurer's decision about what cover to offer, rather it provides that if the minimum cover is not to be provided, the insured must be "clearly informed" of the differences between the cover provided and the minimum cover.

7.3 The Member submits that when the definitions of the terms "Flood" and "Flash flood and stormwater run-off" are read together, the difference between the two is clear. "Flash flood and stormwater run-off" is a particular category of flood – namely, a sudden flood caused by rain that fell not more than 24 hours earlier. The policy makes clear that this is the only type of flood which is covered, and that any other kind of flood is not covered as part of the standard cover.

7.4 The Member relies on the PDS as a whole for satisfying its obligation to clearly inform the Applicant about the scope of his flood cover. However, the Member refers in particular to page 18 of the PDS which clearly juxtaposes the events which are covered with those which are not covered. Under the heading "What is covered", the term "Flash flood and stormwater run-off" appears, along with the definition of that term. Immediately adjacent to this, under the heading "What is not covered", the term "Flood" is listed.

7.5 In the definitions section of the PDS, immediately after the definition of "Flood" is set out, customers are again explicitly told that "*This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance*".

7.6 Further, the section of the PDS dealing with optional extra coverage also makes clear that "Flood" is not an event which is included in the standard policy.

7.7 In relation to "clearly informing" the Applicant of the cap on flash flooding claims, the Member notes the following:

(a) The PDS, under the heading "The most we will pay you", sets out the monetary limits applicable to all claims, including, for Flash flood and stormwater run-off. The PDS clearly states "We will pay up to 50% of your home sum insured or $25,000, whichever is higher."

(b) The table of contents of the PDS makes clear at an early stage of the document where such information could be found. Further, the table of contents shows that the document is structured so that it first sets out the nature of the events that are covered, and then deals with how much will be paid if these events occur.

7.8 In the alternative to the above matters, the Member submits that the Applicant was clearly informed that he was not covered for "Flood" because the Applicant's certificate of insurance, on page 4, clearly states next to the heading "Flood and storm surge" the words "not covered".

7.9 The Member acknowledges the following comments from FOS' Circular dated July 2010:

Where a decision in relation to a dispute depends on FOS deciding whether or not a financial services provider (FSP) sent, and an applicant received, a specific document (eg a renewal, certificate of insurance, policy document, cancellation notice, letter of offer or default notice etc), there are steps both parties will need to take to satisfy FOS about the dispatch and receipt of the document.

7.10 The Applicant has at no time disputed receiving the PDS and certificate of insurance, and as such this dispute does not depend upon the FOS deciding whether the Member sent, and whether the Applicants received, those documents. Should the Applicant or FOS disagree with this assertion, the Member seeks the opportunity to put forward evidence to demonstrate that the Applicant was in fact provided with the required documentation which clearly outlined the cover provided.

Cause of the Applicant's loss

7.11 The issues in dispute and the position of the parties require a consideration of the following question by reference to the evidence: Was the proximate cause of the Applicant's loss "Flash flood and stormwater run-off"?

7.12 As discussed above, the Member has (through Water Technology) conducted its own detailed hydrological investigations into the cause of flooding in Brisbane and the Goodna area. It is

important to note that the Member has undertaken these specific investigations, and it is these investigations which the Member has relied upon in making its decision (as opposed to the report obtained by the Insurance Council of Australia (**the ICA Report**)). The Member did this so that it would have its own information which considered the specific issues which arise under the terms of its policy.

7.13 Accordingly, the Member relies primarily on the attached statement of [redacted] is a director of Water Technology, an expert who specialises in hydrologic and hydraulic engineering. His statement deals with the cause of the flooding in the Applicant's area on a regional basis. The Member relies upon this statement rather than the ICA Report, although (as discussed below) we note that the conclusions formed by Mr Clark are consistent with the findings in the ICA Report.

7.14 In respect of the regional issues, the critical conclusions set out in [redacted] statement are as follows:

> *11. A substantial amount of rain fell in the Brisbane River catchment above Wivenhoe Dam both before, but particularly over the period 9, 10 and 11 January 2011 commencing at approximately 9.00am on 9 January 2011. This rain caused significant inflows into the Wivenhoe Dam, the level of which peaked late in the evening on 11 January 2011. There were significant discharges of this water from the Wivenhoe Dam which flowed into the Brisbane River. This water worked its way down the Brisbane River towards Brisbane.*
>
> *12. A substantial amount of rain also fell in the Bremer River catchment from around 6.00am on 11 January 2011. This rain travelled down the Bremer River towards the junction of the Bremer River and the Brisbane River.*
>
> *13. The Bremer River contributed in the order of 15% to 25% of the Brisbane River's peak flow. Due to the high Brisbane River tailwater levels, there was some attenuation of the peak flow rate in the lower reaches of the Bremer River. This means that the overall contribution of the Bremer River to the Brisbane River is likely to be less than 15% to 25% but it is not possible at this stage to precisely say by how much less.*
>
> *14. A small proportion of the overall depth of the Brisbane River prior to 6.00am on 12 January 2011 may be partially attributable to the rain that fell in the Bremer River catchment on 11 January 2011. However, the overwhelming influence on the flooding of the Brisbane River was the rain which fell some days earlier over the Wivenhoe Dam catchment and its subsequent release from Wivenhoe Dam.*
>
> *15. After 6.00am on 12 January 2011, the Brisbane River continued to rise to its peak level of 4.45m (recorded at the Brisbane City Gauge at approximately 4.00am on 13 January 2011).*
>
> ....
>
> *30. On the basis of the above matters, I conclude that the cause of the inundation of the Subject Property was the rising level of the Brisbane River, which was itself caused by rain which fell more than 24 hours earlier.*

7.15 These conclusions are supported by the ICA report, the Summary of Findings section of which states:

> *There were three generally distinct and significant periods of rainfall between 9 January and 13 January 2011: the first rainfall event occurred over the period from about 1400 hours to 2100 hours on Sunday 9 January; the second event over the period from about 0900 hours to 1200 hours on Monday 10 January; and third event from about 2100 hours on Monday 10 January to 1500 hours on Tuesday 11 January. The third rainfall event delivered the heaviest falls. The first and third of these rainfall events caused two major floods in the upper Brisbane River catchment draining directly to Wivenhoe and Somerset Dams.*
>
> ....
>
> *As with the upper Brisbane River catchment, there were three ganarally distinct and significant rainfall periods across the lower catchment during the period Sunday 9 January to Thursday 13 January 2011. The timing of these lower catchment rainfalls was slightly different from the upper catchment rainfalls. The first lower catchment rainfall event occurred from around 1000*

hours to 2100 hours on Sunday 9 January; the second from around 0600 hours to 1500 hours on Monday 10 January; and third rainfall event from around 0400 hours to 1800 hours on Tuesday 11 January. The third event was the most significant over much of the lower catchment, but the second event was especially severe over the upper reaches and catchment areas of Lockyer Creek and its tributaries that abut the Escarpment.

...

Rain ceased over the Brisbane City area around 1800 hours on Tuesday 11 January, some 24-30 hours before flood levels in the Brisbane River peaked. Thus, when the Brisbane River peaked, it is not expected that there was any downstream flow of significance in the tributary creeks draining the Brisbane LGA. As the floodwave passed downstream along the Brisbane River, backwater flooding occurred up the tributary creeks. The peak flood level and time of peak along the tributary creeks ere expected to be the sama as those in the Brisbane River at the mouth of the creeks.

In low-lying urban areas, especially in Brisbane and Ipswich cities, significant areas of land are separated from the Brisbane River and its tributary waterways by an intervening ridge or levee of higher land. High tailwater levels in the receiving waterways caused backflow up the piped drainage system to surcharge into the low areas and cause pipe backflow inundation.

Floodwaters moving down the Brisbane River over the period 9 to 14 January were made up of releases from Wivenhoe Dam and floodwaters from Lockyer Creek and the Bremer River. The water level response to these „normal" flood events in lower Lockyer Creek, in the lower Bremer River and in the lower Brisbane River was dwarfed by the subsequent water level rise associated with releases from Wivenhoe Dam over the period 0600 hours on Tuesday 11 January to 0300 hours on the morning of Wednesday 12 January. The water level rise associated with tha above dam releases increased water levels in the lower Lockyer Creek at O "Reillys Weir by over 5 m, in the lower Bremer River at One Mile Bridge by over 7 m, and in the Brisbane River at Savages Crossing and Mt Crosby by 7 m and 10 m respectively.

This report does not quantify the relative contributions of releases from Wivenhoe Dam and floodwaters from Lockyer Creek and the Bremer River to flows in the Brisbane River or along the lower reaches of these two tributaries. Notwithstanding this fact, on the basis of recorded water level behaviour, it is concluded that releases from Wivenhoe Dam was the principal immediate cause of flooding along the reach of the Brisbane River downstream of the Dam, along the lower reaches of Lockyer Creek and the Bremer River, and along tributaries further downstream.

However, performance of Wivenhoe Dam during the January 2011 flood event is more complex than simply assigning flood causation to „dam releases". The dam sits astride the Brisbane River; all upstream runoff must flow into the dam and become „dam release". In January 2011, Wivenhoe Dam was called upon to accommodate massive inflows made up of surface runoff from the upstream catchment area, releases from Somerset Dam, and direct rainfall. All of this water – generated by natural meteorological processes – had to pass through the dam. The greater the volume and peak discharge of an incoming flood, the less effective are dams at mitigating flood flows, and the more constrained „management options" (releases) become for dam operators.

7.16 The statement of [redacted] also confirms that the Applicant's property does not appear to have been inundated by stormwater run-off or other local run-off.

7.17 In relation to the matters raised in the letter from Legal Aid dated 18 April 2011, we note the following:

(a) The evidence contained in that letter is basically to the effect that there was rain or a storm on 11 January 2011. As noted above, it is not clear, but it seems the submission proceeds on the basis that the property was inundated on 12 January 2011.

(b) Those two facts (even assuming the claimed inundation time to be accurate) are not sufficient to show any connection between the rain that fell on 11 January 2011 and the inundation of the Applicant's property. The fact that one occurred after the other does not show that one was caused by the other.

(c) The fact that there was local rainfall before the inundation does not mean that the inundation was "Flash flood or stormwater run-off". It is not sufficient, to satisfy the definition, to show that there was rain within 24 hours of the Applicant's property being inundated. The Applicant must show that the rain which fell within 24 hours was what caused the inundation. The evidence relied upon by the Applicant does not establish this.

(d) The Applicant has not sought to rely upon any hydrological evidence. His submissions have not attempted to address the other possible causes of inundation, particularly, the effect of water (which had fallen in the Wivenhoe Dam catchment from around 9 January 2011) which was released from Wivenhoe Dam.

7.18 It is necessary to then consider the application of the various policy definitions in light of the evidence.

7.19 The evidence indicates that the proximate cause (or at the very least a proximate cause) of the loss was rain which fell in the Wivenhoe dam catchment from 9 January 2011 (and earlier) which had the effect of raising the level of the Brisbane River. That rain fell more than 24 hours prior to the inundation of the Applicant's property. Therefore, the inundation does not meet the definition of "Flash flood and stormwater run-off".

8. CONCLUSION

8.1 For the above reasons:

(a) the Applicant was "clearly informed" about the scope of the policy's flood coverage; and

(b) the Applicant's loss was not caused by "Flash flood and stormwater run-off" as defined in the policy.

8.2 Again, if there are any specific issues to be decided that have not been addressed in this submission, the Member would like an opportunity to make submissions and put forward evidence in relation to those issues.

8.3 A copy of this submission has been sent to the Applicant.

[redacted]

Manager – Customer Dispute Resolution

ATTACHMENT A

Renewal - Certificate of Insurance

Home and Contents Insurance

Direct debit amount
$68.26

Your policy number
[redacted]

Customer service
13 19 05

Website
www.racqinsurance.com.au

040

MR L.H. CAMERON
[redacted]MILL ST
GOODNA QLD 4300

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 19 Feb 2010. RACQ Insurance will automatically renew your policy by continuing to deduct the direct debit amount from your nominated financial institution. This document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable.

We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Please read your enclosed Home and Contents Supplementary Product Disclosure Statement (SPDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS and any SPDS together in a safe place.

Payment options

	Payment
Annual payment	$819.10
Monthly direct debit payment	**$68.26**

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 19 05 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.

Date of issue 20 January 2010

Your Duty of Disclosure

An important notice concerning information you are required to give us

The Insurance Contracts Act 1984 requires us to give you information about your insurance and for you to give complete and accurate information to us. This is known as Your Duty of Disclosure. Before entering a contract of insurance with us, and each time you vary or renew your policy we will ask you a number of specific questions.

In addition, if we invite renewal of the policy, we will forward our premium renewal notice to your last known postal address prior to the expiry date of the policy. This notice will include, amongst other matters, specific questions relating to you and the insured property.

What you must tell us

When answering our questions you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as if it had never existed.

If you do not understand

If you do not understand your duty, please contact us on 13 19 05.

Your disclosure

Set out below are questions which are brought to your attention.

If the answers to all of the questions is "No", you need not tell us.

If the answer to any of the questions is "Yes", you must give us full details of that answer. You can do this by either phoning or writing to us, and quoting your policy number.

The questions for your attention:

In the previous period of insurance have you or any other person insured or covered by this policy:

- been convicted of any criminal offence?
- suffered any home or contents loss or damage whether an insurance claim was made or not, or had a liability claim made against you?
- had any insurance declined, cancelled, voided, insurance renewal refused, a claim rejected or special conditions imposed?

The following questions apply to each property insured or covered by this policy:

1. Is there any person (other than family members permanently living with you) who owns or has an interest in the insured property and who is not shown as an insured person on this Certificate?
2. Is there any business conducted at the property address which is not shown on this Certificate?
3. If you have not paid this premium by the due date, has any accident or theft happened after that date?
4. Has any of the information shown on this Certificate changed?

Renewal - Certificate of Insurance

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

What you must do

For this Certificate to be valid, you and anyone else insured under this policy must carefully examine the Certificate information for its correctness and advise us of changes that have occurred over the previous period of insurance.

Policy holders

MR LESLIE HAROLD CAMERON

You are an RACQ Silver Club Member

MRS LOIS MAREE CAMERON

You receive a discount for:

being an RACQ Silver Club Member
being 55 years or over
combining your home and contents in one policy
no claims on your home/contents
having multiple products with RACQ Insurance

Period of insurance

from 19 Feb 2010 to midnight 19 Feb 2011

What you are insured for

	Sum Insured
HOME	$276,000
CONTENTS AT THE HOME	$70,000
LEGAL LIABILITY	$20,000,000

We adjust Home and Contents sums insured to cover rising values and costs - please check that the new sums insured meet your needs.

The policy covers the Home and Contents located at:

[redacted]MILL ST, GOODNA 4300 which:

is a home
is permanently occupied by you
will not be unoccupied for more than 60 consecutive days
is structurally sound and well maintained (including all outbuildings)
is not used as a trade, business or professional workplace
has no other people besides family members residing at the property

What optional covers are included and not included

	Home	Contents
Motor burnout	included	included
Pet cover	n/a	not included
Group Cover	n/a	not included
Selected Personal Items	n/a	not included
Advanced cover	included	included
Flood and storm surge	not included	not included

Please refer to your Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) for full details of the optional covers available.

If you would like to vary your cover please call us on 13 19 05.

Date of Issue 20 January 2010

Renewal - Certificate of Insurance

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

Security installed

a safe
steel bars / grilles on all accessible windows
a burglar alarm

Excess you contribute to any claim

APPLICABLE EXCESSES WILL BE ADDED TOGETHER

	Home	Contents
Excess	$300	$300
*Earthquake excess	$300	$300

**You contribute this additional amount to a claim for loss or damage caused by earthquake during any period of 48 consecutive hours.*

GST

This notice is not a Tax Invoice. If you need a Tax Invoice setting out the GST charged on this policy, please call and request one.

The premium is being paid by direct debit instalments.

Date of issue 20 January 2010

Direct Debit Confirmation Certificate

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

MR L.H. CAMERON
55 MILL ST
GOODNA QLD 4300

RACQ Insurance (Direct Debit User ID number 045108)

This certificate confirms your direct debit details based upon the information you gave us. Please check this document and call us if any of the following information is incorrect.

If no changes are required, deductions will continue on the dates and for the amounts stated below.

Direct debit details

Policy number/s	Insured	Monthly debit amount
[redacted]	LESLIE HAROLD CAMERON	$47.56

Motor Comprehensive Insurance
Effective dates from 11 Sept 2009 to 11 Sept 2010

An instalment of $47.56 will be deducted on the 11 February 2010.

Subsequent monthly instalments of $47.56 will be deducted on the 11th of each month.

Multiple payments may be deducted in the same month depending on your debit date.

Direct debit details

Policy number/s	Insured	Monthly debit amount
15210847PP	LESLIE HAROLD CAMERON	$68.26

Home and Contents Insurance
Effective dates from 19 February 2010 to 19 February 2011

An instalment of $68.24 will be deducted on the 19 February 2010.

Subsequent monthly instalments of $68.26 will be deducted on the 19th of each month.

Multiple payments may be deducted in the same month depending on your debit date.

Date of Issue 20 January 2010

Direct Debit Confirmation Certificate

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

Financial institution details

Financial institution:	SUNCORP METWAY LTD OPERATIONS SERVICES
BSB number:	[redacted]
Account name:	LESLIE HAROLD CAMERON
Account number:	[redacted]

By choosing to pay by the month using the direct debit method, an annual fee of $60.00 may apply which equates to $5.00 per month.

Date of issue 20 January 2010

ATTACHMENT C

FINANCIAL OMBUDSMAN SERVICE

NUMBER: [redacted]

Applicant: **LESLIE CAMERON**

AND

Financial Service Provider: **RACQ INSURANCE LIMITED**

STATEMENT

I [redacted] Boundary Street, West End, Brisbane in the State of Queensland state as follows:

Qualifications

1. I am specialist flooding engineer and Director of Water Technology Pty Ltd at [redacted] Boundary Street, West End, Brisbane. My key areas of expertise are hydrologic and hydraulic engineering, floodplain management and flood warning.

2. I have the following qualifications: Bachelor of Civil Engineering (Hons) from the University of Queensland, Masters of Engineering Science from the University of Queensland, National Professional Engineers Register and Registered Professional Engineer Queensland. I attach as **EXHIBIT SQC01** to this affidavit a copy of my curriculum vitae.

My engagement

3. In January 2011, in the aftermath of the Queensland floods, Cooper Grace Ward Lawyers on behalf of RACQ Insurance limited engaged me to assist with hydrological investigations into the Queensland floods. Since then I have been engaged on an ongoing basis (and am still engaged) to assist in determining claims by insured customers. Below I identify investigations which are specifically relevant to the property of Mr Leslie Cameron (the applicant in this FOS dispute) at [redacted] Mill Street, Goodna (**the Subject Property**).

Process for considering the Subject Property

4. To determine the cause of the inundation of the Subject Property I started by considering the regional factors which led to the inundation in Brisbane generally. I then performed a site specific review of the Subject Property to consider whether the inundation of the Subject Property may have been the result of stormwater run-off.

5. I believe this approach is an appropriate way to assess the cause of the inundation at the Subject Property because the factors which led to the rise in the Brisbane River occurred on a regional basis. The rise in the Brisbane River (which was caused by the mechanisms explained below) is what would have led to the inundation of the vast majority of properties

[redacted]

[redacted]

which were inundated in the Brisbane region. However, inundation caused by stormwater runoff is generally very site specific, and so it is necessary to consider site specific features of the Subject Property to determine whether stormwater run-off may have caused the inundation.

Inundation event Brisbane

6. I have carried out extensive investigations into the inundation which occurred in Brisbane in January 2011.

7. In particular my investigations were to determine whether the inundation in that region was caused by heavy rain that fell no more than 24 hours prior to the flood or whether it was the result of some other cause.

8. The area I looked at includes the Brisbane River catchment up to Brisbane.

9. In forming my opinion set out below I considered meteorology data, rainfall data in the Brisbane River and Wivenhoe Dam catchment area and stream gauge data for the Brisbane River. The rainfall data was collected from the gauging stations at Caboonbah, Mt Stanley, Crows Nest and Gregor Creek. The stream gauge data was collected from the gauging stations at Lowood, Moggill, Jindalee and the Brisbane City gauge. I attach as **EXHIBIT SQC02** data the above mentioned data

Regional Conclusions

10. Based on the above data I conclude as follows.

11. A substantial amount of rain fell in the Brisbane River catchment above Wivenhoe Dam both before, but particularly over the period 9, 10 and 11 January 2011 commencing at approximately 9.00am on 9 January 2011. This rain caused significant inflows into the Wivenhoe Dam, the level of which peaked late in the evening on 11 January 2011. There were significant discharges of this water from the Wivenhoe Dam which flowed into the Brisbane River. This water worked its way down the Brisbane River towards Brisbane.

12. A substantial amount of rain also fell in the Bremer River catchment from around 6.00am on 11 January 2011. This rain travelled down the Bremer River towards the junction of the Bremer River and the Brisbane River.

13. The Bremer River contributed in the order of 15% to 25% of the Brisbane River's peak flow. Due to the high Brisbane River tailwater levels, there was some attenuation of the peak flow rate in the lower reaches of the Bremer River. This means that the overall contribution of the Bremer River to the Brisbane River is likely to be less than 15% to 25% but it is not possible at this stage to precisely say by how much less.

14. A small proportion of the overall depth of the Brisbane River prior to 6.00am on 12 January 2011 may be partially attributable to the rain that fell in the Bremer River catchment on 11 January 2011. However, the overwhelming influence on the flooding of the Brisbane River

[redacted] [redacted]

was the rain which fell some days earlier over the Wivenhoe Dam catchment and its subsequent release from Wivenhoe Dam.

15. After 6.00am on 12 January 2011, the Brisbane River continued to rise to its peak level of 4.45m (recorded at the Brisbane City Gauge at approximately 4.00am on 13 January 2011).

Further investigations – terrain data

16. As already mentioned, the above analysis was performed on a regional basis. Stormwater issues are generally very site specific. Accordingly, I undertook further steps to identify whether the cause of the inundation to the Subject Property may have been stormwater.

17. CSIRO defines Stormwater Flooding as:

> *Inundation by local runoff caused by heavier than usual rainfall. Stormwater flooding can be caused by local runoff exceeding the capacity of an urban stormwater drainage system or by the backwater effects of mainstream flooding causing urban stormwater drainage systems to overflow.*

18. When considering terrain data, the main thing that I considered is whether the Subject Property is higher than the surrounding areas. This would suggest a lower likelihood of stormwater and/or flash flood issues (and the converse also applies).

19. I attach as **EXHIBIT SQC03** to this statement a copy of the terrain data for the Subject Property.

20. The terrain data shows that the Subject Property is on the high side of Mill Street. The level of the Subject Property is higher than the level of Mill Street. Local run-off in the area would tend to run towards the corner of Mill and Enid Street, or to the North towards Woogaroo Creek.

21. Based on the available information, I do not have any reason to believe that the Subject Property experienced inundation by stormwater or local run-off.

[redacted]

[redacted]

Conclusion

22. On the basis of the above matters, I conclude that the cause of the inundation of the Subject Property was the rising level of the Brisbane River, which was itself caused by rain which fell more than 24 hours earlier..

All the facts and circumstances above are within my own knowledge save such as are from information only and the means of my knowledge and source of information appear on the face of this my statement.

SIGNED by **STEPHEN QUINTON CLARK** on 16/6/11 at Brisbane in the presence of:

[redacted]

[redacted]

Witness

FINANCIAL OMBUDSMAN SERVICE

NUMBER: [redacted]

Applicant: **LESLIE CAMERON**

AND

Financial Service Provider: **RACQ INSURANCE LIMITED**

EXHIBIT SQC01 to the statement of [redacted]

[redacted]

[redacted]

Witness

CERTIFICATE OF EXHIBIT

COOPER GRACE WARD
Level 21, 400 George Street, Brisbane 4000

T 07 3231 2444
F 07 3221 4356
DX 256 Brisbane

ECA210094914 3900514v1

WATER TECHNOLOGY
WATER, COASTAL & ENVIRONMENTAL CONSULTANTS

Curriculum Vitae

[redacted]

BE Hons (Civil), MEng Sc, CPEng, MIEAUST

Director

[redacted]

Fields of Expertise

- Water, floodplain and coastal engineering
- Numerical models
- Risk/vulnerability assessments
- Hydrologic and hydraulic modelling
- Hydraulic assessment and design
- Environmental monitoring programs.

Education

- Bachelor of Engineering with Honours, University of Queensland, 1988.
- Masters of Engineering Science, University of Queensland, 1999. Thesis submitted was entitled "The Entrainment of Sediment due to Oscillatory Flows in the Sheet Flow Regime".
- Accredited Water Efficiency Assessor with the Queensland Water Commission

Professional Affiliations

- Registered Professional Engineer, Queensland.
- National Professional Engineers Register
- Member, Engineers Australia
- Member, River Basin Management Society
- Member, Australian Water and Wastewater Association
- Member, Stormwater Industry Association

Countries of Experience

- Australia
- China
- Indonesia

Awards

- Kenneth A. Thiess Prize, 1988

Professional History

2006-present	Water Technology Pty Ltd (QLD) Manager, Brisbane Office
2001-present	Water Technology Pty Ltd Director
1999-2001	Lawson and Treloar Pty Ltd (VIC) Manager, Water Resources
1997 - 1999	Lawson and Treloar Pty Ltd (VIC) Senior Engineer
1994 - 1997	Lawson and Treloar Pty Ltd (QLD) Engineer
1989 - 1994	Connell Wagner Pty Ltd (QLD) Engineer

Fields of Special Competence Career Summary

[redacted] has over 20 years experience as a specialist in the water resources field. He has an Honours Degree in Engineering and a Masters of Engineering Science from the University of Queensland. Following graduation he worked for approximately 10 years throughout Queensland in waterway & floodplain management and infrastructure investigations. These investigations have included work throughout Brisbane and the Nerang River floodplain on the Gold Coast, Maroochydore, the Noosa River and Lakes system, the Pioneer River floodplain at Mackay, the Tully Murray system and numerous investigations on the Barron River Floodplain.

From 1996 [redacted] was based in Melbourne Victoria during which time he undertook various flood studies and floodplain management plans for both the Victorian and New South Wales offices of Lawson and Treloar. Of note, between 2002 and 2005 Steve was the principal hydraulic modeller on the Yangtze River Flood Warning and Control Project, a major 5 year AUSAID project in China. As Director of the Brisbane office of Water Technology, Steve has been involved in a diversity of high-profile projects such as managing the hydraulic component of the Pimpama Case Study, National Coastal Vulnerability Assessment for the Federal Department of Climate Change.

Key Projects

- Gwydir Wetlands Hydrodynamic Modelling, Northern NSW *Department of Environment, Climate Change and Water.* (2009 - current)
- North East Business Park Flood Study, Caboolture QLD *Moreton Bay Regional Council* (2007- current)
- Ensham Mine Flood Forecasting System, Emerald QLD *Ensham Resources* (2009-2010)
- Regional Planning Project (Flooding), Toowoomba QLD *Toowoomba Regional Council* (2009).
- Inner City Bypass (ICB) Tunnel Flooding Investigation, Brisbane *Northern Busway Alliance* (2009)
- National Coastal Vulnerability Assessment - Pimpama Case Study, Gold Coast QLD *Federal Dept. Climate Change* (2008)
- Mangoola Coal Mine Water Management System, Hunter Valley NSW, *ATC Williams for Xstrata Coal* (2006-2008)
- Creek Diversions, Mine Water Management Plan, Blackwater QLD, *BMA Coal* (2008)
- Ballina Salinity Infiltration Study, Ballina NSW, *Ballina Shire Council and Department of Commerce, NSW* (2007-2008)
- Water Efficiency Management Plans, South East QLD, *Austral Bricks,* (2007)
- Lower Goulburn Floodplain Rehabilitation Project, VIC, *Goulburn Broken CMA* (2006)
- Yangtze River Flood Control and Management Project, China *Sagric International for AusAid* (2002-2005)

[redacted]

Water Technology

Kunda Park Central vs Sunshine Coast Regional Council P&E Court Appeal 1057/08 (current). Engaged by Sunshine Coast Regional Council this current project involves the provision of review and expert advice services.

Corniskey Group vs Moreton Bay Regional Council P&E Court Appeal BD 210 of 2010 (current). Expert review, including review of flood related aspects of the proposed development including immunity requirements, stability and emergency management.

Stockland Development Pty Ltd vs Sunshine Coast Regional Council P&E Court Appeal 2282/09 (current). Expert review, including specialist hydraulic modelling of the development, and report preparation.

North East Business Park Pty Ltd vs Moreton Bay Regional Council P&E Court Appeal 254/10 and 255/10 (current). Provision of expert review services of the North East Business Park Development flood study and stormwater management plan for Moreton Bay Regional Council over a period of ~ 2 years. Work included a review of hydraulic modelling, comparison of results with previous flood levels, assessment of compliance with Council floodplain management requirements, identifying any impacts associated with the development and consequent implications, and a report summarising the review findings. Review of the stormwater management plan included a review of reporting and MUSIC modelling, review of relevant standards, comparison of reported results with relevant standards and a report summarising the review findings.

Amendment C70 – Boroondara Planning Scheme. Preparation (and subsequent presentation to VCAT) of an expert witness report for Stockland Pty Ltd summarising the flooding aspects of the proposal and design work undertaken to date for a major commercial and residential in inner Melbourne.

Abacus Hampton Retirement Trust vs Bayside City Council. Preparation of an expert witness report for Abacus Hampton Retirement Trust and subsequent presentation to VCAT regarding the flooding and drainage provisions of a proposed apartment block in a highly urbanised area.

Kaldumb Pty Ltd vs East Gippsland Catchment Management Authority. Preparation of an expert witness report for Kaldumb Pty Ltd and subsequent presentation to VCAT regarding flooding aspects associated with a potential industrial subdivision of floodprone (rural) land.

Lawson and Treloar

Strathmerton Deviation - VicRoads. Presentation to a panel hearing in Strathmerton regarding the hydraulic assessment and flooding implications of several potential highway alignments.

INTERNATIONAL EXPERIENCE

Yangtze River (China) Flood Control and Management Project (YRFCMP). The YRFCMP is a joint project of the Chinese and Australian Governments (managed via AusAid), Steve has recently completed undertaking a series of long term deployments in Wuhan, China. Since 2002, he has provided specialist advice on the procurement, establishment and implementation of hydraulic modelling systems within the overall flood management and warning systems.

The final stage of technical work focussed on (quantitatively) improving the accuracy and speed of flood warning procedures and the development of a Decision Support System that combines the current flood forecasting capabilities with web based assessment of flood management options for use in a real time context.

In conjunction with the technical development work, an extensive capacity building program was undertaken. As part of this program [redacted] had direct inputs into technical capacity building for the Flood Forecasting System and Decision Support System, the underlying hydraulic models and more generally took an active part in "train the trainer" courses.

Lombok (Indonesia) Resort Development Investigations (1995-97) for Lombok Tourism Development Corporation. Site Engineer for the site monitoring program design and initial site work involving site inspections and instrument deployment. Senior Engineer for subsequent preliminary design work included internal canals, lake systems and coastal works for a major resort development. Preliminary water balance, yield modelling and water quality considerations were addressed.

Site work was undertaken at a local level. 2 Australian engineers provided technical input, direction and training, while the site staff undertook the instrument installations, deployments, retrievals and general site measurements. This provided both an intensive initial data gathering exercise, and provided the necessary training for local staff to establish an ongoing monitoring program. The results of the results of the ongoing monitoring program were subsequently used in later stages of the design.

International Team Support (90-95) for various projects. While with Connell Wagner's Water Group, [redacted] was a hydraulic engineer as part of the Brisbane Office support and design team for projects undertaken by various overseas offices in Papua New Guinea, (Kainantu Water Supply and Sewerage Schemes) and China (Liaoning Urban Infrastructure Project).

WATERWAY/FLOODPLAIN MANAGEMENT INVESTIGATIONS

Water Technology

Gwydir Wetlands Hydrodynamic Modelling (2009 - current) for NSW Department of Environment, Climate Change and Water.
Project Manager and specialist hydraulic modeller for this major eco-hydraulics investigation aimed at developing advanced hydrodynamic modelling tools to assist in the environmental management of the Gwydir Wetlands.

National Coastal Vulnerability Assessment - Pimpama Case Study (2008) undertaken as part of the Federal Department of Climate Change's assessment of the socio-economic impacts and consequences of climate change for coastal communities in support of the 'first pass' National Coastal Vulnerability Assessment. Our role within the overall study team is to provide specialist hydrologic, hydraulic and coastal process advice,

analysis and modelling services in support of the overall coastal vulnerability assessment and specifically the eco-system valuation services.

Burngrove and Deep Creek Diversion, Mine Water Management Plan (2008) for BMA Coal. This project involved the conceptual mine water management plan associated with creek diversions. The mine water management plan aimed to achieve clean water flows in Burngrove and Deep Creeks, Blackwater. A digital terrain model and aerial orthophotos were used in conjunction with the BMA Coal Water Management Strategy to identify current sources of dirty water to the creeks and possible solutions to rectify the problem. Suggestions for achieving clean water flows included altered decant return arrangements, rearrangement of the drainage system and construction of sediment dams.

Coal Seam Gas Effluent Discharge Investigation (2008) for Origin Energy. Project Manager providing specialist hydrologic and hydraulic inputs into the preparation of an Environmental Management Plan for Origin Energy's proposed coal seam gas project at Talinga, which aims to provide up to 90TJ/day of coal seam gas to the Darling Downs Power Station. Part of this project involves the installation of an advanced water treatment (reverse osmosis) facility which will provide purified water for beneficial uses. A series of investigations have been undertaken to investigate the potential discharge of this water to the Condamine River and identify constraints and opportunities associated with this process. Investigations have included Hec-Ras modelling of sediment deposition and scouring and use of the DERM IQQM between the Condamine Weir and Beardmore Dam

Yallock Outfall Sediment Trap and Ephemeral Wetland Functional Design for Melbourne Water. Water Technology is providing specialist hydraulic design services to the team (Neil Craigie, Pat Condina, Landstart, Sandra Brizga and Ecology Australia) undertaking the functional design. The aims of this investigation are to establish the functional design, ensure no adverse impact on adjacent areas and to demonstrate both of these to stakeholders.

Niddrie Quarry Stream Rehabilitation Project for Melbourne Water via Neil Craigie. Provision of specialist hydraulic design services for rehabilitation design for this urban waterway.

Lawson and Treloar

Mitta Mitta Geomorphic Investigation for North East CMA.

Badger Creek Geomorphic Investigation for Melbourne Water. Provision of specialist hydraulic analysis and design services to as part of a multidisciplinary team investigating sand management issues.

Glenelg River Sand Management Investigations. Provision of specialist hydraulic and sediment transport analysis/modelling as part of a multidisciplinary team investigating sand management issues.

Tambo River Geomorphic Investigation. The 1998 Tambo River event caused significant damage in the floodplain. Specialist two dimensional hydraulic modelling was undertaken as part of an integrated study approach considering flooding, longer term geomorphological processes and potential waterway management options

Upper Oxley Creek for Logan City Council. Full 2D modelling of the rehabilitation requirements of a reach of Oxley Creek.

Secondment to Brisbane City Council Works Design, Hydraulics Group. Duties included provision of specialist hydraulic design services, assessment flooding and mitigation works following the September 1996 flood event, liaison with the Parks & Environment Sections with regard to vegetation issues and subsequent hydraulic assessments.

PLANNING

Western Downs Regional Council Planning Scheme Project –Flooding and Stormwater Analysis (2010 – current). WDRC require a new planning scheme following amalgamation of 6 local councils to form the WDRC. Several towns in WDRC are experiencing rapid growth, and Water Technology is conducting a flooding and stormwater analysis for each town to assist in development of a new planning scheme. The flooding study will identify areas at risk of inundation and their impact on current and future development. In addition Q100 hazard categories will be identified. The stormwater analysis will define and map stormwater corridors, and define trunk drainage infrastructure needed currently and for future development.

Toowoomba Regional Council Regional Planning Project (Flooding) (2009). The aim of the project was to produce a new planning scheme policy for the TRC following the amalgamation of eight councils into one. Involved review of existing flood studies, collation of GIS flood data, collation of pseudo-flood data (e.g. waterway extent, previous flood overlays) and rating the quality of each dataset. Also included the provision of expert advice on the best way to account for the uncertainty in the different qualities of flood information in the new planning scheme policy. Involved extensive collaboration with Council staff and other project team professionals (e.g. planners, scientists, engineers).

INFRASTRUCTURE INVESTIGATIONS/DESIGN

Water Technology

Ensham Mine Flood Forecasting (2009-2010) for Ensham Resources. Project Manager for the development and calibration of a hydrologic flood forecasting model to provide Ensham Mine with in-house warning of floods from the Nogoa River (QLD). Historically, Ensham has experienced difficulty in gaining access to information and/or forecasts during events. The real time model developed will provide easier access and a greater level of detail and accuracy than is currently available.

Inner City Bypass (ICB) Tunnel Flooding Investigation (2009 - current) for the Northern Busway Alliance. Assessment of the cause of flooding of the Brisbane ICB flooding in November 2008. Results were used to assist in the settlement of compensation claims by the Brisbane City Council against the Northern Busway Alliance.

Mine Water Management System Design (2006-2008) for the Xstrata Mangoola coal mine in NSW. Detailed event and long term modelling has been undertaken within the Goldsim modelling system to analyse potential risks to the mine associated with water availability. A Monte Carlo approach was utilised as part of the design process for on site storages and quantifying risks associated with water supply and potentially discharge from site.

Ballina Salinity Investigations for Ballina Shire Council and Department of Commerce. Co-ordination of salinity testing program and associated analysis to identify sources of saline infiltration into the Ballina Sewer Network with the aim of reducing salinity at the Ballina Treatment Works. The ultimate aim of the project is to reduce salinity levels to the point where re-use of the waste water is possible without the installation of an RO plant.

Scour Investigation, Princess Highway crossing of Mitchell River at Bairnsdale for VicRoads (2006). Detailed hydraulic analysis and scour investigation as inputs to a structural stability analysis of the existing bridge. Numerous mitigation options were investigated prior to VicRoads determining that the preferred option was structural reinforcement of the existing bridge.

Scour Investigation, Princess Highway crossing of Tambo River at Swan Reach for VicRoads (2006). Detailed hydraulic analysis and scour investigation as inputs to a structural stability analysis of the existing bridge.

Calder Freeway, Carlsruhe Section Specialist Hydraulic Design for John Holland via EGIS. Detailed hydraulic analysis and design of the new Calder Freeway crossing of the Campaspe River.

Heany Park Review for Fisher Stewart. Provision of expert (3rd party) review services for drainage design of an existing subdivision.

Lawson and Treloar

Hydraulic assessment of proposed Shepparton Bypass for VicRoads. Hydraulic analysis of the proposed Shepparton Bypass (Western Route) for presentation at the Panel Hearings.

Princes West Project for Leightons/GHD. Detailed hydraulic assessment and design as part of the successful Design and Construct bid. Design services were provided to both optimise the proposed design, and provide detailed information as to the potential impacts to key stakeholders.

Princes West Project for VicRoads. Comprehensive and detailed hydrologic and hydraulic assessment of the existing status of the Princes West freeway between Melbourne and Geelong for VicRoads. Crossing upgrades were designed for varying levels of immunity and various configurations. Also included was extensive consultation with relevant stakeholders and authorities along the route of the proposed upgrades.

Goulburn Valley Highway Hydraulic Assessment. Hydraulic Assessment and design of several potential alignments (in the vicinity of Strathmerton) across both the Murray River and it's floodplain. Full two dimensional modelling has been used to define flow paths on a broad scale. Detailed modelling was undertaken in the vicinity of the proposed route embankments as input to structure design.

Specialist Hydraulic Investigations/Design Projects. Numerous investigations/preliminary designs undertaken for VicRoads including:

- North Arm Bridge (Lakes Entrance) Afflux Study
- Home Creek, Goulburn River
- Hallam Bypass (Eummemmering Creek)
- Swansea Road Duplication (Olinda Creek)

Hendra Doomben Relief Drainage Investigation. Detailed MOUSE modelling of a severely under-capacity stormwater drainage network and relief system design.

Hemmant Master Drainage Study. Detailed MIKE 11 & MOUSE modelling of a low lying residential area. Included analysis and assessment of flooding hazard, design of mitigation works. Initial study results have transferred to BCC's GIS system for over-the-counter interrogation.

Brookbent Road (1996) for Brisbane City Council. Detailed hydraulic assessment of the effect of the failure of the Brookbent Road crossing (embankment) during the March '96 Oxley Creek event. Sensitivity of upstream, floodprone areas to various proposed crossing reinstatement options has been conducted.

Mudgeeraba Connection Road for Gold Coast City Council. Evaluation using quasi 2D modelling of the effects of various hydraulic structure configurations for a proposed road crossing of a floodplain.

Cairns International Airport Master Drainage Study for Cairns Port Authority. Major trunk drainage system analysis and design utilising fully unsteady analysis techniques. Tools being utilised include MIKE21, MIKE11 and MOUSE.

RTA Route Selection Study, Wollongong (1994), including runoff-routing and MIKE 11 modelling of Macquarie Rivulet and Lake Illawarra.

Connell Wagner

Eastern Corridor Study, Brisbane - Gold Coast 1991. Assessment of the hydraulic impact of various proposed alignment options of the duplication of the Pacific Highway.

Relief Drainage System Design, Albion Windsor, Brisbane 1990. Upgrade of an existing inadequate pipe drainage system (Capital cost $2 million)

Burdekin River Irrigation Area Modelling, Ayre 1989. Additional modelling of the Northcote Section of the Burdekin Area utilising the MIKE-11 modelling package

FLOODPLAIN MANAGEMENT INVESTIGATIONS

Water Technology

Western Downs Regional Council Planning Scheme Project –Flooding and Stormwater Analysis (2010 – current). Project Manager for several flood studies of towns in the Western Downs. WDRC require a new planning scheme following amalgamation of 6 local councils to form the WDRC. Several towns in WDRC are experiencing rapid growth, and Water Technology is conducting a flooding and stormwater analysis for each town to assist in development of a new planning scheme. Flood studies will be conducted for Chinchilla, Tara, Miles and Jandowae; and the Dalby flood study will be reviewed.

North East Business Park Flood Study (current). Expert reviewer for Moreton Bay Regional Council engaged to review floodplain management and water quality (stormwater management planning) aspects of the proposed development.

Lower Goulburn Floodplain Rehabilitation Project for Goulburn Broken CMA via SKM. Provision of specialist hydraulic modelling services for the largest hydraulic analysis project undertaken to date in Victoria, as part of one of the largest floodplain rehabilitation projects proposed. The terrain being used for this project incorporates the latest in aerial laser scanning technology which provides an extremely detailed data set (requiring special processing techniques) for the entire study area.

Flooding Investigations for the Wimmera CMA. Project Manager for the Horsham Flood Study, the Dimboola Flood Study and the Glenorchy to Horsham Flood Scoping Study. The three studies have been undertaken using a risk management approach with the key outcome being an increased understanding of exposure of the communities to flooding. Project scopes have included extensive community and authority consultation, detailed survey (field and photogrammetric), detailed hydrology and hydraulics and the provision of maps associated with reporting requirements.

Little Yarra Flood Mapping for Melbourne Water. Detailed Hydrologic and Hydraulic analysis to enable flood mapping of the Little Yarra River to Yarra Junction.

Lawson and Treloar

Shepparton Floodplain Management Investigation for Shepparton City Council. Project Manager for the hydraulic investigation and design portion (to delivery of design events stage) of the largest floodplain management investigation undertaken at the time in Victoria.

Myrtleford Floodplain Management Study. Project Manager for the hydraulic analysis component of the project, the outputs of which were inundation maps for existing conditions, mitigation option design and mitigation option mapping.

Traralgon Floodplain Management Study (1998) for Shire of Traralgon. Project Manager for the hydraulic analysis portion of this project aimed at providing a comprehensive understanding of the flooding mechanisms is being gained through this state of the art fully two dimensional, dynamic flooding investigation.

Euroa Floodplain Management Study (1997) for Shire of Strathbogie. Project Manager for the hydraulic analysis portion of this Floodplain Management Study. A comprehensive understanding of the damaging and complex flooding regime at Euroa was provided through full two dimensional hydraulic modelling. Subsequently, the impact of various potential flood protection measures (mitigation schemes, both structural and non-structural) and flood warning systems were assessed.

High Definition Flood Study, Wallsend Plattsburg – Detailed hydraulic assessment using full two dimensional unsteady analysis of several severely floodprone (urban) areas of Newcastle, including analysis and provision of results for incorporation into Council's GIS system.

Nerang River Flood Mitigation Assessment. Assessment of the potential for flood mitigation works on the Nerang River floodplain utilising existing hydraulic structures and/or additional works.

Flood Study of Oxley Creek (1996/97) for Brisbane City Council to augment BCC's Waterways Strategy Plan. Oxley Creek is the most technically challenging creek in the Brisbane area with dramatic changes recorded over time as part of the creeks natural morphology and in response to significant sand extraction operations. Primary outcomes are the delineation of flood regulation lines based on hydrologic and hydraulic analysis. Secondary outcomes are the assessment of hydraulic structures, the effects of catchment development and the development of revegetation strategies.

Upper Barron Delta Modelling. Full 2D modelling of the Upper Barron Delta was conducted using a course grid model for the entire Barron Delta and a fine grid model for the upper portions. The purpose of the investigation was to examine the impact of both proposed developments and sand extractions on flooding through existing residential areas.

Flood Study of the Noosa River System for Noosa Council. This study forms the basis for a flood plain management study aiming to develop a floodplain management plan. Components of the study include:

- evaluation of the hydrologic and hydraulic characteristics of the Noosa River catchment and determination of its flooding characteristics,
- integration of model results into Noosa Council's existing GIS information networks.

Tully Murray Water Management Scheme for Department of Primary Industries, Water Resources. Detailed floodplain modelling and hydraulic design of a master drainage plan. Tools being used include RAFTS, MIKE11 and MIKE21.

Emerald Floodplain Scoping Study (1994) for the Department of Primary Industries, Water Resources. This study was conducted to identify the methodology, data requirements and approximate costs associated with work necessary to develop a floodplain management plan for the Emerald floodplain system.

Ironbark Creek T.C.M. Study (1994), including data interface preparation.

Connell Wagner

Barron Delta Flooding Checks, Cairns (1989-1994). Ongoing work associated with the investigation of the effects of proposed developments upon flooding in the Barron Delta area, using the ESTRY numerical model.

Woodford Flood Study, Nambour 1993. Hydrologic (RORB) and hydraulic (HEC-2) investigation of a proposed development involving floodway encroachment.

Bulimba Creek East Master Drainage Study, Brisbane 1990-1991. Catchment management consideration of environmental values, economic analysis and public involvement.

Eudlo Creek Flood Study, Maroochydore 1989. Development of a MIKE 11 model of Lower Eudlo Creek for road crossings and flood mitigation.

DEVELOPMENT PROPOSALS ASSESSMENT/DESIGN

Water Technology

Provision of specialist hydrologic and hydraulic design services associated with several proposed developments in south east Queensland and Northern NSW. Some examples are:

Bethania Flooding Assessment (2009-2010) for AV Jennings. Project Manager for the assessment of flooding impacts of a proposed 4 ha residential development in Logan, QLD. Work included MikeFlood hydraulic modelling and WBNM hydrological modelling.

Everton Park Proposed Reconfiguration of a Lot (2009) for Conics Pty Ltd. Project Manager for the investigation of 100 year ARI flooding for a property in Everton Park, QLD. A Brisbane City Council Mike11 model was updated with new survey and a new inundation extent was defined.

Eight Mile Plains Stormwater Management Assessment (2008) for Lambert and Rehbein. Project Manager for the assessment of stormwater impacts of a proposed child care centre in Eight Mile Plains, QLD. Work included MikeStorm modelling to conceptually design onsite stormwater detention (in the form of underground tanks).

North Shearwater Precinct Development – Local Environment Study (2008) for Great Lakes Council. Project Manager for the Water Technology component of hydrology, flooding and local drainage aspects of the LES for the North Shearwater precinct development, NSW. Work involved hydrologic (WBNM) and hydraulic analysis (Mike21) of pre and post development cases, including consideration of elevated downstream estuary levels due to climate change and more extreme climate change scenarios. Water Technology was sub contracted to GeoLink for this project.

Northeast Parkhurst Master Plan – Stage 1 – Flooding Constraints (2008) for Wolters Consulting. Review of previous work related to flood constraints that has implications for the Master Planning process for the Northeast Parkhurst development, Rockhampton. Work included review of aerial photography/flooding/contour data of the area, desktop review of a previous flood report in terms of hydrological and hydraulic analysis, review of site opportunities and constraints for flooding relating to sustainability design principles, and implications for the Master Planning process.

Mackay Christian College Local Drainage Investigation (2007) for Sanders Turner Ellick Architects. Project Manager for the assessment of flooding impacts of a proposed school and residential development in Mackay,

QLD. Work included Mike21 hydraulic modelling linked to MOUSE for assessment of flooding and stormwater networks.

Lawson and Treloar

"The Waterways" Development. Provision of hydraulic analysis and design services associated with both floodplain conveyance and wetland operational issues.

Stamford Park Investigations. Provision of hydraulic analysis and design services to City of Knox associated with Corhanwarrabul Creek.

Emerald Lakes Project Flooding Assessment. Utilising state of the art, two dimensional modelling techniques (including detailed schematisation of canal developments and hydraulic controls such as bridges, culverts, locks and weirs), various development scenarios affecting the Nerang River and associated floodplain system are currently being assessed

Dong Ah Project. This study involved the hydraulic design ranging from preliminary conceptual advice through to detailed quasi 2D modelling of a proposed golf course development. Issues associated with the golf course included zero impact on neighbouring properties, provision of bunding for more common design events, conveyance, flood storage and design level issues for varying land use areas, lake and wetland water quality issues. Subsequent investigations have included water quality considerations and water balance modelling.

Hydraulic Investigation of the "Colorada" Levee banks, Emerald Floodplain (1994). In order to quantify the likely impacts on Nogoa River flooding, an investigation was conducted into the hydraulic behaviour of a proposed levee bank.

Connell Wagner

Cubberla Creek Villa Development, Brisbane 1992. Hydrologic (RORB) and hydraulic (HEC-2) investigation of Cubberla Creek for a proposed villa development including analysis of floodway encroachment by the development

COASTAL INVESTIGATIONS, ASSESSMENT AND DESIGN

Water Technology

National Coastal Vulnerability Assessment - Pimpama Case Study (2008-2009) undertaken as part of the Federal Department of Climate Change's assessment of the socio-economic impacts and consequences of climate change for coastal communities in support of the 'first pass' National Coastal Vulnerability Assessment. Our role within the overall study team is to provide specialist hydrologic, hydraulic and coastal process advice, analysis and modelling services in support of the overall coastal vulnerability assessment and specifically the eco-system valuation services.

"The Waterways" Development. Provision of detailed hydraulic analysis and design services investigating the flushing regime of the constructed lake/canal system.

Lawson and Treloar

Port of Geelong Channel Improvement Program. Undertook fieldwork and associated reporting as part of the dredge operation monitoring program.

Emerald Lakes Project Flooding Assessment. Utilising state of the art, two dimensional modelling techniques (including detailed schematisation of canal developments and hydraulic controls such as bridges, culverts, locks and weirs), various development scenarios affecting the Nerang River and associated floodplain system are currently being assessed

Dong Ah Project. This study involved the hydraulic design ranging from preliminary conceptual advice through to detailed quasi 2D modelling of a proposed golf course development. Issues associated with the golf course included zero impact on neighbouring properties, provision of bunding for more common design events, conveyance, flood storage and design level issues for varying land use areas, lake and wetland water quality issues. Subsequent investigations have included water quality considerations and water balance modelling.

Connell Wagner

Green Island Coral Dredging - Impact Assessment Study (1993). Engineer responsible for field work including extensive sediment sampling, water quality monitoring and current metering.

Detailed design of **Dalrymple Bay Coal Terminal Berth 2 Extension** (1992) providing a second berth for vessels up to 200,000 DWT. Member of the design team for the offshore structural works component.

Dredging and reclamation strategy for Port Development Works, Townsville (1992). Development of an implementation plan for capital works at the Port of Townsville with specific regard to dredging and reclamation options in terms of technical performance, implementation advantages or disadvantages and capital cost.

Wellington Point Canal Estate, Moreton Bay 1992. Investigation of proposed marina and associated dredged entrance channel. Numerical modelling (RUBICON) was undertaken to investigate entrance channel stability and canal flushing.

Stage 2 Embley Estuary Environmental Monitoring, Weipa 1993. Engineer responsible for the water quality aspects of a multidisciplinary field work program designed to establish baseline data for the Embley River Estuary. Subsequent work included the formulation of a long term work and modelling program.

Weipa Sediment Sampling and Monitoring Program for the Albatross Bay Dumpsite, (1992) for Department of Transport. Supervision of field work over a 6 month period following channel maintenance dredging and associated dumping including extensive sediment sampling, water quality monitoring and benthic community monitoring.

Weipa Environmental Monitoring Program, (1991) for Department of Transport. Supervision of field work over a 6 month period following dredging and dumping including water quality and benthic community monitoring.

Long Term Strategy for Spoil Disposal, Port of Cairns (1991-1993). Examination of all possible land and sea disposal sites and methods for the disposal of maintenance dredge spoil from the Cairns shipping channel using a generalised, logical two pass screening process.

Cairns Port Authority Offshore Spoil Dump Studies (1989 -1993).
Following monitoring and assessment work over a three year period, short (approximately 6 months) and long (greater than 12 months) term monitoring programs were established. These

programs (with a budget in excess of $1.5 million) to date have included:

- numerical modelling of dredge induced plumes
- numerical prediction of deposited spoil resuspension and dispersion over the short and long term
- field work program utilising state-of-the-art dredge and dump monitoring techniques (seabed, surface and aerial operations) and the analysis of gathered data
- detailed analysis (including statistical work) of long term current, wave, wind etc. records
- installation of long term monitoring equipment (current meters, waverider buoy, tide gauge, anemometer, fixed bed turbidity meters)
- flume work aimed at quantifying the threshold of movement of Cairns Harbour Dredge Spoil
- preparation of public information reports

Offshore Spoil Dump Study, Port of Mackay (1991), evaluation of the impact of spoil disposal via both surface and aerial monitoring programs

Mandurah Ocean Marina Study, Western Australia (1989). Numerical hydraulic modelling (RUBICON) of the estuarine lake system and associated sediment transport modelling to assess the impact of dredging a new ocean entrance channel and the construction of a marina.

WATER EFFICIENCY MANAGEMENT PLANS

Water Technology

Australbricks Rochedale and Riverview plants. Preparation of a Water Efficiency Management plan and investigation of potential water savings associated with construction of an on-site storage for rainwater harvesting. Funding applications for construction of the storage were prepared and funding was successfully obtained for this major project. Following construction, substantial water savings have been realised.

"Palm Lodge" Nursing Home Facility for Ozcare. Preparation of Water Efficiency Management Plan and preparation of funding applications for rebates associated with installation of water efficient fixtures.

Peel St Homeless Men's Nursing Home Facility for Ozcare. Preparation of Water Efficiency Management Plan and preparation of funding applications for rebates associated with installation of water efficient fixtures.

RELEVANT PUBLICATIONS

Clark, SQ. Wen, L. & Bishop, WA, *"RERP Gwydir Wetland Hydrodynamic Model Development Overview"*. 18th QLD Water Symposium, Brisbane, Australia, 2010.

Clark, SQ *"Hydraulic Roughness Characteristics of the Yangtze River"*, 16th Queensland Water Symposium, University of Queensland, July, 2007.

Markar, MS, Clark, SQ, Min Yaowu and Zheng Jing, *"Evaluation of Hydrologic and Hydraulic Models for Real-Time Flood Forecasting Use in the Yangtze River Catchment"*, Australian Journal of Water Resources, Vol 10, No 1, May 2006.

Betts, HW, Joy, CS, Markar, MS, Clark, SQ, Sterling, E., Gooda, M., Jin Xingping, Wu Daoxi, 2005b. *"The Achievements of the Yangtze River Flood Control and Monogement Project"*, The 2nd International Yellow River Forum Zhengzhou, 18-21October 2005a. China

Clark, SQ, Womersley, TJ, Min Yaowu., Zhang Fangwei., Huang Wei, *"Two Dimensional Modelling of the Dongting Lakes in support of the Flood Forecasting and Options Analysis Systems of the Yangtze River Flood*

Control and Management Project", The 2nd International Yellow River Forum Zhengzhou, 18-21October 2005. China

Markar, MS, Clark SQ, Min Yaowu, Zhang Fang Wei & Zhou Hongmei *"Trialling of a new flood forecasting system for the Yangtze River in China"*, The 2nd International Yellow River Forum Zhengzhou, 18-21 October, 2005. China.

Betts, HW, Sterling, E., Clark, SQ, Markar, MS, M. Chen, Huang Wei, *"Flood Management Decision Making in the Yangtze River"*. 8th International River Symposium, Brisbane, Australia, 5th to 9th September, 2005.

Clark SQ, Markar, MS, Womersley, TJ, Min Yaowu, Zhang Fangwei & Huang Wei *"Overview of supporting modeling systems developed for the Yangtze River Flood Control and Management Project"*, 8th International River Symposium, Brisbane, Australia, 5th to 9th September, 2005.

Markar, MS, Clark, SQ, Betts, HW, Gooda, M, Min Yaowu, Chen Yali, *"Improved flood warning for the Yangtze River in China"*, 8th International River Symposium, Brisbane, Australia, 5th to 9th September, 2005.

Clark, SQ, Markar, MS, Betts, HW, Gooda, M, Min Yaowu, Zhang, Fangwei, Huang Wei, *"Use of Numerical Modelling in Support of Yangtze River Flood Forecasting and Decision Making"*, Third International Symposium on Flood Defence, Nijemegen, 25-27 May 2005. Netherlands

Betts, HW, Sterling, E, Clark, SQ, Wu Daoxi, Wong Jingquan, *"An Options Analysis System for Flood Management Decision Making in the Yangtze River Catchment, China"*. Third International Symposium on Flood Defence, Nijemegen, 25-27 May 2005. Netherlands

Markar, MS, Clark, SQ, Malone, T, Gooda, M., Chen Yali, Min Yaowu., *"A New Flood Forecasting System for the Yangtze River in China"*. Third International Symposium on Flood Defence, Nijemegen, 25-27 May 2005. Netherlands

Clark, SQ, Markar, MS, Min Yaowu, Wu Daoxi, *"Overview of Hydraulic modelling of the Yangtze River for Flood Forecasting Purposes"*, 8th National Conference on Hydraulic Engineering, Gold Coast, Australia, 2004.

Markar, MS, Clark, SQ, Min Yaowu, Zheng Jing, *"Evaluation of Hydrologic and Hydraulic Models for Real-Time Flood Forecasting Use in the Yangtze River Catchment."*, 8th National Conference on Hydraulic Engineering, Gold Coast, Australia, 2004.

Clark, SQ, Muncaster, S., Reithmuller, E., *"Horsham Flood Study"*, Third Victorian Flood Management Conference, Horsham, Australia, 2003.

Tierney, G., Dando, T., McCowan, A., Clark, SQ, Womersley, TJ., *"Development of a detailed hydraulic model using ALS data as part of the Lower Goulburn Floodplain Rehabilitation Scheme"*, Third Victorian Flood Management Conference, Horsham, Australia, 2003.

Clark, SQ & Mallory, G. *"Geelong Freeway Upgrade: Drainage Design for a Highway that Crosses a Complex Floodplain"* Hydraulics in Civil Engineering, Hobart, Australia, 2001.

Robertson, P., Daly, M., Clark, SQ, *"An Overview of Floodplain Management Planning and Implementation in Traralgon"* Second Victorian Flood Management Conference, Traralgon, Australia, 2001.

Craigie, NM, Brizga, S. Clark, SQ, Candy, R. *"Integrated Hydraulic and Geomorphological Investigations of the Tambo River"* Xth World Water Congress, Melbourne, Australia, 2000.

Bishop, WA. Collins, NI. Callaghan, DP. and Clark, SQ *"Detailed Two Dimensional Flood Modelling of Urban Developments"*, 8th International Conference on Urban Storm Drainage, 1999.

Clark, S. & Nielsen, P, 1996, *"Sheet Bed Flow Modelled as Pure Convection"*, 25th International Conference on Coastal Engineering, Orlando, USA, 1996.

Collins, N. & Clark, SQ, *"Full Two-Dimensional Floodplain Modelling"*, 8th Queensland Hydrology Symposium, IEAust, Queensland Division, Brisbane, Australia, 1995.

Collins, N. McAdam, M. & Clark, SQ, *"Long Term Environmental Planning - Weipa Port Dredging"*. 11th Australasian Conferenc

FINANCIAL OMBUDSMAN SERVICE

NUMBER: [redacted]

Applicant: **LESLIE CAMERON**

AND

Financial Service Provider: **RACQ INSURANCE LIMITED**

EXHIBIT SQC02 to the statement of [redacted]

[redacted]

[redacted]

CERTIFICATE OF EXHIBIT

COOPER GRACE WARD
Level 21, 400 George Street, Brisbane 4000

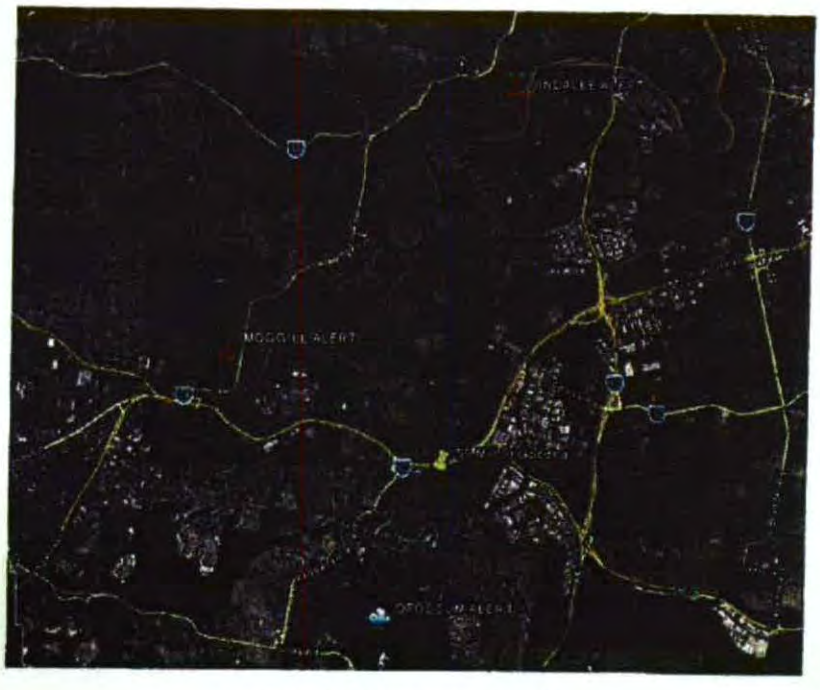
T 07 3231 2444
F 07 3221 4356
DX 256 Brisbane

ECA210094914 3900514v1

SQC02



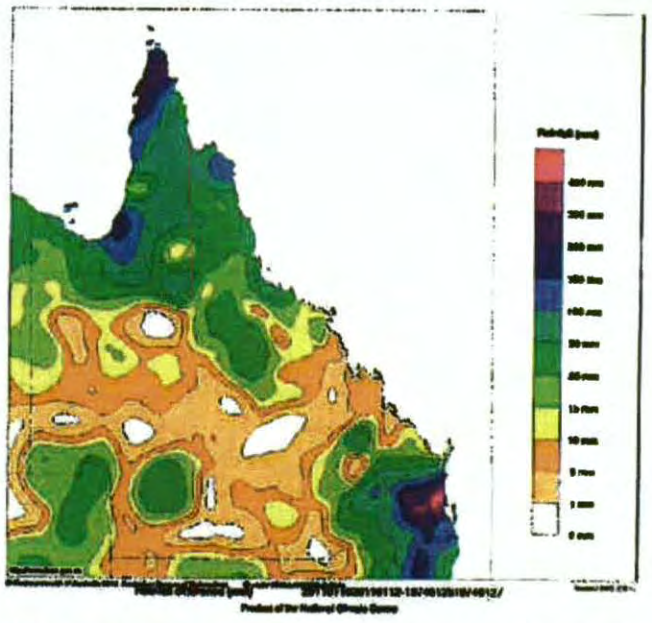
"Ipswich Area"



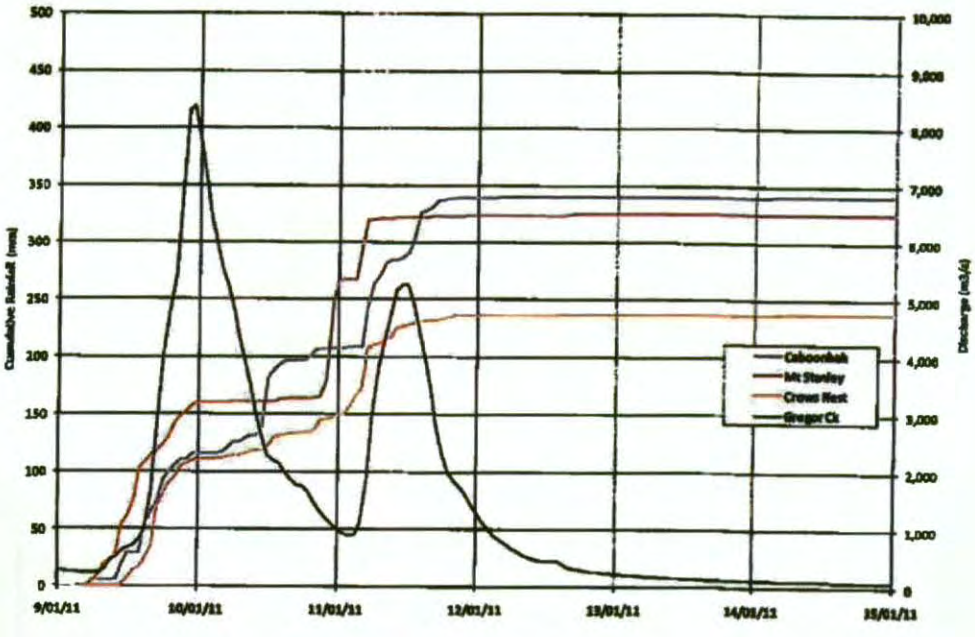
Rainfall and Stream Gauge Locations



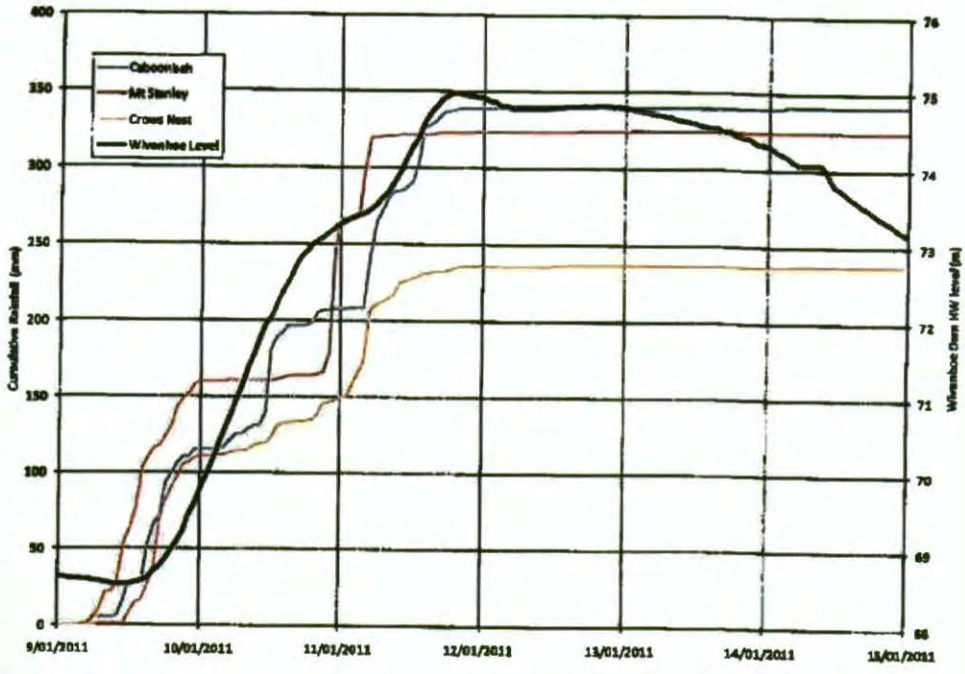
Brisbane River Catchment and Selected Brisbane River Gauging Stations



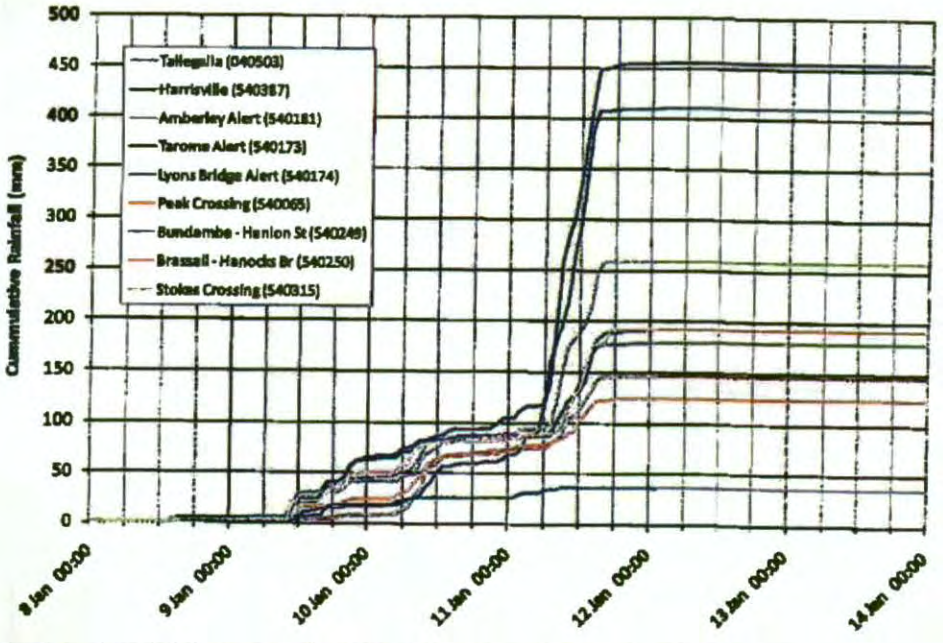
Three day rainfalls for 10 to 12 January 2011 (extract from Figure 5 - BOM, 2011)



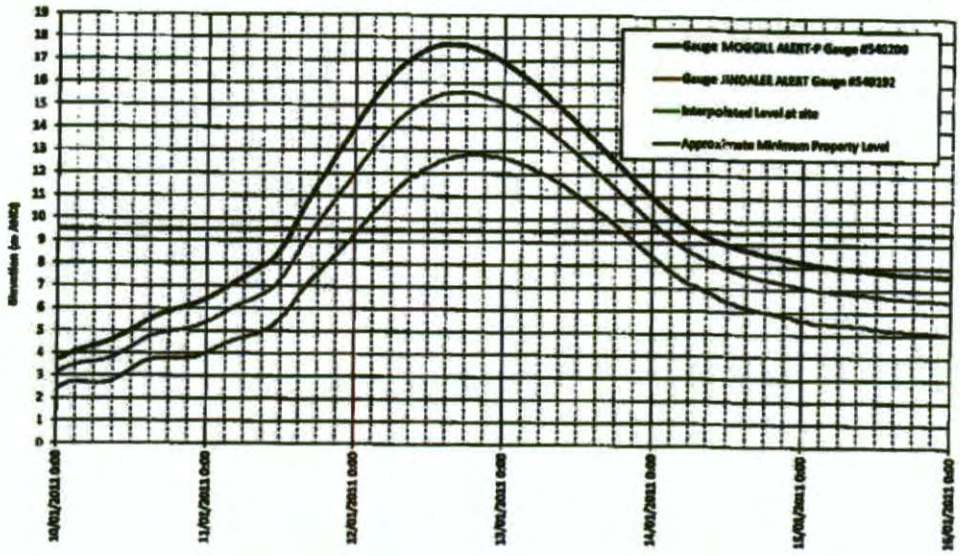
Cumulative Rainfall Records totals and Brisbane River (Gregor Ck) inflows to Wivenhoe Dam (9th to 15th January, 2011)



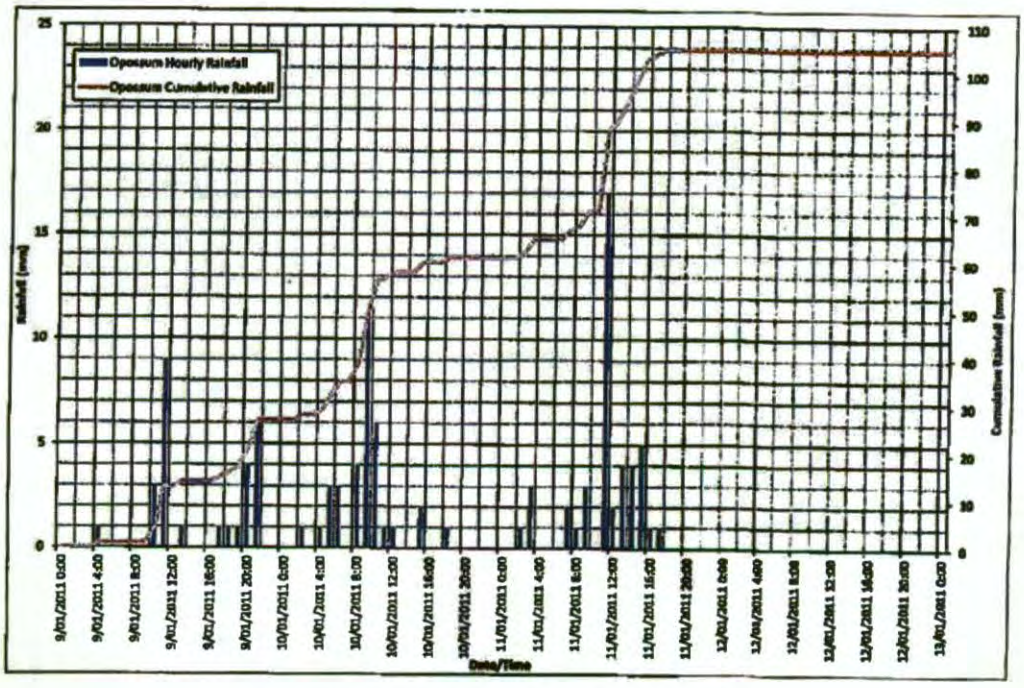
Cumulative Rainfall Records (selected) in the catchment above Wivenhoe Dam and Wivenhoe Dam Levels



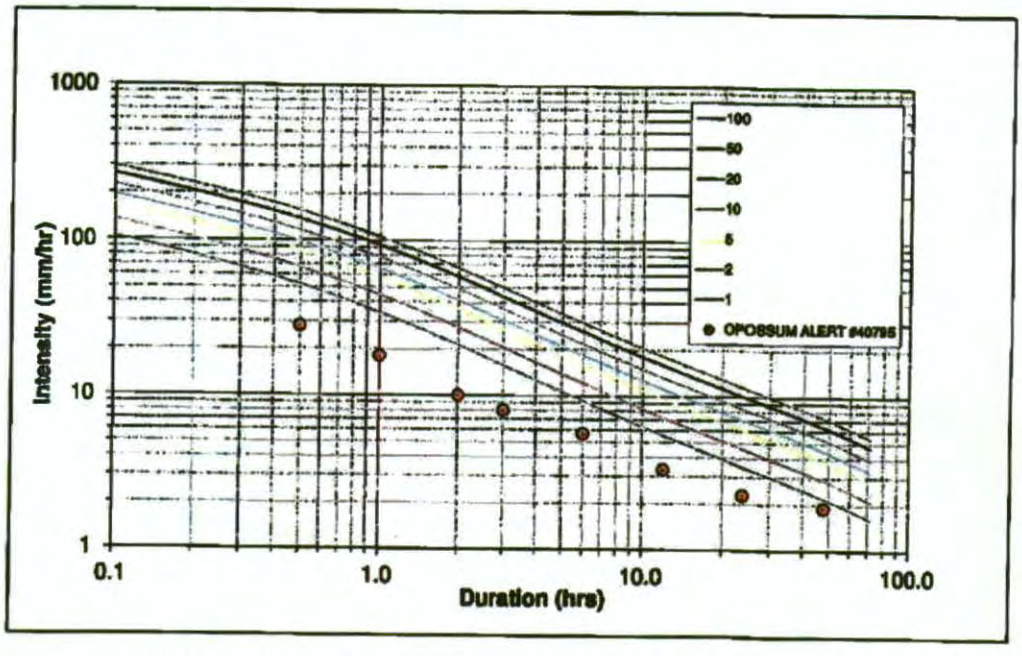
Cumulative Rainfall Records (selected) in the catchments below Wivenhoe Dam



Bremer River Water Levels near the Property and Minimum Property Level



Rainfall Record for the Opossum Alert Station



Rainfall Intensity Frequency Duration Analysis for the Opossum Alert Station

FINANCIAL OMBUDSMAN SERVICE

NUMBER: 243069

Applicant: **LESLIE CAMERON**

AND

Financial Service Provider: **RACQ INSURANCE LIMITED**

EXHIBIT SQC03 to the statement of [redacted]

[redacted]

Witness

[redacted]

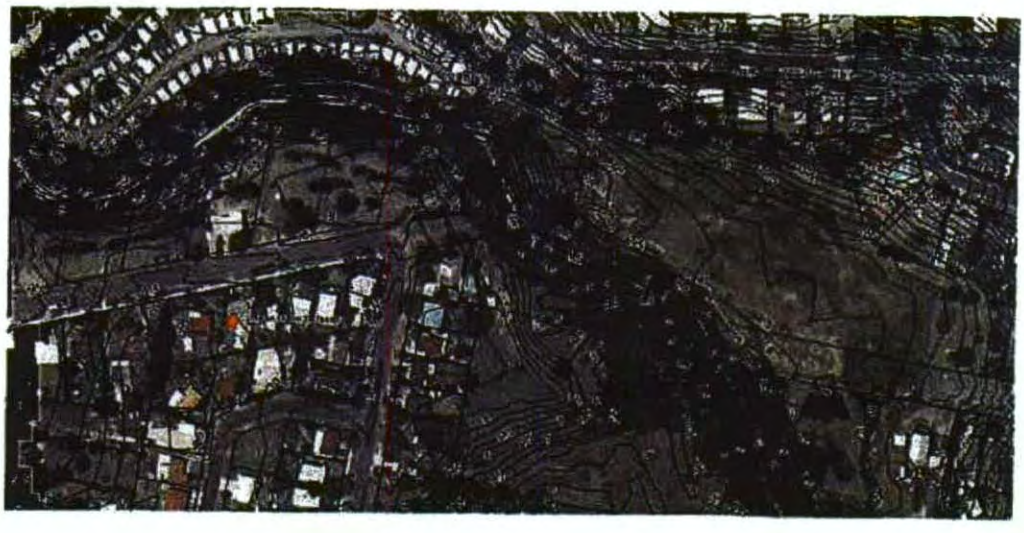
CERTIFICATE OF EXHIBIT

COOPER GRACE WARD
Level 21, 400 George Street, Brisbane 4000

T 07 3231 2444
F 07 3221 4356
DX 256 Brisbane

ECA210094914 3900314v1

SQC 09



Topographic Plot of Site



Aerial image of the Site (Nearmap 2011)

ATTACHMENT D

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7955
ABN 60 009 704 152

11 March 2011

Mr Leslie Cameron
[redacted]Mill Street
GOODNA QLD 4300

Dear Mr Cameron,

Re: Claim Number – [redacted]

We acknowledge your request for the RACQ Insurance Internal Dispute Resolution (IDR) to review the company decision made in relation to your claim.

Your request will now be reviewed by an IDR Manager within 10 business days and you will be advised of the final determination by mail.

The IDR Manager is an RACQ Insurance representative, independent of the claim decision process, with the appropriate knowledge, skills and authority to deal with the dispute.

In the interim period you may contact the Customer Dispute Resolution Department on 07 3361 2141 should you wish to make an enquiry or alter the date your complaint will be heard to allow you enough time to submit additional information.

RACQ Insurance
IDR Manager,
P O Box 3004,
Logan City Qld 4114

Yours faithfully

[redacted]

Chairman - Internal Disputes Resolution Committee

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7955
ABN 50 009 704 152

17th March 2011

Mr & Mrs L Cameron
[redacted] Mill Street
GOODNA Qld 4300

Dear Mr & Mrs Cameron

Re: Claim Number – [redacted]

We refer to previous correspondence in relation to your claim and confirm that at your request the Internal Dispute Resolution (IDR) Committee reviewed your claim on Thursday 17 March 2011.

We confirm that the IDR Committee has upheld the decision of the Claims Department (conveyed to you on the 10th March 2011) that before we can determine whether the policy will respond to your claim, RACQ Insurance needs to complete hydrological and other investigations to determine the cause of damage.

These investigations have been frustrated, amongst other things, by the fact that information that could assist expediting these investigations has not been made available by relevant authorities.

Despite this, these investigations are being urgently pursued by RACQ Insurance. A Claims Department representative will contact you as soon as these investigations have been completed.

The decision by the Committee is the final step in this stage of your appeal process. If you are unhappy with our internal dispute resolution (IDR) decision you may refer your dispute to the Financial Ombudsman Service Limited (FOS) who can advise you whether your dispute is one which falls within their Terms of Reference. The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes that are covered by its Terms of Reference. If you wish your dispute to be reviewed by FOS you must refer your dispute to FOS within two years of the date of the IDR decision. You can do this by contacting FOS at:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne, Vic 3001

1300 78 08 08 (National toll free)
Tel: (03) 9613 6300 Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

Alternatively, you may wish to seek legal advice at your own cost.

Yours faithfully

[redacted]

Chairman - Internal Disputes Resolution Committee

Legal Aid
QUEENSLAND

Our Ref: MAF(flood):657711
Date: Wednesday, 30 March 2011

Contact: [redacted]
Telephone:
Facsimile:
E-mail:

The Manager
Internal Dispute Resolution
Customer Disputes Resolution Department
RACQ Insurance
PO Box 3004
LOGAN CITY QLD 4114

Facsimile No: 07 3219 0489
Email: racqidisputeresolution@racq.com.au

Dear Colleague

Leslie Harold Cameron – [redacted] Mill St, Goodna QLD 4300

The Civil Justice (consumer protection) unit at Legal Aid Queensland acts for the abovenamed for the purpose of preparing a submission to support a review of your company's decision to refuse our clients insurance claim arising from events in December 2010 and/or January 2011.

Please ensure that all further correspondence on the reconsideration of the refusal is directed to our unit.

Our client formally now requests that the decision to refuse insurance be reviewed. We anticipate being in a position to forward further information and/or reasons to support this request within the next three weeks.

In the meantime, would you be so kind as to provide copies of any evidence, hydrology and client information that you have used to determine this claim. Please find enclosed our client's Authority.

In particular, we would appreciate a transcript of our client's proposal for insurance and record of this claim (if you have one) and a transcript of any discussion with our client or agent upon which you rely to support the decision you have made.

Yours sincerely

[redacted]

Legal Aid Queensland

for [redacted]

Senior Solicitor/Consumer Advocate
Civil Justice Services (consumer protection)

COOPER GRACE WARD
LAWYERS

Our Ref: MJM:RXR 10094914
Your Ref: MAF(flood):657711

31 March 2011

Civil Justices (Consumer Protection) Unit
Legal Aid Queensland
GPO Box 2449
Brisbane QLD 4001

Also by email: cpuadvice@legalaid.qld.gov.au

Level 21, 400 George Street
Brisbane 4000 Australia
GPO Box 834, Brisbane 4001
T 61 7 3231 2444
F 61 7 3221 4356
www.cgw.com.au
ABN 95 591 906 639

Dear Colleagues

RACQ Insurance - flood claim review
Your client: Leslie Harold Cameron

We refer to your letter dated 30 March 2011.

We note that you act for Mr Cameron. As your client has engaged solicitors, RACQ Insurance has engaged us to act on its behalf in this matter. Please direct any further communications in this matter to us.

We are seeking instructions on the further information you have requested, and will revert to you shortly.

As you would be aware, our client is obliged to determine any application for review within 45 days of your client's complaint. We therefore ask that any submissions or material in support of the application that your client wishes to be considered be provided as soon as possible.

By our calculation, our client's decision in this matter is due by 14 May 2011. Please let us know if you disagree.

Yours faithfully
COOPER GRACE WARD

[redacted]
Associate
T [redacted]
F
E

[redacted]
Rocco Russo
Partner

MJM10094914 3770848v1

Cooper Grace Ward uses Greenhouse Friendly™ Envi Recycled 50/50

COOPER GRACE WARD
LAWYERS

Our Ref: MJM:RXR 10094914
Your Ref: MAF(flood): 657711

4 April 2011

Civil Justices (Consumer Protection) Unit
Legal Aid Queensland
GPO Box 2449
Brisbane QLD 4001

Email: cpuadvice@legalaid.qld.gov.au

Level 21, 400 George Street
Brisbane 4000 Australia

GPO Box 834, Brisbane 4001

T 61 7 3231 2444
F 61 7 3221 4356

www.cgw.com.au

ABN 95 591 906 639

Dear Colleagues

RACQ Insurance - flood claim review
Your client: Leslie Harold Cameron

We refer to our letter dated 31 March 2011.

We enclose the following further information relating to your client's claim:

1. a copy of your client's certificate of insurance and relevant PDS documentation;
2. a copy of the loss adjustor's report obtained by our client in relation to your client's property; and
3. a copy of our client's information sheet setting out the conclusions our client has reached in relation to the cause of flooding in your client's area.

The above information sets out the basis of our client's decision.

Your request for information is very broad and requests information that may be subject to legal professional privilege. Our client does not propose to provide information that is subject to legal professional privilege.

Further, our client does not propose to provide a copy of its hydrology report because the report contains private information in relation to many other people whose privacy our client is required to protect and because the report is subject to legal professional privilege.

As previously indicated, our client's decision on your client's request for review is due by 14 May 2011. Accordingly, we ask that you send us any submissions or material in support of the application that your client wishes to be considered as soon as possible.

Yours faithfully
COOPER GRACE WARD

[redacted]

[redacted]

Rocco Russo
Partner

MJM10094914 3776478v1

Cooper Grace Ward uses Greenhouse Friendly™ Envi Recycled 50/50

RACQ Insurance Ltd
50 009 704 152
2649 Logan Rd, Eight Mile Plains, QLD 4113
PO Box 3004, Logan City, QLD 4114
Telephone 137 202 Facsimile (07) 3031 2750

08/04/2011

Mr L H & Mrs L M Cameron
[redacted] Mill Street
GOODNA QLD 4300

Dear Mr Cameron,

Household Insurance [redacted]

We have now completed our investigations relating to your claim. It has been determined that the damage at your property has been caused by flooding.

We refer you to your Household Insurance Policy Product Disclosure Statement(s) which state in part:

Words / terms with special meanings

Flood Rising water which enters your home as a result of it running off or overflowing from any origin or cause. *This policy does not cover flood unless we have agreed and it is shown on your certificate of insurance.*

As your policy does not include cover for flood, we must advise your claim has not been accepted.

As you may be aware where the policy is unable to respond, RACQ Insurance has established a compassionate fund to provide assistance to our customers most seriously affected by the Queensland floods.

Although you are not entitled to a payment under the terms of your policy, we are pleased to advise that your circumstances mean that you are eligible for a payment of $ 7,500.00 from the RACQ Insurance compassionate fund.

It is important for you to understand that RACQ Insurance cannot accept any responsibility for any changes in your financial circumstances as a result of making this payment to you. You may wish to seek financial advice prior to accepting this payment.

If you are dissatisfied with the position we have taken in relation to this matter, RACQ Insurance has a review process that we would like you to be aware of.

We have enclosed a Customer Information Sheet outlining this process should you wish to dispute our decision. This entire process is at no cost to you.

We confirm that if the review process results in a payment under your insurance claim, the amount of the compassionate fund payment made to you will be taken to be an advance payment under your claim. This way the compassionate fund remains available to those most seriously affected policy holders who are not entitled to a payment under the terms of their insurance policy.

If you have any queries or need more information, please call us on 137 202.

Sincerely,

[redacted]
Customer Service Officer

CAT L15 2/11

RACQ Insurance Ltd
ABN: 50 009 704 152
2849 Logan Rd, Eight Mile Plains, QLD 4113
PO Box 3004, Logan City, QLD 4114
Telephone 137 202 Facsimile (07) 3031 2750

11 April 2011

Mr L H & Mrs L M Cameron
[redacted] Mill Street
GOODNA QLD 4300

Dear Mr & Mrs Cameron,

Household Insurance
Policy Number:
Claim Number: [redacted]

Thank you for your request for further information in relation to RACQ Insurance's assessment of your claim.

In response to that request, we enclose a report by RACQ Insurance on the flooding which occurred in your region. This report outlines the conclusions that RACQ Insurance has reached in relation to hydrological issues relevant to the region, which we have applied to your particular property and claim.

We hope this further clarifies RACQ Insurance's decision on your claim.

If you have any questions or need more information, please call us on 137 202.

Sincerely,

[redacted]
Customer Service Officer

CAT L18 2/11

Legal Aid

Our Ref: MAF(flood):657711
Date: Monday, 18 April 2011

Contact: [redacted]
Telephone:
Facsimile:
E-mail:

The Manager
Internal Dispute Resolution
RACQ
racqidisputeresolution@racqi.com.au

[redacted]
Associate
Cooper Grace Ward
Lawyers
Via Email : [redacted]

[redacted]
Cooper Grace Ward
Lawyers
Via Email: [redacted]

Dear Colleague

L H and L M Cameron – Policy Number [redacted]

Request to review decision as quickly as possible following refusal of claim dated: 8 April 2011

The Civil Justices (consumer protection) unit at Legal Aid Queensland acts for the abovenamed for the purpose of this request to review your company's decision to refuse our clients insurance claim arising from events in December 2010 and/or January 2011.

Please ensure that all further correspondence on the reconsideration of the refusal is directed to our unit, attention the author, [redacted]

Our client formally now requests that the decision to refuse insurance be reviewed.

In support of the request for review, we ask that you take the following into consideration:

Exclusion relied upon by you (definition)

Flood

We note that at page 9 of your policy "Flood" is defined as rising water which enters your home as a result of it running off or overflowing from any origin or cause. In our

view "flood" is covered by the policy, unless it is shown that there is an exclusion which has been clearly communicated to the insured.

In our view as "flood" is a prescribed event for the purposes of Section 35 of the Insurance Contracts Act 1984 as defined in regulation 14, you had a duty to clearly inform client that "flood" was excluded under the policy. The Corporations Act 2001 also requires "clear, concise and effective" disclosure.

In our view the definition of "flood" (as described above) is too broad and does not meet your obligations to clearly communicate this exclusion.

The reason for this is that when the definition of" flood" is read together with the inclusion of "flash flood" immediately below in the definition section of the product disclosure statement, in our view there is overlap between the two definitions which is likely to cause confusion for a consumer about what is covered and what is not covered under flash flood and flood. The definitions of flood and flash flood appear to be contradictory and confusing from a consumer's perspective.

In our view, such contradictory definitions do not meet either the requirement to "clearly inform" under the Insurance Contracts Act or the requirement for "clear concise and effective" disclosure under the Corporations Act. In those circumstances you ought not to rely on the exclusion and payout our client's claim

Stormwater run-off and Flash flood

We note that your policy does cover storm at Page 14, and at page 15 Flash flood and stormwater run-off.

From your refusal letter of 8 April 2011 you have refused these claims on the basis that the damage to the property was caused by flooding. We note that this conclusion appears to be on the basis of a Report by RACQ Insurance on its Investigation into the Ipswich Floods which is attached to the letter.

You have concluded at para 8 "*that the areas approaching the junction of Bremer and Brisbane were flooded by a combination of flash flooding that occurred within 24 hours in the Bremer catchment area and elevated water levels in the Brisbane River caused by releases from Wivenhoe dam which occurred more than 24 hours previously*

We presume that this assessment was made on the basis that you say that the "overflow of the Bremer River and Brisbane river " or other overflow was not caused by storm where the flooding occurred within 24 hours consecutive hours of the storm having commenced.

The conclusion reached by you is disputed by our client on a number of grounds.

RACQ have conceded that that there was a storm in the Bremer River catchment area that commenced at 9am on 11 January and that the water contained in the Bremer river that inundated the Cameron's property was rainwater and stormwater runoff that was

unable to drain into the Brisbane River because of the river's elevated level. In effect you have conceded that on the balance of probabilities the proximate cause of loss was stormwater runoff in the Bremer River (resulting from a storm that commenced no more than 24 hours previously) that was unable to drain into the Brisbane River.

In the RACQ policy, flash flooding is covered if it is as a result of "heavy rain" occurring within 24 hours of the flash flood or stormwater run off. Flash flood is defined as (on p 9);

A sudden flood caused by heavy fain that fell no more than 24 hours prior to the flash flood or stormwater run-off

We note that there were 2455 recorded lightning strikes between 11pm on 10th January to 11pm on 11th January 2011 in the Ipswich Area. (from 6 the previous 24 hours and none from Tuesday 11pm to Wednesday 11pm).

Total Strikes	Date and Time
9	11:00PM on 09 Jan 2011 to 11:00PM on 10 Jan 2011
4590	11:00PM on 10 Jan 2011 to 11:00PM on 11 Jan 2011
0	11:00PM on 11 Jan 2011 to 11:00PM on 12 Jan 2011

There is little doubt that storms occurred along the River in Brisbane on Tuesday morning, 11 January 2011.

The conclusion that a storm which caused flash flooding within 24 hours in the Goodna Area is also supported by the severe weather warning with warnings of heavy rainfall and flash flooding was issued by the Bureau of Meteorology shortly before 9am as reproduced below and it our view that all of the evidence points to storm cells with torrential downpours which hit suburbs of Brisbane and Ipswich on that morning:-

Tuesday, January 11, 2011 8:49 AM
Subject: QLD Severe Weather Warning: Heavy Rainfall and Flash Flooding



THE AUSTRALIAN EARLY WARNING NETWORK

18 April 2011

QLD Severe Weather Warning: Heavy Rainfall and Flash Flooding

Dedicated to a better Brisbane

Source: Bureau of Meteorology

For people in the Southeast Coast District and the Darling Downs and Granite Belt District southeast of Dalby to Goondiwindi.

Issued at 8:00 am on Tuesday 11 January 2011

Synoptic Situation: At 8am AEST, an upper level low was located over the Darling Downs and Granite Belt district and is forecast to move to the southwest and slowly weaken.

Heavy rain areas and thunderstorms are expected to continue through the Southeast Coast and Darling Downs and Granite Belt today. Heavy falls will lead to localised flash flooding and will worsen existing river flooding.

Currently, an intense slow moving band of rainfall extends from about Maroochydore to Warwick. Rainfall rates in this band are reaching 80 to 100 mm per hour.

We also note the view that a number of storms affected the Brisbane and Ipswich area is also supported by The Special Climate Statement released by BoM which is quoted in the Insurance Council of Australia Hydrology report for the Brisbane Local Government Area. Relevantly it says:

"10 to 12 January. An upper-level low combined with a humid easterly flow to bring very heavy rain to southeast Queensland and northeast New South Wales. The heaviest falls were in the areas north and west of Brisbane (Figure 1e). Three-day totals exceeded 200 mm over most of the area bounded by Brisbane, Gympie and Toowoomba, including the majority of the Brisbane River Catchment. Further south, totals exceeding 100 mm extended to the coast and adjacent ranges of New South Wales north of Coffs Harbour, locally approaching 200 mm on parts of the Northern Tablelands, and also extended into inland southern Queensland as far west as Dalby.

The heavy rain covered a smaller area than was the case in the late December event. The highest daily totals observed in the Bureau's regular network were 298.0 mm at Peachester and 282.6 mm at Maleny on 10 January, while the highest three-day totals were 648.4 mm at Mount Glorious and 617.5 mm at Peachester. *Intense short-period falls also occurred during the event, with one-hour falls in excess of 60 mm occurring on both 10 and 11 January at numerous stations in various locations north and west of Brisbane. It is possible that higher short-period falls occurred in areas between observing sites."* (emphasis added)

The Radar Images in Appendix A of the Report and referred to on Pages 24 and 25 of the ICA Hydrology report are also relevant. We have attached a copy of the relevant radar images. These images support the view of many of our clients that the western suburbs of Brisbane experienced a storm on the morning of 11 January 2011 which resulted in heavy rain that in turn caused flash flooding that falls within the definition of flash flooding in our client's RACQ Policy.

Furthermore, according to the Bureau of Meteorology (BoM) daily weather observations, there were a number of distinct recorded weather events, including rain, that occurred in the Brisbane area over the period 9th to the 12th January, inclusive, as shown at http://www.bom.gov.au/climate/dwo/IDCJDW0400.shtml

The BoM data records rainfall that relates to the 24 hour period prior to 9am on the day its recorded. For example the BoM website records 110.8mm of rain next to the date of Monday 10 January, 2011. This rain reading relates to the 24 hour period prior to 9am on Monday 10 January 2011. The BoM notes state:

> Rain | Precipitation (rainfall) in the 24 hours to 9am.. | millimetres

For the period Monday 9am to Tuesday 9am just 15.4mm rainfall was recorded and 40.0mm was recorded for the period from 9am Tuesday to 9am Wednesday . This rainfall accords with our clients' recollection that another storm occurred Tuesday morning and it was only as a result of this storm that flash flooding occurred in the local area.

Legal Aid Queensland now has many clients, living in Ipswich along the River recalling a severe thunderstorm on Tuesday 11th January in the morning. Specifically we are taking statements confirming that lightning was observed, residents heard thunder and experienced extremely heavy rain squalls in their local area.

Windspeeds recorded by the BoM and reported show that winds were gusting at up to 41kms per hour on the Monday and at 33 kms on the Tuesday. These speeds were elevated from the previous week and support our client's claim that a storm had passed over her property on Tuesday morning resulting in high winds and heavy rain.

In our view, our clients house was inundated as a result of *A sudden flood caused by heavy fain that fell no more than 24 hours prior to the flash flood or stormwater run-off.*

Our client's Policy covers the event which caused her property to be inundated because it was inundated as a result of a flash flood within the definition in the RACQ Policy. In our view, as a consequence, RACQ should reverse its decision and pay the claim.

Caps on Flash flooding claims

In our view Mr Cameron should be insured to the value he designated unless he agreed otherwise.

In our view as "flood" is a prescribed event for the purposes of section 35 of the Insurance Contracts Act 1984 (ICA) as defined in regulation 14, you had a duty to clearly inform our client that " flash flooding" claims were capped. The Corporations Act 2001 also requires "clear, concise and effective" disclosure.

It is noted there is a clause in your January 2009 product disclosure statement policy at page 11, that defines flash flooding, does not advise that there is a cap in respect of this claim. On page 18 "flash flooding is noted as an insured event but does not refer to any cap on cover. Whilst the policy caps are included on page 27 of the policy, the point is that this is the only insured event that has a percentage cap on claims.

Most insured after reading the policy would have believed that they were insured for at least "flash flooding"

As we have stated our clients' were oblivious to this restriction on their cover

In our view you have not adequately brought the restriction in payment to our clients' attention within the meaning of s35 Insurance Contracts Act 1984(Cth) and therefore should pay them in accordance with the general terms of coverage.

In our view a statement that flash flooding is an insured event is misleading and deceptive where there is such a significant cap on claims. A maximum payment of 50% of the sum insured for home building ($277,000) and 50% of the contents insured ($152,000) is not coverage as it is totally inadequate.

In our view the PDS, is not only capable of but in fact is misleading and deceptive. As you would be aware this is in breach of s18 of the Australian Consumer Law 2010.

Given this failure to adequately inform and draw the shortcomings of the policy to our client's attention, we request that you pay the whole of her claim and not just the capped amount.

Hydrology

We also note that paragraphs 5 and 8 of the RACQ Report on its Investigations into the Brisbane Floods appear to suggest that the flooding for the entirety of Brisbane was caused primarily by releases from Wivenhoe Dam that followed rainfall in the Brisbane River Catchment.

We note that such a general report appears to rely on a very general Hydrology report which we have not had the benefit of being able to comment on. In our view such a general hydrology report does not provide an adequate assessment of how the damage to Our clients' Property was caused.

We note that you will be unable to rely on this Hydrology in FOS unless it is provided.

Request for information you relied upon to make your decision

If, upon consideration of the matters raised in this letter you reaffirm the original refusal, would you be so kind as to provide copies of any other evidence not previously provided that you have used to determine this claim and/or in reconsideration of this claim within 7 days of your review.

In particular, we would appreciate a transcript of our client's proposal for insurance and record of this claim (if you have one) and a transcript of any discussion with our client or agent upon which you rely to support the decision you have made.

Response and urgency for our client

Because our client's home is not habitable they are in considerable hardship and extreme inconvenience as they await the outcome of their insurance claim. Our client is struggling to cope with the loss of a habitable home. We would appreciate it if you would expedite this review to minimise further harm that delay and uncertainty is causing for this client.

Our clients prepared the quantum of the loss they have suffered to their home and contents in haste and we hereby reserve their rights to revise their claim if necessary.

Yours sincerely,

per [redacted]
Legal Aid Queensland
[redacted]
Senior Solicitor/Consumer Advocate
Civil Justice Services (consumer protection)

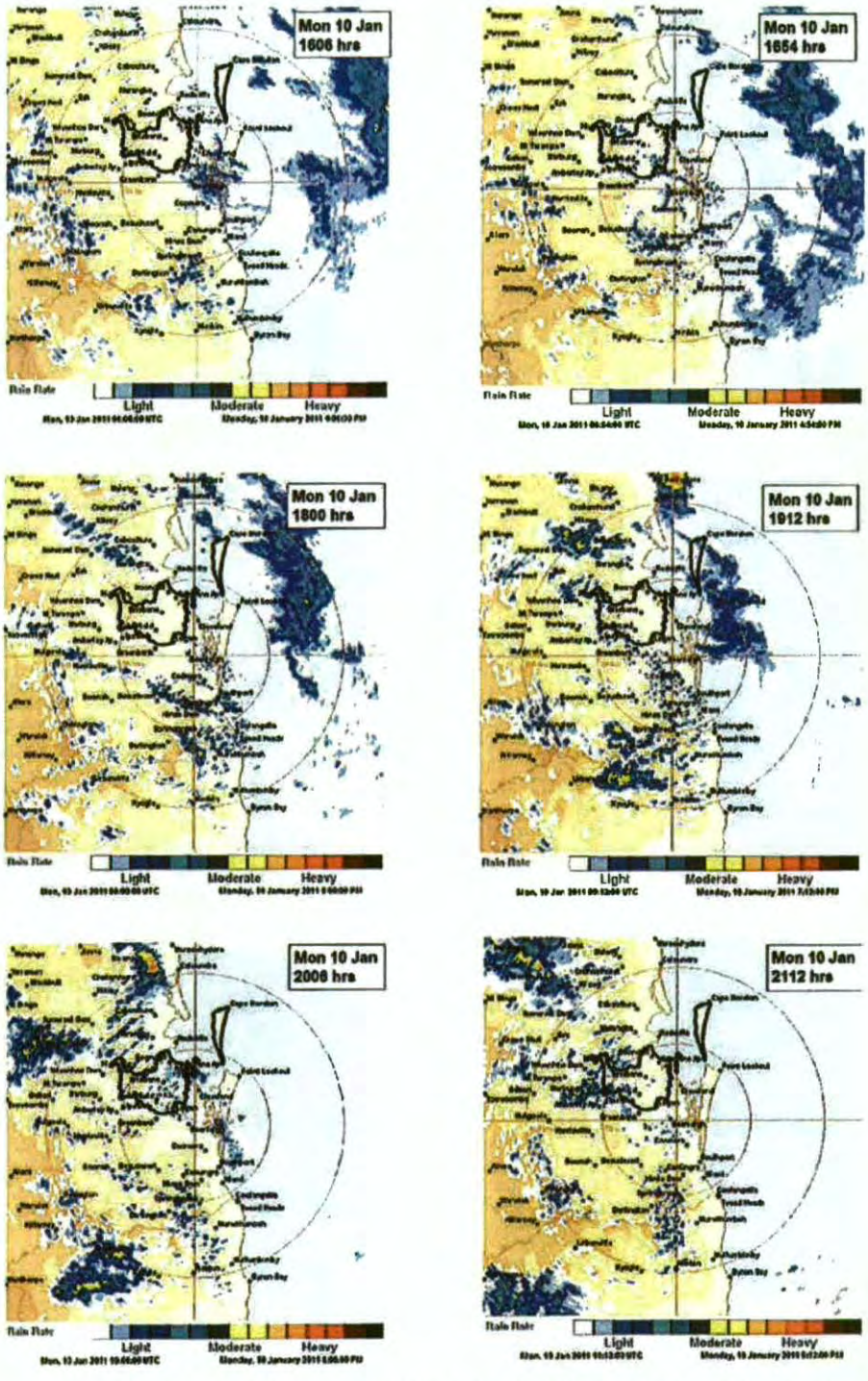


Figure A8 *Radar Images, 1606 Hours to 2112 Hours Monday 10 January 2011*

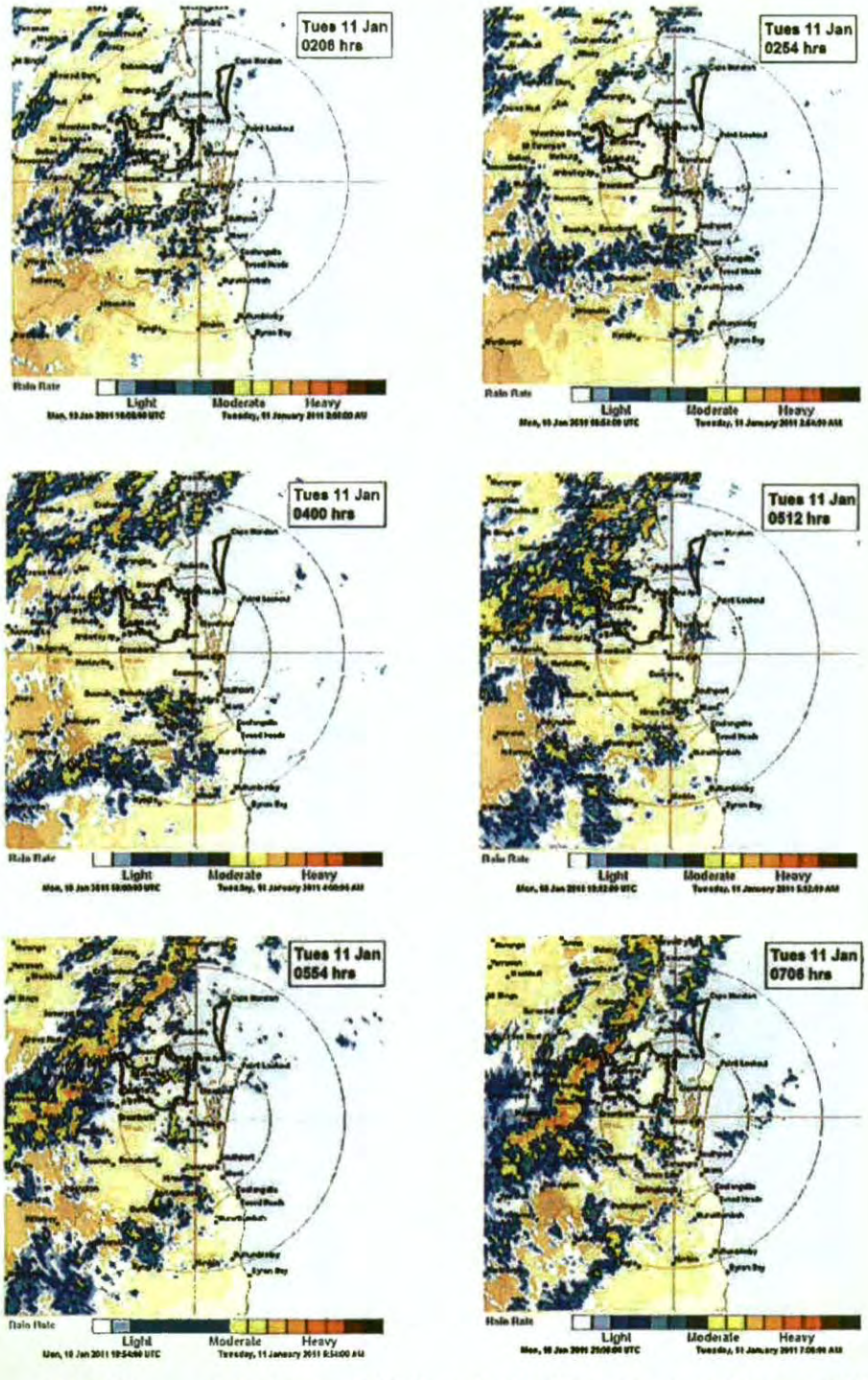


Figure A9 *Radar Images, 0206 Hours to 0706 Hours Tuesday 11 January 2011*

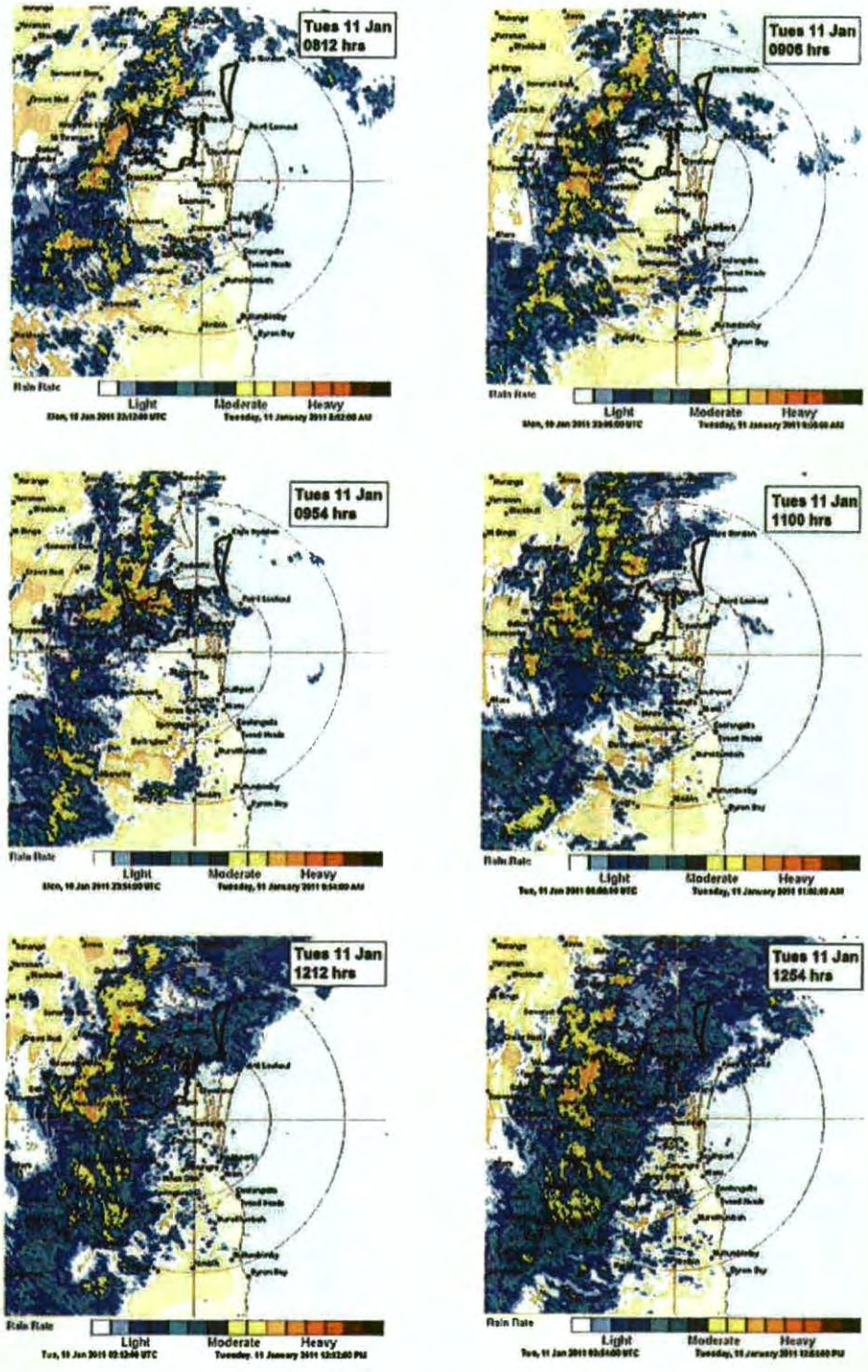


Figure A10 *Radar Images, 0812 Hours to 1254 Hours Tuesday 11 January 2011*

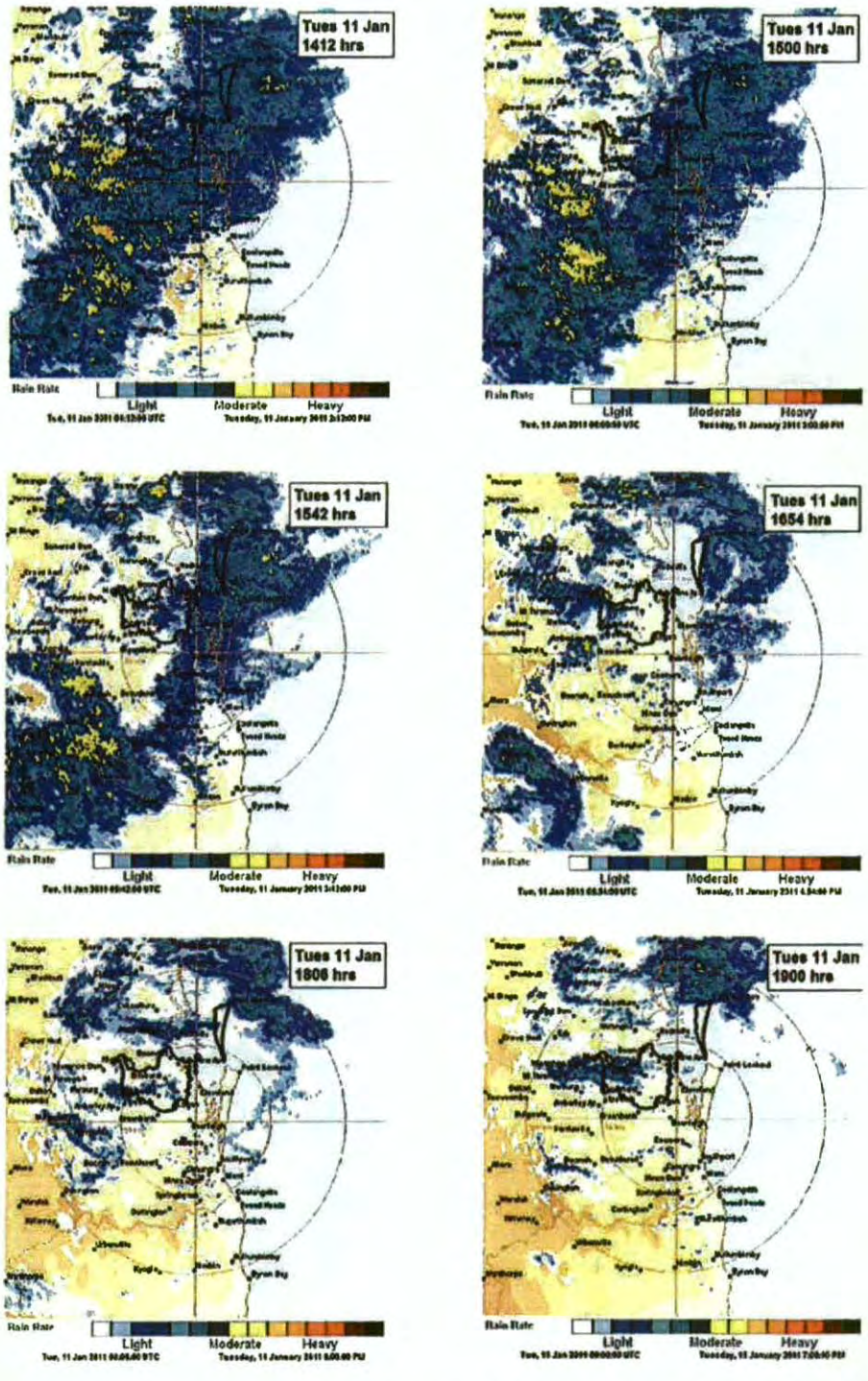


Figure A11 *Radar Images, 1412 Hours to 1900 Hours Tuesday 11 January 2011*

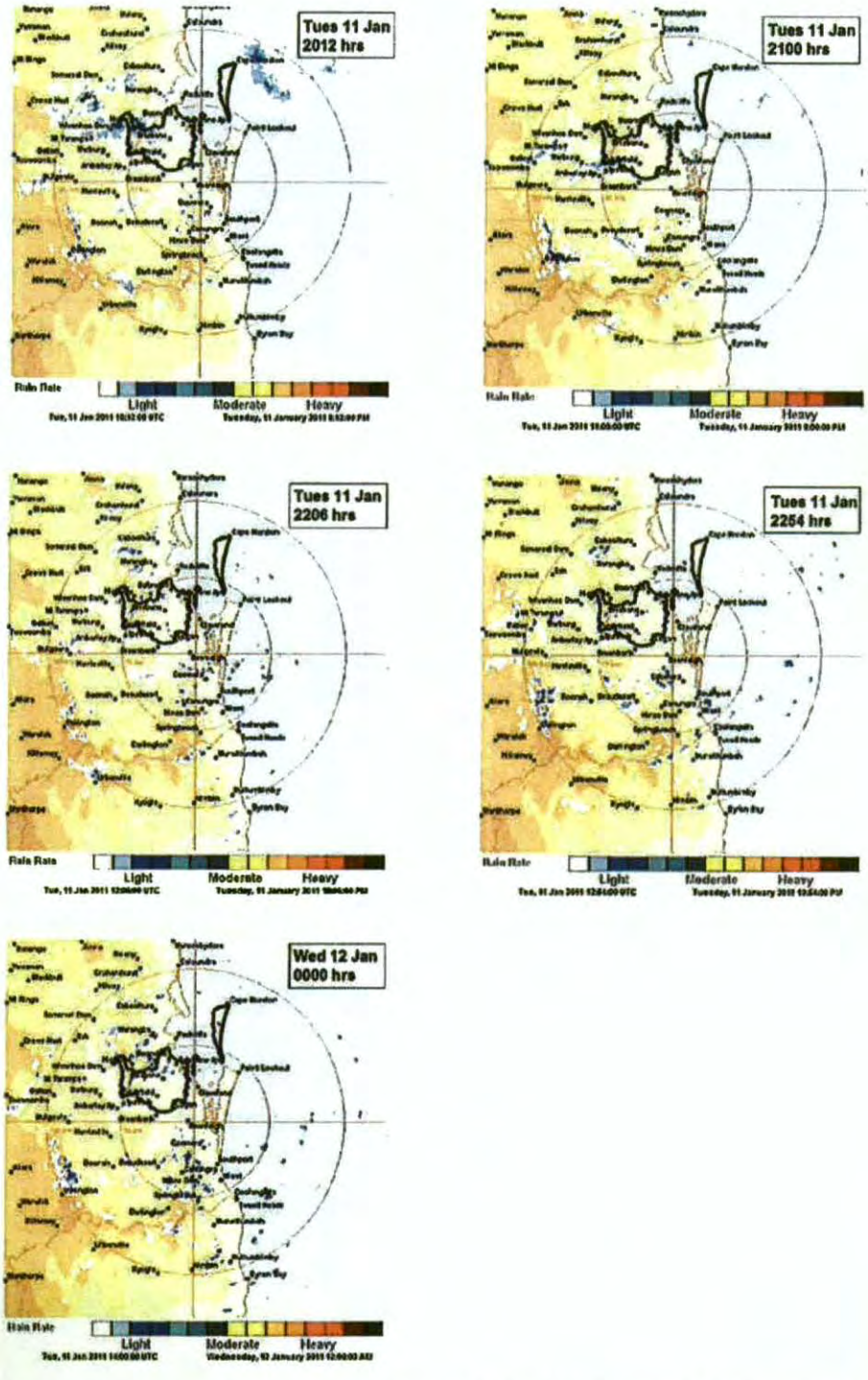


Figure A12 *Radar Images, 2012 Hours on Tuesday 11 January to 0000 Hours Wednesday 12 January 2011*

COOPER GRACE WARD
LAWYERS

Our Ref: MJM:RXR 10094914
Your Ref: MAF(flood): 657711

13 May 2011

Civil Justices (Consumer Protection) Unit
Legal Aid Queensland
GPO Box 2449
Brisbane QLD 4001

Email: cpuadvice@legalaid.qld.gov.au

Level 21, 400 George Street
Brisbane 4000 Australia

GPO Box 834, Brisbane 4001

T 61 7 3231 2444
F 61 7 3221 4356

www.cgw.com.au

ABN 95 591 906 639

Dear Colleagues

RACQ Insurance - flood claim review
Your client: Leslie Harold Cameron

We refer to your letter dated 18 April 2011.

Our client has reviewed your client's submissions.

Please find enclosed a copy of our client's IDR decision.

Yours faithfully
COOPER GRACE WARD

[redacted]

[redacted]

Rocco Russo
Partner

ECA210094914 3840428v1

Cooper Grace Ward uses Greenhouse Friendly™ Envi Recycled 50/50

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7965
ABN 50 009 704 152

11 May 2011

Mr L Cameron
C/o Paul Holmes
Legal Aid Queensland
GPO Box 2449
BRISBANE QLD 4001

Dear [redacted]

Re: **Claim Number – [redacted]**
Your reference: MAF (Flood): 657711

We refer to your letter dated 18th April 2011.

The IDR Manager has reviewed your client's submissions and decided to confirm the decision to decline your client's claim.

The reasons for that decision are as follows:

Flood

We do not agree with your comments about the definition of "Flood".

When the definitions of "Flood" and "Flash flood and stormwater run-off" are read together, the difference between the two is clear. "Flash flood and stormwater run-off" is a particular category of flood – namely, a sudden flood caused by rain that fell not more than 24 hours earlier. The policy makes clear that this is the only type of flood which is covered, and that any other kind of flood is not covered.

RACQ Insurance's position is that your client was clearly informed about the scope of the flood coverage.

Stormwater run-off and Flash flood

RACQ Insurance does not accept that it has made any concessions as alleged in your letter.

There is no evidence that the inundation of your client's property falls within the definition of "Flash flood and stormwater run-off".

The evidence relied upon by your client is basically to the effect that there was rain or a storm on 11 January 2011. Your client's submissions do not state what date it is claimed that the property was inundated, but we assume your client claims the property was inundated on 12 January 2011. That evidence is not sufficient to show any connection between the rain that fell on 11 January and the inundation of your client's property (the fact that one occurred after the other does not show that one was caused by the other.)

We note your clients have not sought to rely upon any hydrological evidence.

The fact that there was local rainfall before the inundation does not mean that the inundation was "Flash flood or stormwater run-off". It is not sufficient, to satisfy the definition, to show that there was rain within 24 hours of your client's property

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7968
ABN 50 009 704 152

being inundated. Your client must show that the rain which fell within 24 hours was what caused the inundation. The evidence relied upon by your client does not establish this.

Your client's submissions have not attempted to address the other possible causes of inundation, particularly, the effect of water (which had fallen in the Wivenhoe Dam catchment from around 9 January 2011) which was released from Wivenhoe Dam.

Overall we do not believe that the inundation of your client's property meets the definition of "Flash flood or stormwater run-off".

Caps on Flash flooding claims

We do not agree with your comments about RACQ Insurance's alleged failure to adequately inform your client as to the limits on the amount paid for a Flash flood or stormwater run-off claim.

In the Product Disclosure Statement provided to your client, at page 27, under the heading "The most we will pay you" sets out the monetary limits applicable to all claims, including, for Flash flood and stormwater run-off. The PDS clearly states "We will pay up to 50% of your home sum insured or $25,000, whichever is higher."

We also refer you to the table of contents of the Product Disclosure Statement, which makes clear at an early stage of the document where such information could be found. Further, the table of contents shows that the document is structured so that it first sets out the nature of the events that are covered, and then deals with how much will be paid if these events occur.

It is RACQ Insurance's position that your client was clearly informed of any monetary limits. For the same reasons RACQ Insurance does not agree that the Product Disclosure Statement is misleading or deceptive.

Request for information relied upon

The information we relied upon in making a decision on your client's claim includes:

- Your Client's IDR submissions;
- Your Client's certificate of insurance;
- Your Client's PDS documentation;
- RACQI information sheet – Ipswich downstream of the Bremer River and Brisbane River

We have also relied upon a hydrology report relating to Ipswich provided by Water Technology Pty Ltd. We are not in a position to release that hydrology report to you because the report contains personal details of a number of customers which we are required to protect, and the report is also subject to legal professional privilege.

The information sheet that has been previously provided to your client explains in detail the conclusions we have formed following our hydrological investigations.

We also do not propose to release legal advice we have received in relation to your client's claim on the basis that it is subject to legal professional privilege.

The decision by the IDR Manager is the final step in this stage of your appeal process. If you are unhappy with our internal dispute resolution (IDR) decision you

RACQ Insurance

RACQ INSURANCE Limited
2649 Logan Road
EIGHT MILE PLAINS QLD 4113
Ph: (07) 3361 2444 Fax: (07) 3219 7956
ABN 50 009 704 152

may refer your dispute to the Financial Ombudsman Service Limited (FOS) who can advise you whether your dispute is one which falls within their Terms of Reference.

The FOS provides a free and independent dispute resolution service for consumers who have general insurance disputes that are covered by its Terms of Reference. If you wish for the FOS to consider whether the dispute falls within their Terms of Reference, you must refer your dispute to FOS within two years of the date of the IDR decision. You can do this by contacting FOS at:

Financial Ombudsman Service Limited
GPO Box 3
Melbourne, Vic 3001

1300 78 08 08 (National toll free)
Tel: (03) 9613 6300 Fax: (03) 9613 6399
Email: info@fos.org.au
Website: www.fos.org.au

Yours faithfully

[redacted]
Internal Dispute Resolution Manager

FINANCIAL OMBUDSMAN SERVICE

Financial Ombudsman Service Limited
ABN 67 131 124 448
GPO Box 3, Melbourne VIC 3001
Telephone 1300 78 08 08
Fax 03 9613 6399
Email info@fos.org.au
Website www.fos.org.au



25 May 2011

[redacted]
Manager Customer Dispute Resolution
RACQ Insurance Limited
P O Box 3004
Logan City DC Qld 4114

Dear [redacted]

Dispute lodged by: Mr Leslie Cameron
Case number: [redacted]
Your ref: [redacted]

Please find enclosed details of Mr Cameron's dispute with RACQ Insurance Limited.

What you need to do

We encourage you to contact Mr Cameron within the next 21 days and discuss and resolve the dispute directly with them.

If you are able to resolve the dispute directly within 21 days, please provide written details confirming how the dispute was resolved.

If you are unable to resolve the dispute directly, you will need to provide a detailed written response to the dispute within 21 days. You should include an explanation of RACQ Insurance Limited's position and copies of all relevant information and supporting documents, including a copy of any response to Mr Cameron. This should be provided to the Financial Ombudsman Service (FOS), with a copy provided to Mr Cameron.

To assist you, a guide is enclosed setting out the information and documents that are generally relevant in a dispute such as this. Please carefully check this guide and ensure that all relevant information and documents are provided with your response.

We require your response by **16 June 2011**.

Once we receive your response we will review the dispute and decide the appropriate next step for resolving this matter.

INCMNFSP-GI

Exchange of information

FOS encourages parties to a dispute to exchange information as part of trying to resolve the dispute. As is the practice in general insurance disputes, please ensure that a copy of all material included in your response is sent to Mr Cameron. Only the material exchanged will be relied upon by FOS unless special circumstances apply as outlined in our Terms of Reference.

Privacy

We do not wish to collect third party or sensitive information that is not required. If you include sensitive information or personal information about a third party please ensure that the information is relevant to the dispute. If the information is not relevant, please do not send it to us or take steps to de-identify the information.

Our privacy policy is available at www.fos.org.au/privacy.

How we deal with unresolved disputes

If a dispute is not resolved directly between the parties, we will use the most appropriate dispute resolution method to resolve the dispute. We may assist the parties to negotiate a resolution, or may conduct a conciliation conference where appropriate. If a dispute cannot be resolved by mutual agreement, we may issue a Recommendation or Determination.

For more information on the Financial Ombudsman Service and how we deal with disputes, including our Terms of Reference and Operational Guidelines, please refer to our website at www.fos.org.au.

Additional information

If you:

- are unclear on how to respond to this dispute
- require additional time to respond or
- have any questions

please contact me on [redacted] or email me at [redacted]

Yours sincerely

[redacted]

Dispute Analyst
Financial Ombudsman Service

enc.

Response Guide – General Insurance

When you are providing your response to us please review this Guide and provide copies of all relevant information and documents as outlined below.

Please outline your response under appropriate headings where relevant (eg. Summary of Facts, Issues in Dispute, Applicant's Position, Company's Position, Relevant Policy Provisions, Relevant Law).

• Your company's report on its investigation of the dispute together with copies of any related correspondence. Your response should include: o Policy details o Applicant's particulars o The claim o The vehicle/property/contents/sickness o Details of previous claims o Details of any alleged non-disclosure or misrepresentation o Other relevant facts
• A statement of the company's overall position on the dispute. This should include an outline of the issues in dispute, the Applicant's position, relevant policy provisions, relevant law and reference to any relevant FOS Terms of Reference provisions.
• Details of any expert opinions (eg. Assessor, accident reconstruction, forensic, medical, legal).
• Details of any suggested options or offers that will assist to resolve this dispute
• Copies of the following documents: o Applicant's claim form o Insurance proposal/applicant form o Policy schedule applicable at time of loss o Policy wording applicable at time of loss
• Copies of other supporting evidence where relevant, including: o All assessors' and adjusters' reports on liability and quantum o All investigators' reports o Colour copies of all photographs, or the originals o Underwriting guidelines o Proof of application of underwriting guidelines (eg. Examples of declined proposals, renewals and statutory declarations from underwriters o Medical reports/technical reports o Valuations o Witness statements/statutory declarations/affidavits.

FINANCIAL OMBUDSMAN SERVICE

Financial Ombudsman Service Limited
ABN 67 131 124 448
GPO Box 3, Melbourne VIC 3001
Telephone 1300 78 08 08
Fax 03 9613 6399
Email info@fos.org.au
Website www.fos.org.au

Online Dispute information

This form contains a summary of an Applicant's dispute. It is based on information submitted by an applicant when they lodge their dispute online with FOS.

FOS Case Number:	[redacted]
Date Dispute Recorded by FOS:	19 May 2011
Applicant Name:	Mr Leslie Cameron
Applicant's Business Name (if applicable):	
Applicant Address & Contact Details:	[redacted] Mill Street, Goodna, QLD, Australia 4300 Ph: [redacted] Email:
Representative Name (if applicable):	[redacted]
Representative Address Details (if applicable):	44 Herschel Street,Brisbane,QLD,Australia 4000
Account/Policy/ Claim Reference Number:	Policy no. [redacted]
Financial Services Provider Name:	RACQ Insurance Limited

Summary of Dispute:

Queensland Flood Claim: The applicant's Internal Dispute Resolution Submission has been refused by RACQ in a letter dated 11 May 2011. This letter was received in the Legal Aid Queensland office from Cooper Grace Ward Lawyers on 13 May 2011. The applicant had received his initial refusal by RACQ for his claim in a letter dated 8 April 2011. Legal Aid Queensland lodged an IDR submission for the applicant on 18 April 2011. Please see these documents attached.

Outcome Sought:

For the refusal to be overturned and the claim paid.

ATTACHMENT E

myifreemans

SITE REPORT - Property Claim

Client	RACQ Insurance Brisbane PO Box 3004/LOGAN CITY QLD 4114	Report Date	29 January 2011
Claims Officer	Household Claims	Claim Reference	[redacted]
MYIF Assessor	[redacted]	MYIF Reference	
MYIF Case Contact		MYIF Contact Phone	

KEY CONTACT DATES

Date of Loss	11 January 2011	Case Received	14 January 2011
Claimant Contacted	21 January 2011	Inspection Date	25 January 2011

CLAIMANT DETAILS

Claimant Name	CAMERON, Leslie Harold		
Postal Address	[redacted] Mill St/Goodna QLD 4300		
Situation of Loss	[redacted] Mill St Goodna QLD 4300		
Primary Contact	Insured	Tax Status	Not Registered
Telephone	[redacted]	ABN	N/A
Telephone 2		ITC	0%
Email Address		Claim Form Status	

POLICY DETAILS

Policy Type	Household Insurance	Inception Date	19 February 2007
Policy No	[redacted]	Expiry Date	19 February 2011
Policy Section:-	Sum Insured:-	Excess:-	
Building	$276,000.00	$300.00	
Contents	$70,000.00		
Total Sum Insured	$346,000.00	$300.00	Total Excess Applied

MYI Freemans Ltd
42 Costin Street Fortitude Valley QLD 4006, PO Box 554 Fortitude Valley QLD 4006
Tel: 07 3867 4600 Fax: 07 3867 4699 Email: brisbane@myifreemans.com.au
Web: www.myifreemans.com.au
ABN: 86 111 653 386

RESERVE			
Policy Section	Reserve	Payments to Date	Outstanding Reserve
Building	$200,000.00	Nil	$200,000.00
Contents	$70,000.00	Nil	$70,000.00
Temporary Accommodation	$10,000.00	Nil	$10,000.00
Total Claim	$280,000.00		$280,000.00
Excess applied	$300.00		$300.00
Total Claim less Excess	$279,700.00		$279,700.00
Management Fee	$2,500.00		$2,500.00
Total Reserve	$282,200.00		$282,200.00

CIRCUMSTANCES / CAUSE	
Type of Loss	Flood
Relating to	Brisbane floods
Caused by	Creek and river bursting banks
Date of Loss	11 January 2011
Date\Time of Discovery	11 January 2011
Discovered by	Insured
Who was responsible?	No one
EXPERT CONSULTANTS	
Building Consultant	Required
Hydrologist	Appointed by Insurers

EXTENT OF LOSS / DAMAGE	
BUILDING	
No of rooms affected	All
Square metres effected	Approx. 180 square metres.
Severity of damage	Major – possibly totally destroyed
What is damaged	Entire structure
CONTENTS	
Severity of damage	Total loss

What is damaged	All contents destroyed
OTHER DETAILS	
Action Taken	We have advised your Insured that Insurers have appointed a hydrologist and liability can not be determined until the consultants report has been received
Service Providers	None appointed to date
Scope of Damage	To be obtained from consultant if liability accepted
Property Loss Schedule	To be provided with next report

SUMMARY			
Indemnity	Unlikely to be covered		
Recovery	Unlikely	**Salvage**	Unlikely
Other Insurance	Nil	**Other Insurance Details**	No other known policies

RISK ISSUES	
Type of Risk	Dwelling
Sum Insured Comment	Adequate
Previous Claims	None relevant to this claim
Underwriting Recommendations	Nil

EVENT ISSUES	
A - Accommodation required	Yes
B - Accommodation required during repairs	No
C - Accommodation not required	No
Accommodation organised	No
Asbestos issues	Yes – there is a lot of asbestos in the premises that requires removal

FLOOD ISSUES	
Was the Insured present at the time?	
Others present	
Time water first entered the property	
How quickly did the water rise?	
Was the water contaminated?	
Where did the water come from?	

If from waterway, name of waterway	
Distance from subject waterway	
Name of nearest waterway	
Distance from nearest waterway	
Type of foundations	
Distance between floor level and ground level	
Did Insured evacuate the property?	
Height at which water peaked at the property	
Period property was inundated by water	
Was Insured previously aware flood may occur at the property?	

NEXT STEPS	
Insured	No action required
MYIF – Next Report	Await Insurers decision regarding liability
Your Office:	Provide further instructions

MYIFREEMANS LTD

[redacted]

Attachments: Photographs

IMAGES



Walls are timber lined asbestos



Timber is coming away from walls



Risk Premises



Destroyed walls and flooring



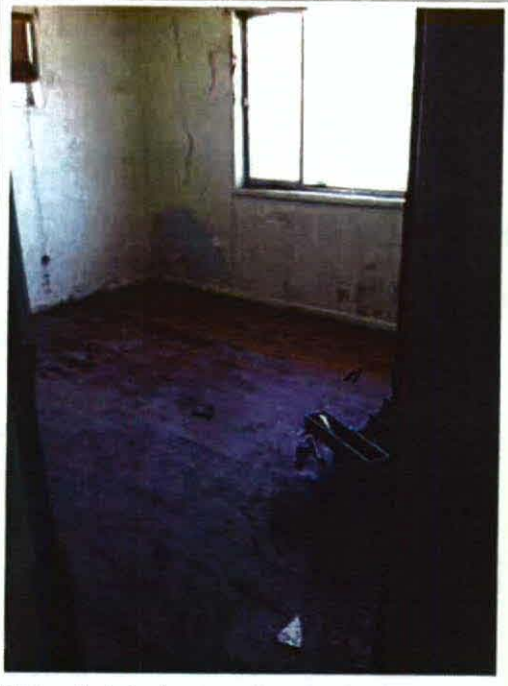
The wall tiles are coming away



Damaged timber and asbestos walls



The bathroom will need to be stripped



Water affected asbestos walls and timber floors in bedroom



Rear structure, converted to main bedroom



Exhibit 29

RACQ Insurance
PO Box 3004 LOGAN CITY QLD 4114
2649 Logan Road EIGHT MILE PLAINS
PH (07) 3361 8841 FAX (07) 3219 0489

21 September, 2011

Mr Leslie Cameron
C/- Legal Aid Queensland
Attention: [redacted]
44 Herschel Street
BRISBANE QLD 4000

Dear Mr Cameron

RE: Claim Number - [redacted]

In accordance with the Financial Ombudsman Service Limited [FOS] Terms of Reference, attached is a copy of all information and documentation being tendered by RACQ Insurance to the FOS.

Yours faithfully,

[redacted]

Manager – Customer Dispute Resolution

COPY

RACQ Insurance

RACQ Insurance
PO Box 3004 LOGAN CITY QLD 4114
2649 Logan Road EIGHT MILE PLAINS
PH (07) 3361 8841 FAX (07) 3219 0489

21 September, 2011

Financial Ombudsman Service Limited
GPO Box 3
Melbourne Victoria 3001

Attention: [redacted] - Dispute Analyst

Dear [redacted]

RE: **Consumer Complaint** - Mr Leslie Cameron
Claim Number - [redacted]
Your Reference -

COPY

We write in reference to the above dispute and our previous submissions provided to you in response to matters raised by the Applicant.

We remain of the understanding that the Applicant does not dispute receiving the relevant PDS and/or certificate of insurance, and as such this dispute does not depend upon the FOS deciding whether the Member sent, and whether the Applicant received any of the aforementioned documents.

Notwithstanding this belief, the Member attaches evidence that the provision of the above documentation did in fact occur so as to ensure that the FOS has all information available with which to assist it in reaching its final determination.

A copy of these further submissions will also be provided to the Applicant.

Yours faithfully

[redacted]
Customer Dispute Resolution Manager

PROOF OF DOCUMENT DELIVERY – Policy 15210847PP

Confirmation of the Member's system triggering a Renewal – Certificate of Insurance notice and Product Disclosure Statement (PDS) to be produced and sent.

Address of the Applicant

The Member provides an extract from its Cogen policy maintenance system which demonstrates that at the time of producing the Renewal – Certificate of Insurance notice ["Renewal Notice"] on the 20th January 2009, the Applicant's mailing address was **(Refer to Attachment A)**:

"MR L.H. CAMERON
[redacted]MILL ST
GOODNA 4300"

This is further evidenced in the Renewal – Certificate of Insurance **(Refer to Attachment B)**.

Confirmation of the Member's system triggering a Renewal Notice to be produced

The Member utilise Salmat as a service provider contracted to print, collate and distribute the Member's system generated documents.

The Member's Cogen computer system, in line with the process in place, issued a Renewal Notice on the 20th January 2009, (as can be seen on the renewal notice in the bottom margin) and is then printed by the service provider. This is confirmed when viewing the Cogen "Notice List" summary **(Refer to Attachment C)** which shows the date of issue being the 20th January 2009. The highlighted entry has a code "PN01 R 19/02/2009". This indicates it is the premium notice [PN] for the Renewal [R] which occurs on the 19th February 2009.

Confirmation that the renewal notice was produced and posted.

Once the above instruction is received by Salmat, they print and mail the document, together with any insertions requested, to the address instructed by the Member. To demonstrate that the renewal notice together with the current PDS was produced and mailed, the Member contacted Salmat and was provided with the required documentation to do this.

Once the generated instruction is received by the Member's service provider they proceed to print the document and include with it any other documentation or information that they are instructed to distribute to the required destination, which in this case would be the Applicants address (Note: Due to the sheer volume of documentation printed and distributed this is done in mail packs/ batches). To prove that the Renewal – Certificate of Insurance together with the PDS was sent by the service providers, the Member requested them to provide it with documented proof, which is also attached for review.

The first of these documents is the "RACQ Insurance Job Set up Instructions, Version 24.3 **(Refer to Attachment D)**, which on the third page of the document confirms the file name for the batch "RQQRNHDS" and the documents (Hopper) that form part of a mail run. Hoppers 1 and 2 were utilised in this run. From this document we can confirm that Hopper 1 for this batch contained the PDS (Version GHHB2 07/08) and was included with the Renewal – Certificate of Insurance. In addition, the updates to the previous PDS were outlined in the notice with the code GAVL22 03/09 (i) which was at Hopper 2. Both documents have been provided to the FOS and Applicant as part of the Member's submissions.

To show that the Applicant's Renewal – Certificate of Insurance, notice and attached PDS were part of this batch and were dispatched by Salmat, the Member attaches further supporting documentation provided by the service provider confirming the mail run **(Refer to Attachment E)**. The mail run number for this batch is "V01858", and the run included a total of 923 mail packs, one of which was the Applicants.

These details can be further confirmed by reviewing an extract from the service providers Matrix system **(Refer to Attachment F)**. This pinpoints the individual mail pack in a batch and in this instance shows the document ID number starting with [redacted] e Applicants policy number) being part of the run V01858 including the batch [redacted] t also shows that the PDS (at Hopper 1) was inserted in these batches as per Version 24.3 of Hopper matrix that was in effect at that time. This document also provides information that this individual mail pack is a Renewal - Certificate of Insurance with the date of issue being the 20th January 2009

The service provider's Matrix System further confirms that the mailing address, as printed on the Renewal – Certificate of Insurance, was 55 Mill St Goodna QLD 4300.

The mail run was dispatched by Salmat on the 21 January 2009 as evidenced by their records **(Refer to Attachment G)**, and it again confirms the total quantity of mail packs dispatched was 923, which reconciles that all mail packs were produced successfully. The Applicant would have received the Renewal Certificate, PDS and notice within the next day or two of the mail run being dispatched via Australia Post (Noted in Attachment S as 'AP').

Confirmation of the Member's system triggering a Renewal – Certificate of Insurance notice and Supplementary Product Disclosure Statement (SPDS) to be produced and sent.

Address of the Applicant

The Member provides an extract from its Cogen policy maintenance system which demonstrates that at the time of producing the Renewal – Certificate of Insurance notice ["Renewal Notice"] on the 20th January 2010, the Applicant's mailing address was **(Refer to Attachment H)**:

"MR L.H. CAMERON
[redacted] MILL ST
GOODNA 4300"

This is further evidenced in the Renewal – Certificate of Insurance **(Refer to Attachment I)**.

Confirmation of the Member's system triggering a Renewal Notice to be produced

The Member continued to utilise Salmat as a service provider contracted to print, collate and distribute the Member's system generated documents.

The Member's Cogen computer system, in line with the process in place, issued a Renewal Notice on the 20th January 2010, (as can be seen on the renewal notice in the right/bottom margin) and is then printed by the service provider. This is confirmed when viewing the Cogen "Notice List' summary **(Refer to Attachment J)** which shows the date of issue being the 20th January 2010. The highlighted entry has a code "PN01 R 19/02/2010". This indicates it is the premium notice [PN] for the Renewal [R] which occurs on the 19th February 2010.

Confirmation that the renewal notice was produced and posted.

Once the above instruction is received by Salmat, they print and mail the document, together with any insertions requested, to the address instructed by the Member. To demonstrate that the renewal notice together with the current SPDS was produced and mailed, the Member contacted Salmat and was provided with the required documentation to do this.

Once the generated instruction is received by the Member's service provider they proceed to print the document and include with it any other documentation or information that they are instructed to distribute to the required destination, which in this case would be the Applicants address (Note: Due to the sheer volume of documentation printed and distributed this is done in mail packs/ batches). To prove that the Renewal – Certificate of Insurance together with the SPDS was sent by the service providers, the Member requested them to provide it with documented proof, which is also attached for review.

The first of these documents is the "RACQ Insurance Job Set up Instructions, Version 29 **(Refer to Attachment K)**, which on the second page of the document confirms the file name for the batch "[redacted]" and the documents (Hopper) that form part of a mail run. Hopper 6 was utilised in this run. From this document we can confirm that Hopper 6 for this batch contained the SPDS (Version RHHB9 10/09) and was included with the Renewal – Certificate of Insurance.

To show that the Applicant's Renewal – Certificate of Insurance and attached SPDS were part of this batch and were dispatched by Salmat, the Member attaches further supporting documentation provided by the service provider confirming the mail run **(Refer to Attachment L)**. The mail run number for this batch is "V02112", and the run included a total of 864 mail packs, one of which was the Applicants.

These details can be further confirmed by reviewing an extract from the service providers Matrix system **(Refer to Attachment M)**. This pinpoints the individual mail pack in a batch and in this instance shows the document ID number starting with [redacted] (the Applicants policy number) being part of the run V02112 including the batch [redacted] It also shows that the SPDS (at Hopper 6) was inserted in these batches as per Version 29 of Hopper matrix that was in effect at that time. This document also provides information that this individual mail pack is a Renewal - Certificate of Insurance with the date of issue being the 20th January 2010.

The service provider's Matrix System further confirms that the mailing address, as printed on the Renewal – Certificate of Insurance, was [redacted]Mill St Goodna QLD 4300.

The mail run was dispatched by Salmat on the 21st January 2010 as evidenced by their records **(Refer to Attachment N)**, and it again confirms the total quantity of mail packs dispatched was 864, which reconciles that all mail packs were produced successfully. The Applicant would have received the Renewal Certificate and SPDS within the next day or two of the mail run being dispatched via Australia Post (Noted in Attachment S as 'AP').

To summarise:

* The Applicant's address recorded on the Member's Computer system, which was provided by the Applicant, and the address the mail packs enclosing the last two Renewal Notices together with the respective PDS or SPDS were sent to are identical;

* The Member's computer system confirms the request to produce both renewal notices; and

* Documentation proves Salmat received the Member's requests, printed the Renewal notices, enclosed the relevant PDS or SPDS and then mailed these to the Applicant;

The Member understands that the supporting documentation takes some time to understand; however as all the information is system generated due to the nature of the printing and distribution process, the reports are generated in this format. The Member does believe that on review of all the supporting documentation it is not hard to follow the pattern/ map of the process to see that the respective Renewal Notices were generated and distributed in the form of a mail pack to the required destination (Applicants address), which included the PDS or SPDS (as the case may be) as an enclosure.

[redacted]

"A"

```
Policy   Coverage  ClmMenus  Claims    PayRecvb  Client    SuppServs
--------------------------------------------------------------------------------
W113 0E              COGEN - Client Address List
BRI AE57 RQI550                                    22/08/2011  10:51  PROD
Name.. LESLIE HAROLD CAMERON
Client [redacted]  Registration 27/01/2011  Expiry
     Effect date                 Categ   Address details
A    23/08/2001                    P     MR L.H. CAMERON
                                         [redacted]MILL ST
                                         GOODNA                          4300
B    13/08/1998                    P     MR L.H. CAMERON
                                         [redacted] MILL ST
                                         GOODNA                          4300
C                                  P     MR L.H. CAMERON
                                         [redacted] A HOLMES STREET
                                         RAYMONDS HILL                   4305
D


Select    +
As at. 20/01/2009     Client 7547460100  Categ __ +
PW113I0 -1005-I:NO more records exist for selected criteria
COMMAND
PF01=Help PF02=Flow PF03=Return PF04=Prompt PF07=Backward PF08=Forward PF09=Top
```

'B'

Renewal - Certificate of Insurance

Home and Contents Insurance

Direct debit amount
$57.63

Your policy number
[redacted]

Customer service
13 19 05

Website
www.racqinsurance.com.au

040

MR L.H. CAMERON
[redacted]MILL ST
GOODNA QLD 4300

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 19 Feb 2009. RACQ Insurance will automatically renew your policy by continuing to deduct the direct debit amount from your nominated financial institution. This document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable.

We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Please read your enclosed Home and Contents Product Disclosure Statement (PDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS together in a safe place.

Payment options

	Payment
Annual payment	$691.50
Monthly direct debit payment	**$57.63**

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 19 05 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.

Date of issue 20 January 2009

Home and Contents Insurance

Your Duty of Disclosure

An important notice concerning information you are required to give us

The Insurance Contracts Act 1984 requires us to give you information about your insurance and for you to give complete and accurate information to us. This is known as Your Duty of Disclosure. Before entering a contract of Insurance with us, and each time you vary or renew your policy we will ask you a number of specific questions.

In addition, if we invite renewal of the policy, we will forward our premium renewal notice to your last known postal address prior to the expiry date of the policy. This notice will include, amongst other matters, specific questions relating to you and the insured property.

What you must tell us

When answering our questions you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as if it had never existed.

If you do not understand

If you do not understand your duty, please contact us on 13 19 05.

Your disclosure

Set out below are questions which are brought to your attention.

If the answers to all of the questions is "No", you need not tell us.

If the answer to any of the questions is "Yes", you must give us full details of that answer. You can do this by either phoning or writing to us, and quoting your policy number.

The questions for your attention:

In the previous period of insurance have you or any other person insured or covered by this policy:

- been convicted of any criminal offence?
- suffered any home or contents loss or damage whether an insurance claim was made or not, or had a liability claim made against you?
- had any insurance declined, cancelled, voided, insurance renewal refused, a claim rejected or special conditions imposed?

The following questions apply to each property insured or covered by this policy:

1. Is there any person (other than family members permanently living with you) who owns or has an interest in the insured property and who is not shown as an insured person on this Certificate?
2. Is there any business conducted at the property address which is not shown on this Certificate?
3. If you have not paid this premium by the due date, has any accident or theft happened after that date?
4. Has any of the information shown on this Certificate changed?

Renewal - Certificate of Insurance

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

What you must do

For this Certificate to be valid, you and anyone else insured under this policy must carefully examine the Certificate information for its correctness and advise us of changes that have occurred over the previous period of insurance.

Policy holders

MR LESLIE HAROLD CAMERON

You are an RACQ Silver Club Member

MRS LOIS MAREE CAMERON

You receive a discount for:

being an RACQ Silver Club Member
[redacted]
combining your home and contents in one policy
no claims on your home/contents
having multiple products with RACQ Insurance

Period of insurance

from 19 Feb 2009 to midnight 19 Feb 2010

What you are insured for

	Sum Insured
HOME	$231,000
CONTENTS AT THE HOME	$65,000
LEGAL LIABILITY	$20,000,000

We adjust Home and Contents sums insured to cover rising values and costs - please check that the new sums insured meet your needs.

The policy covers the Home and Contents located at:

[redacted]MILL ST, GOODNA 4300 which:

is a home
is permanently occupied by you
will not be unoccupied for more than 60 consecutive days
is structurally sound and well maintained (including all outbuildings)
is not used as a trade, business or professional workplace
has no other people besides family members residing at the property

What optional covers are included and not included

	Home	Contents
Motor burnout	included	included
Pet cover	n/a	not included
Group Cover	n/a	not included
Selected Personal Items	n/a	not included
Advanced cover	included	included
Flood and storm surge	not included	not included

Please refer to your Product Disclosure Statement (PDS) for full details of the optional covers available.

If you would like to vary your cover please call us on 13 19 05.

Date of issue 20 January 2009

Renewal - Certificate of Insurance

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

Security installed

a safe
steel bars / grilles on all accessible windows
a burglar alarm

Excess you contribute to any claim

APPLICABLE EXCESSES WILL BE ADDED TOGETHER

	Home	Contents
Excess	$150	$150
*Earthquake excess	$300	$300

**You contribute this additional amount to a claim for loss or damage caused by earthquake during any period of 48 consecutive hours.*

GST

This notice is not a Tax Invoice. If you need a Tax Invoice setting out the GST charged on this policy, please call and request one.

The premium is being paid by direct debit instalments.

Date of Issue 20 January 2009

Direct Debit Confirmation Certificate

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

MR L.H. CAMERON
[redacted] MILL ST
GOODNA QLD 4300

RACQ Insurance (Direct Debit User ID number 045108)

This certificate confirms your direct debit details based upon the information you gave us. Please check this document and call us if any of the following information is incorrect.

If no changes are required, deductions will continue on the dates and for the amounts stated below.

Direct debit details

Policy number/s	Insured	Monthly debit amount
[redacted]	LESLIE HAROLD CAMERON	$44.14

Motor Comprehensive Insurance
Effective dates from 11 Sept 2008 to 11 Sept 2009

An instalment of $44.14 will be deducted on the 11 February 2009.

Subsequent monthly instalments of $44.14 will be deducted on the 11th of each month.

Multiple payments may be deducted in the same month depending on your debit date.

Direct debit details

Policy number/s	Insured	Monthly debit amount
[redacted]	LESLIE HAROLD CAMERON	$57.63

Home and Contents Insurance
Effective dates from 19 February 2009 to 19 February 2010

An instalment of $57.57 will be deducted on the 19 February 2009.

Subsequent monthly instalments of $57.63 will be deducted on the 19th of each month.

Multiple payments may be deducted in the same month depending on your debit date.

Financial institution details

Financial institution: SUNCORP METWAY LTD OPERATIONS SERVICES
BSB number: [redacted]
Account name: LESLIE HAROLD CAMERON
Account number: [redacted]

Date of issue 20 January 2009

"C"

```
Policy   Coverage  ClmMenus  Claims   PayRecvs  Client   SuppServs
-------------------------------------------------------------------------------
W527 0E                    COGEN - Notice List
BRI AE57 RQI550                                          22/08/2011  10:48  PROD
                                    Date                 Notice No.
 Ident.. W4 15210847PP                                   Document..
    Date/Doc      Notice                  Identifier                    Amount
  A 20/01/2009  7522030700            W4 15210847PP FSG                 691.50
    PN01 R 19/02/2009                                                GIDTRAC  AUD
  B 19/01/2008  7386254600            W4 15210847PP                       0.00
    DD01 D                                                           GIDTRAC  AUD
  C 19/01/2008  6386254600            W4 15210847PP                     568.93
    PN01 R 19/02/2008                                                GIDTRAC  AUD
  D 01/02/2007  1549068500            W4 15210847PP                       0.00
    DD01 D                                                           GIDTRAC  AUD
  E 01/02/2007  0576958500            W4 15210847PP                       0.00
    DD01 D                                                           GIDTRAC  AUD
  F 01/02/2007  9476958500            W4 15210847PP FSG QC02            542.70
    PN01 N 05/03/2007                                                GIDTRAC  AUD
 Select. __ +                  Ident W4 15210847PP          Document ____
                                    Date _________ Notice No. _________
PW527I0 -1005-I:NO more records exist for selected criteria
COMMAND
PF01=Help PF02=Flow PF03=Return PF04=Prompt PF07=Backward PF08=Forward PF09=Top
```

RACQ Insurance Job Set up Instructions

Version No. 24.3

Impiementation Start Date: 23rd Sept 2008

RACQ File Name	File Description	Stock Codes	Hopper 1	Hopper 2	Hopper 3	Hopper 4	Hopper 5	Hopper 6	Envelope
Motor Vehicle									
RQQLDTDH	RACQ Motor new product Handline.	RACQ Description	RACQI MOTOR PDS	Driver Excellence Brochure	AUSSIE ASSIST	Motor Renewal Letter	RACQI CARAVAN PDS	Caravan Renewal Letter	RACQ W/FACE DLX OUTER
		RACQ stock code	GCMV2 10/08	DEBB 07/07	GAA2 12/03(i)	GAVL18 10/08	GCVC2 10/08	GAVL21 10/08	COENV03 POB 4 4127
		HPA stock code	RACGCMV21008	RACDEBB0707	RACGAA21203	RACGAVL181008	RACGCVC21008	RACGAVL211008	RACCOENV03
RQQRNTDS	RACQ Motor new product DPID.	RACQ Description	RACQI MOTOR PDS	Driver Excellence Brochure	AUSSIE ASSIST	Motor Renewal Letter	RACQI CARAVAN PDS	Caravan Renewal Letter	RACQ W/FACE DLX OUTER
		RACQ stock code	GCMV2 10/08	DEBB 07/07	GAA2 12/03(i)	GAVL18 10/08	GCVC2 10/08	GAVL21 10/08	COENV03 POB 4 4127
		HPA stock code	RACGCMV21008	RACDEBB0707	RACGAA21203	RACGAVL181008	RACGCVC21008	RACGAVL211008	RACCOENV03
RQQLDTDS	RACQ Motor new product Non-DPID.	RACQ Description	RACQI MOTOR PDS	Driver Excellence Brochure	AUSSIE ASSIST	Motor Renewal Letter	RACQI CARAVAN PDS	Caravan Renewal Letter	RACQ W/FACE DLX OUTER
		RACQ stock code	GCMV2 10/08	DEBB 07/07	GAA2 12/03(i)	GAVL18 10/08	GCVC2 10/08	GAVL21 10/08	COENV03 POB 4 4127
		HPA stock code	RACGCMV21008	RACDEBB0707	RACGAA21203	RACGAVL181008	RACGCVC21008	RACGAVL211008	RACCOENV03
Motor Vehicle									
RQQLDMDH	RACQ Motor old product Handline.	RACQ Description	Motor Renewal Letter	Driver Excellence Brochure	AUSSIE ASSIST	RACQI MOTOR PDS	RACQI MOTOR PDS	H2P MOTOR PDS	C5 W/FACE ENV PO BOX 4 QLD 4127
		RACQ stock code	GAVL18 07/08	DEBB 07/07	GAA2 12/03(i)	GCMV2 03/05(v)	GCMV2 03/05(iv)	GCMUV 04/08	COENV04 POB 4 4127
		HPA stock code	RACGAVL180708	RACDEBB0707	RACGAA21203	RACGCMV20305E	RACGCMV20305D	RACGCMUV0408	RACCOENV04
RQQRNMDS	RACQ Motor old product DPID.	RACQ Description	Motor Renewal Letter	Driver Excellence Brochure	AUSSIE ASSIST	RACQI MOTOR PDS	RACQI MOTOR PDS	H2P MOTOR PDS	C5 W/FACE ENV PO BOX 4 QLD 4127
		RACQ stock code	GAVL18 07/08	DEBB 07/07	GAA2 12/03(i)	GCMV2 03/05(v)	GCMV2 03/05(iv)	GCMUV 04/08	COENV04 POB 4 4127
		HPA stock code	RACGAVL180708	RACDEBB0707	RACGAA21203	RACGCMV20305E	RACGCMV20305D	RACGCMUV0408	RACCOENV04
RQQLDMDS	RACQ Motor old product Non-DPID.	RACQ Description	Motor Renewal Letter	Driver Excellence Brochure	AUSSIE ASSIST	RACQI MOTOR PDS	RACQI MOTOR PDS	H2P MOTOR PDS	C5 W/FACE ENV PO BOX 4 QLD 4127
		RACQ stock code	GAVL18 07/08	DEBB 07/07	GAA2 12/03(i)	GCMV2 03/05(v)	GCMV2 03/05(iv)	GCMUV 04/08	COENV04 POB 4 4127
		HPA stock code	RACGAVL180708	RACDEBB0707	RACGAA21203	RACGCMV20305E	RACGCMV20305D	RACGCMUV0408	RACCOENV04
Boat									
RQQLDBDH	RACQ Boat product	RACQ Description	empty	NNSW BOAT PDS	BOAT PDS	BOAT PDS	New Boat PDS	New Boat Letter	RACQ W/FACE DLX OUTER
		RACQ stock code		NNSWBT2 A10/04(ii)	GTBI2 07/07	GTB12 12/03(i)	GTBI2 10/08(i)	GAVL26 10/08	COENV03 POB 4 4127

Version No. 24.3 **Implementation Start Date:** 23rd Sept 2008

RACQ File Name	File Description	Stock Codes	Hopper 1	Hopper 2	Hopper 3	Hopper 4	Hopper 5	Hopper 6	Envelope
	Handline.	HPA stock code		RACNNSWBT2104B	RACGTB120707	RACGTB121203B	RACGTB121008	RACGAVL261008	RACCOENV03
RQQLDBDS	RACQ Boat product DPID and Non-DPID.	RACQ Description	empty	NNSW BOAT PDS	BOAT PDS	BOAT PDS	New Boat PDS	New Boat Letter	RACQ W/FACE DLX OUTER
		RACQ stock code		NNSWBT2 A10/04(ii)	GTBI2 07/07	GTB12 12/03(ii)	GTBI2 10/08(i)	GAVL26 10/08	COENV03 POB 4 4127
		HPA stock code		RACNNSWBT2104B	RACGTB120707	RACGTB121203B	RACGTB121008	RACGAVL261008	RACCOENV03

Home Insurance

RQQLDSDH	RACQ House old product Handline.	RACQ Description	OLD HOUSE PDS	empty	empty	EMERGENCY ASSIST	BODY CORP POLICY	empty	C5 W/FACE ENV PO BOX 4 QLD 4127
		RACQ stock code	GHHB2 10/05(i)			GHA2 12/03	GBC2 12/03(i)		COENV04 POB 4 4127
		HPA stock code	RACGHHB21005A			RACGHA21203	RACGBC21203B		RACCOENV04
RQQRNSDS	RACQ House old product DPID.	RACQ Description	OLD HOUSE PDS	empty	empty	EMERGENCY ASSIST	BODY CORP POLICY	empty	C5 W/FACE ENV PO BOX 4 QLD 4127
		RACQ stock code	GHHB2 10/05(i)			GHA2 12/03	GBC2 12/03(i)		COENV04 POB 4 4127
		HPA stock code	RACGHHB21005A			RACGHA21203	RACGBC21203B		RACCOENV04
RQQLDSDS	RACQ House old product Non-DPID.	RACQ Description	OLD HOUSE PDS	empty	empty	EMERGENCY ASSIST	BODY CORP POLICY	empty	C5 W/FACE ENV PO BOX 4 QLD 4127
		RACQ stock code	GHHB2 10/05(i)			GHA2 12/03	GBC2 12/03(i)		COENV04 POB 4 4127
		HPA stock code	RACGHHB21005A			RACGHA21203	RACGBC21203B		RACCOENV04
RQQLDHDH	RACQ House new product handline.	RACQ Description	HOUSE PDS	Home Ren letter	empty	EMERGENCY ASSIST	BODY CORP POLICY	Body Corp Letter	RACQ W/FACE DLX OUTER
		RACQ stock code	GHHB2 07/08	GAVL22 07/08		GHA2 12/03	GBC2 10/08	GAVL25 10/08	COENV03 POB 4 4127
		HPA stock code	RACGHHB20708	RACGAVL220708		RACGHA21203	RACGBC21008	RACGAVL251008	RACCOENV03
RQQRNHDS	RACQ House old product DPID.	RACQ Description	HOUSE PDS	Home Ren letter	empty	EMERGENCY ASSIST	BODY CORP POLICY	Body Corp Letter	RACQ W/FACE DLX OUTER
		RACQ stock code	GHHB2 07/08	GAVL22 07/08		GHA2 12/03	GBC2 10/08	GAVL25 10/08	COENV03 POB 4 4127
		HPA stock code	RACGHHB20708	RACGAVL220708		RACGHA21203	RACGBC21008	RACGAVL251008	RACCOENV03
RQQLDHDS	RACQ House old product Non-DPID.	RACQ Description	HOUSE PDS	Home Ren letter	empty	EMERGENCY ASSIST	BODY CORP POLICY	Body Corp Letter	RACQ W/FACE DLX OUTER
		RACQ stock code	GHHB2 07/08	GAVL22 07/08		GHA2 12/03	GBC2 10/08	GAVL25 10/08	COENV03 POB 4 4127
		HPA stock code	RACGHHB20708	RACGAVL220708		RACGHA21203	RACGBC21008	RACGAVL251008	RACCOENV03

Version No. 24.3 Implementation Start Date: 23rd Sept 2008

RACQ File Name	File Description	Stock Codes	Hopper 1	Hopper 2	Hopper 3	Hopper 4	Hopper 5	Hopper 6	Envelope
Recovery Notice									
RQQLDRHS	RACQ Claim Recovery	RACQ Description	Recovery Notice	empty	empty	empty	empty	empty	RACQ W/FACE DLX OUTER
		RACQ stock code	GCL71 07/02						COENV02 POB 4 4127
		HPA stock code	RACGCL71						RACCOENV02
Combination Home & Motor - Z-Files									
RQQLDZDS	RACQ Combination Home & Motor DPID	RACQ Description	empty	empty	empty	empty	empty	empty	RACQ W/FACE DLX OUTER
		RACQ stock code							COENV03 POB 4 4127
		HPA stock code							RACCOENV03
RQQRNZDS	RACQ Combination Home & Motor Unbarcoded	RACQ Description	empty	empty	empty	empty	empty	empty	RACQ W/FACE DLX OUTER
		RACQ stock code							COENV03 POB 4 4127
		HPA stock code							RACCOENV03
RQQLDZDH	RACQ Combination Home & Motor Unbarcoded	RACQ Description	empty	empty	empty	empty	empty	empty	RACQ W/FACE DLX OUTER
		RACQ stock code							COENV03 POB 4 4127
		HPA stock code							RACCOENV03

QLD Report 21-01-2009 Run No = V01858

File Name	State	Mail Pack	Laser Impression	Print File
RQQLDBDS_V01858	QLD	60	332	GIO3150.hpa
RQQLDHDS_V01858	QLD	93	492	GIO3151.hpa
RQQLDMDH_V01858	QLD	3	24	GIO3152.hpa
RQQLDMDS_V01858	QLD	3	26	GIO3153.hpa
RQQLDSDS_V01858	QLD	1	8	GIO3154.hpa
RQQLDTDH_V01858	QLD	19	154	GIO3155.hpa
RQQLDTDS_V01858	QLD	138	894	GIO3156.hpa
RQQLDZDH_V01858	QLD	31	164	GIO3157.hpa
RQQLDZDS_V01858	QLD	1377	6070	GIO3158.hpa
RQQRNHDS_V01858	QLD	923	4832	GIO3159.hpa
RQQRNMDS_V01858	QLD	37	292	GIO3160.hpa
RQQRNSDS_V01858	QLD	2	14	GIO3161.hpa
RQQRNTDS_V01858	QLD	1725	11252	GIO3162.hpa
RQQRNZDS_V01858	QLD	92	466	GIO3163.hpa
RQQLDBDH_V01858	QLD	1	6	GIO3149.hpa
Total File	15	4505	25026	

E 4

"F"


```
<#nline=<nl>>
<SC,306,0>
<#inclp=>
<#einclp=>
<#pnum=<csm,0,1>>
<#pnumur=<csm,0,3>>
<#pnumlr=<csm,0,4>>
<#pnumua=<csm,0,5>>
<#pnumla=<csm,0,6>>
<#pgn=^.>
<#PJC=<CC>>
<#PJR=<QR>>
<#PJL=<QL>>
<#PJF=<JU>>
<#FNP=<NP>>
<#FNPV=<NPV>>
<#FNPR=<NPR>>
<dscsty>
<STADOC>
<#DOCID=15210847PP0120180943>
<DUPIND>
2
<SEQNO>
1
<SECFILE>
RQQRNHDS_V01858
<HANDFILE>
RQQLDHDH_V01858
<HOPPER1>
1
<HOPPER2>
1
<HOPPER3>
0
<HOPPER4>
0
<HOPPER5>
0
<HOPPER6>
0
<#STATE=QLD>
<#DPIDIND=1>
<#BSP=040>
<DOCTYPE>
11
<#PRODTYPE=Renewal - Certificate of Insurance>
<#DATETEXT=Date of issue>
<#DATEISS=20 January 2009>
<STACOV>
<#INSTYPE=Home and Contents Insurance>
<#SBWEBADD=www.racqinsurance.com.au>
<p>
<#SBA=
<sbhead4>
Direct debit amount
<esbhead4>
<sbtext>
$57.63
<esbtext>
<sbhead4>
Your policy number
<esbhead4>
<sbtext>
15210847PP
<esbtext>
<sbhead4>
Customer service
<esbhead4>
```

<sbtext>
13~`19~`05
<esbtext>
<sbhead4>
Website
<esbhead4>
<SBWEB>
<p>
>
<p>
<#SBB=
<sbhead4>
Your policy number
<esbhead4>
<sbtext>
15210847PP
<esbtext>
<sbhead4>
Customer service
<esbhead4>
<sbtext>
13~`19~`05
<esbtext>
<sbhead4>
Claims hotline
<esbhead4>
<sbtext>
13 72 02
<esbtext>
<sbhead4>
Website
<esbhead4>
<SBWEB>
<p>
>
<BCDPID>
13010120212000010221003003222310111113
<TESTLOGO>
<mbaddr1>
MR L.H. CAMERON
<embaddr1>
<mbaddr1>
55 MILL ST
<embaddr1>
<mbaddr1>
GOODNA QLD 4300
<embaddr1>
<mbaddr1><embaddr1>
<mbintro>
Thank you for insuring with RACQ Insurance in the previous period of insurance.
<embintro>
<mbintro>
Your current policy expires at midnight on 19 Feb 2009. RACQ Insurance will automatically renew your policy by continuing to deduct the direct debit amount from your nominated financial institution. This document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable.
<embintro>
<mbintro>
We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.
<embintro>
<#mbhead3=What do you need to do now?><embhead3>
<mbnlist>
Please read your enclosed Home and Contents Product Disclosure Statement (PDS), as
it describes the terms and conditions of the policy. Your policy now consists

of your insurance Application, your latest Certificate of Insurance and your PDS. We refer to these documents as your policy.
<embnlist>
<mbnlist>
Please read and follow the instructions on this Certificate of Insurance.
<embnlist>
<mbnlist>
Keep this certificate and your PDS together in a safe place.
<embnlist>
<#mbhead3=Payment options><embhead3>
<tbhead1>
<tabs><tabs>Payment
<etbhead1>
<tbtext1>
Annual payment<tabs><tabs>$691.50
<etbtext1>
<tbtext1>
<bb>Monthly direct debit payment<tabs><tabs>$57.63<eb>
<etbtext1>
<#mbhead3=Can we be of service?><embhead3>
<mbtext1>
If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13~ 19~ 05 or write to RACQ Insurance PO Box 4, Springwood 4127
or call into any RACQ Branch Office.
<embtext1>
<mbdod>
We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.
<embdod>
<ENDCOV>
<p>
<#DODTITLE=Your Duty of Disclosure>
<STADOD>
<dodhdr2>
An important notice concerning information you are required to give us
<edodhdr2>
<dodtext>
The Insurance Contracts Act 1984 requires us to give you information about your insurance and for you to give complete and accurate information to us. This is known as Your Duty of Disclosure. Before entering a contract of insurance with us, and each time you vary or renew your policy we will ask you a number of specific questions.
<edodtext>
<dodtext>
In addition, if we invite renewal of the policy, we will forward our premium renewal notice to your last known postal address prior to the expiry date of the policy. This notice will include, amongst other matters, specific questions relating to you and the insured property.
<edodtext>
<dodhdr2>
What you must tell us
<edodhdr2>
<dodtext>
When answering our questions you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.
<edodtext>
<dodhdr2>
Who needs to tell us
<edodhdr2>
<dodtext>
It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.
<edodtext>

<dodhdr2>
If you do not tell us
<edodhdr2>
<dodtext>
If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as if it had never existed.
<edodtext>
<dodhdr2>
If you do not understand
<edodhdr2>
<dodtext>
If you do not understand your duty, please contact us on 13~`19~`05.
<edodtext>
<dodhdr3>
Your disclosure
<edodhdr3>
<dodtext>
Set out below are questions which are brought to your attention.
<edodtext>
<dodtext>
If the answers to all of the questions is "No", you need not tell us.
<edodtext>
<dodtext>
If the answer to any of the questions is "Yes", you must give us full details of that answer. You can do this by either phoning or writing to us, and quoting your policy number.
<edodtext>
<dodhdr2>
The questions for your attention:
<edodhdr2>
<dodtext>
In the previous period of insurance have you or any other person insured or covered by this policy:
<edodtext>
<dodblst>
been convicted of any criminal offence?
<edodblst>
<dodblst>
suffered any home or contents loss or damage whether an insurance claim was made or not, or had a liability claim made against you?
<edodblst>
<dodblst>
had any insurance declined, cancelled, voided, insurance renewal refused, a claim rejected or special
conditions imposed?
<edodblst>
<dodtext>
The following questions apply to each property insured or covered by this policy:
<edodtext>
<dodnlst>
Is there any person (other than family members permanently living with you) who owns or has an interest in the insured property and who is not shown as an insured person on this Certificate?
<edodnlst>
<dodnlst>
Is there any business conducted at the property address which is not shown on this Certificate?
<edodnlst>
<dodnlst>
If you have not paid this premium by the due date, has any accident or theft happened after that date?
<edodnlst>
<dodnlst>
Has any of the information shown on this Certificate changed?
<edodnlst>
<dodtxt2>

RACQ Insurance Limited ABN 50 009 704 152 AFSL No 233082
<edodtxt2>
<ENDDOD>
<STACERT>
<#mbhead3=What you must do><embhead3>
<mbtext1>
For this Certificate to be valid, you and anyone else insured under this policy must carefully examine the Certificate information for its correctness and advise us of changes that have occurred over the previous period of insurance.
<embtext1>
<#mbhead3=Policy holders><embhead3>
<mbtext1>
MR LESLIE HAROLD CAMERON
<embtext1>
<mbtext1>
You are an RACQ Silver Club Member
<embtext1>
<tbtext5>
MRS LOIS MAREE CAMERON
<etbtext5>
<#mbhead3=You receive a discount for:><embhead3>
<mbblist>
being an RACQ Silver Club Member
<embblist>
<mbblist>
being 55 years or over
<embblist>
<mbblist>
combining your home and contents in one policy
<embblist>
<mbblist>
no claims on your home/contents
<embblist>
<mbblist>
having multiple products with RACQ Insurance
<embblist>
<#mbhead3=Period of insurance><embhead3>
<mbtext1>
from 19 Feb 2009 to midnight 19 Feb 2010
<embtext1>
<#mbhead3=What you are insured for><embhead3>
<mbhead6>
Sum Insured
<embhead6>
<tbhead2>
HOME<tabs><tabs>$231,000
<etbhead2>
<tbhead2>
CONTENTS AT THE HOME<tabs><tabs>$65,000
<etbhead2>
<tbhead2>
LEGAL LIABILITY<tabs><tabs>$20,000,000
<etbhead2>
<tbcapt1>
We adjust Home and Contents sums insured to cover rising values and costs - please
check that the new sums insured meet your needs.
<etbcapt1>
<#mbhead3=The policy covers the Home and Contents located at:><embhead3>
<mbtext1>
55 MILL ST, GOODNA 4300 which:
<embtext1>
<mbblist>
is a home
<embblist>
<mbblist>
is permanently occupied by you

<embblist>
<mbblist>
will not be unoccupied for more than 60 consecutive days
<embblist>
<mbblist>
is structurally sound and well maintained
(including all outbuildings)
<embblist>
<mbblist>
is not used as a trade, business or professional workplace
<embblist>
<mbblist>
has no other people besides family members residing at the property
<embblist>
<#mbhead3=What optional covers are included and not included><embhead3>
<tbhd3ra>
<tabs>Home<tabs>Contents
<etbhd3ra>
<tbtx3ra>
Motor burnout<tabs>included<tabs>included
<etbtx3ra>
<tbtx3ra>
Pet cover<tabs>n/a<tabs>not included
<etbtx3ra>
<tbtx3ra>
Group Cover<tabs>n/a<tabs>not included
<etbtx3ra>
<tbtx3ra>
Selected Personal Items<tabs>n/a<tabs>not included
<etbtx3ra>
<tbtx3ra>
Advanced cover<tabs>included<tabs>included
<etbtx3ra>
<tbtx3ra>
Flood and storm surge<tabs>not included<tabs>not included
<etbtx3ra>
<tbcapt1>
Please refer to your Product Disclosure Statement (PDS) for full details of
the optional covers available.
<etbcapt1>
<tbcapt1>
If you would like to vary your cover please call us on 13~`19~`05.
<etbcapt1>
<#mbhead3=Security installed><embhead3>
<mbblist>
a safe
<embblist>
<mbblist>
steel bars / grilles on all accessible windows
<embblist>
<mbblist>
a burglar alarm
<embblist>
<#mbhead3=Excess you contribute to any claim><embhead3>
<tbtext4>
APPLICABLE EXCESSES WILL BE ADDED TOGETHER
<etbtext4>
<tbhead3>
<tabs>Home<tabs>Contents
<etbhead3>
<tbtext4>
Excess<tabs>$150<tabs>$150
<etbtext4>
<tbtext4>
*Earthquake excess<tabs>$300<tabs>$300
<etbtext4>
<tbfoot4>
*You contribute this additional amount to a claim for loss or damage caused by

earthquake during any period of 48 consecutive hours.
<etbfoot4>
<#mbhead3=GST><embhead3>
<mbtext1>
This notice is not a Tax Invoice. If you need a Tax Invoice setting out the GST charged on this policy, please call and request one.
<embtext1>
<mbtext1>
The premium is being paid by direct debit instalments.
<embtext1>
<ENDCERT>
<#CONFCERT=Direct Debit Confirmation Certificate>
<STACONF>
<mbaddr1>
MR L.H. CAMERON
<embaddr1>
<mbaddr1>
[redacted] MILL ST
<embaddr1>
<mbaddr1>
GOODNA QLD 4300
<embaddr1>
<mbaddr1><embaddr1>
<mbintro>
RACQ Insurance (Direct Debit User ID number 045108)
<embintro>
<mbintro>
This certificate confirms your direct debit details based upon the information you gave us. Please check this document and call us if any of the following information is incorrect.
<embintro>
<mbintro>
If no changes are required, deductions will continue on the dates and for the amounts stated below.
<embintro>
<#mbhead3=Direct debit details><embhead3>
<tbhd12>
Policy number/s<tabs>Insured<tabs>Monthly debit amount
<etbhd12>
<tbtxt12>
13531267PV<tabs>LESLIE HAROLD CAMERON<tabs>$44.14
<etbtxt12>
<mbtext2>
Motor Comprehensive Insurance
<embtext2>
<mbtext2>
Effective dates from 11 Sept 2008 to 11 Sept 2009
<embtext2>
<mbtext1>
An instalment of $44.14 will be deducted on the 11 February 2009.
<embtext1>
<mbtext1>
Subsequent monthly instalments of $44.14 will be deducted on the 11th of each month.
<embtext1>
<mbtext1>
Multiple payments may be deducted in the same month depending on your debit date.
<embtext1>
<#mbhead3=Direct debit details><embhead3>
<tbhd12>
Policy number/s<tabs>Insured<tabs>Monthly debit amount
<etbhd12>
<tbtxt12>
15210847PP<tabs>LESLIE HAROLD CAMERON<tabs>$57.63
<etbtxt12>
<mbtext2>
Home and Contents Insurance

<embtext2>
<mbtext2>
Effective dates from 19 February 2009 to 19 February 2010
<embtext2>
<mbtext1>
An instalment of $57.57 will be deducted on the 19 February 2009.
<embtext1>
<mbtext1>
Subsequent monthly instalments of $57.63 will be deducted on the
19th of each month.
<embtext1>
<mbtext1>
Multiple payments may be deducted in the same month depending on your debit
date.
<embtext1>
<#mbhead3=Financial institution details><embhead3>
<tbtxt14>
Financial institution:<tabs>SUNCORP METWAY LTD OPERATIONS SERVICES
<etbtxt14>
<tbtxt14>
BSB number:<[redacted]
<etbtxt14>
<tbtxt14>
Account name:<tabs>LESLIE HAROLO CAMERON
<etbtxt14>
<tbtxt14>
Account numbe[redacted]
<etbtxt14>
<ENOCONF>
<ENDDOC>

JOB_NAME	HPA Reference	Order Name	Your Refere	Date & Time Received	Date & Time Required	Date & Time Despatched	Quantity to be Despatched	Despatch Mode	Recovery	Quantity Despatched	Total Quantity Despatched	Reconciliation
RQQLDBDH	167996	RQQLDBDH	1858	20/01/2009 22:46	21/01/2009 16:00	21/01/2009 16:03	1	AP		1	1	TRUE
RQQLDBDS	167997	RQQLDBDS	1858	20/01/2009 22:46	21/01/2009 16:00	21/01/2009 16:56	60	AP		60	60	TRUE
RQQLDMDH	167999	RQQLDMDH	1858	20/01/2009 22:46	21/01/2009 16:00	21/01/2009 16:04	3	AP		3	3	TRUE
RQQLDMDS	168000	RQQLDMDS	1858	20/01/2009 22:46	21/01/2009 16:00	21/01/2009 15:44	3	AP		3	3	TRUE
RQQLDSDS	168001	RQQLDSDS	1858	21/01/2009 :	21/01/2009 16:00	21/01/2009 15:45	1	AP		1	1	TRUE
RQQLDZDH	168004	RQQLDZDH	1858	21/01/2009 :	21/01/2009 16:00	21/01/2009 16:05	31	AP		31	31	TRUE
RQQLDZDS	168005	RQQLDZDS	1858	21/01/2009 :	21/01/2009 16:00	21/01/2009 16:55	1377	AP		1377	1377	TRUE
RQQRNHDS	168006	RQQRNHDS	1858	21/01/2009 :	21/01/2009 16:00	21/01/2009 16:54	923	AP		923	923	TRUE
RQQRNMDS	168007	RQQRNMDS	1858	20/01/2009 22:46	21/01/2009 16:00	21/01/2009 15:45	37	AP		37	37	TRUE
RQQRNSDS	168008	RQQRNSDS	1858	21/01/2009 :	21/01/2009 16:00	21/01/2009 15:46	2	AP		2	2	TRUE
RQQRNTDS	168009	RQQRNTDS	1858	20/01/2009 22:46	21/01/2009 16:00	21/01/2009 16:54	1725	AP		1725	1725	TRUE
RQQRNZDS	168010	RQQRNZDS	1858	21/01/2009 :	21/01/2009 16:00	21/01/2009 16:50	92	AP		92	92	TRUE
RQQLDHDS	167998	RQQLDHDS	1858	21/01/2009 :	21/01/2009 16:00	21/01/2009 16:56	93	AP		93	93	TRUE
RQQLDTDS	168003	RQQLDTDS	1858	20/01/2009 22:46	21/01/2009 16:00	21/01/2009 16:55	138	AP		138	138	TRUE
RQQLDTDH	168002	RQQLDTDH	1858	20/01/2009 22:46	21/01/2009 16:00	21/01/2009 16:05	19	AP		19	19	TRUE

"H"

```
Policy   Coverage  ClmMenus  Claims   PayRecvb  Client   SuppServs
--------------------------------------------------------------------------------
W113 0E              COGEN - Client Address List
BRI AE57 RQI550                                    22/08/2011  10:52  PROD
Name.. LESLIE HAROLD CAMERON
Client [redacted]  Registration 27/01/2011  Expiry
     Effect date                 Categ   Address details
A    23/08/2001                   P      MR L.H. CAMERON
                                         [redacted] MILL ST
                                         GOODNA                          4300
B    13/08/1998                   P      MR L.H. CAMERON
                                         [redacted] MILL ST
                                         GOODNA                          4300
C                                 P      MR L.H. CAMERON
                                         [redacted] A HOLMES STREET
                                         RAYMONDS HILL                   4305
D


Select    +
As at. 20/01/2010     Client [redacted]  Categ __ +
PW113I0 -1005-I:NO more records exist for selected criteria
COMMAND
PF01=Help PF02=Flow PF03=Return PF04=Prompt PF07=Backward PF08=Forward PF09=Top
```

"I"

Renewal - Certificate of Insurance

Home and Contents Insurance

Direct debit amount
$68.26

Your policy number
[redacted]

Customer service
13 19 05

Website
www.racqinsurance.com.au

040

MR L.H. CAMERON
[redacted] MILL ST
GOODNA QLD 4300

Thank you for insuring with RACQ Insurance in the previous period of insurance.

Your current policy expires at midnight on 19 Feb 2010. RACQ Insurance will automatically renew your policy by continuing to deduct the direct debit amount from your nominated financial institution. This document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable.

We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.

What do you need to do now?

1. Please read your enclosed Home and Contents Supplementary Product Disclosure Statement (SPDS), as it describes the terms and conditions of the policy. Your policy now consists of your insurance Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
2. Please read and follow the instructions on this Certificate of Insurance.
3. Keep this certificate and your PDS and any SPDS together in a safe place.

Payment options

	Payment
Annual payment	$819.10
Monthly direct debit payment	**$68.26**

Can we be of service?

If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13 19 05 or write to RACQ Insurance PO Box 4, Springwood 4127 or call into any RACQ Branch Office.

We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.

Date of issue 20 January 2010

Your Duty of Disclosure

An important notice concerning information you are required to give us

The Insurance Contracts Act 1984 requires us to give you information about your insurance and for you to give complete and accurate information to us. This is known as Your Duty of Disclosure. Before entering a contract of insurance with us, and each time you vary or renew your policy we will ask you a number of specific questions.

In addition, if we invite renewal of the policy, we will forward our premium renewal notice to your last known postal address prior to the expiry date of the policy. This notice will include, amongst other matters, specific questions relating to you and the insured property.

What you must tell us

When answering our questions you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.

Who needs to tell us

It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.

If you do not tell us

If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as if it had never existed.

If you do not understand

If you do not understand your duty, please contact us on 13 19 05.

Your disclosure

Set out below are questions which are brought to your attention.

If the answers to all of the questions is "No", you need not tell us.

If the answer to any of the questions is "Yes", you must give us full details of that answer. You can do this by either phoning or writing to us, and quoting your policy number.

The questions for your attention:

In the previous period of insurance have you or any other person insured or covered by this policy:

- been convicted of any criminal offence?
- suffered any home or contents loss or damage whether an insurance claim was made or not, or had a liability claim made against you?
- had any insurance declined, cancelled, voided, insurance renewal refused, a claim rejected or special conditions imposed?

The following questions apply to each property insured or covered by this policy:

1. Is there any person (other than family members permanently living with you) who owns or has an interest in the insured property and who is not shown as an insured person on this Certificate?
2. Is there any business conducted at the property address which is not shown on this Certificate?
3. If you have not paid this premium by the due date, has any accident or theft happened after that date?
4. Has any of the information shown on this Certificate changed?

Renewal - Certificate of Insurance

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

What you must do

For this Certificate to be valid, you and anyone else insured under this policy must carefully examine the Certificate information for its correctness and advise us of changes that have occurred over the previous period of insurance.

Policy holders

MR LESLIE HAROLD CAMERON

You are an RACQ Silver Club Member

MRS LOIS MAREE CAMERON

You receive a discount for:

being an RACQ Silver Club Member
being 55 years or over
combining your home and contents in one policy
no claims on your home/contents
having multiple products with RACQ Insurance

Period of insurance

from 19 Feb 2010 to midnight 19 Feb 2011

What you are insured for

	Sum Insured
HOME	$276,000
CONTENTS AT THE HOME	$70,000
LEGAL LIABILITY	$20,000,000

We adjust Home and Contents sums insured to cover rising values and costs - please check that the new sums insured meet your needs.

The policy covers the Home and Contents located at:

[redacted]MILL ST, GOODNA 4300 which:

is a home
is permanently occupied by you
will not be unoccupied for more than 60 consecutive days
is structurally sound and well maintained (including all outbuildings)
is not used as a trade, business or professional workplace
has no other people besides family members residing at the property

What optional covers are included and not included

	Home	Contents
Motor burnout	included	included
Pet cover	n/a	not included
Group Cover	n/a	not included
Selected Personal Items	n/a	not included
Advanced cover	included	included
Flood and storm surge	not included	not included

Please refer to your Product Disclosure Statement (PDS) and any Supplementary Product Disclosure Statement (SPDS) for full details of the optional covers available.

If you would like to vary your cover please call us on 13 19 05.

Date of issue 20 January 2010

Renewal - Certificate of Insurance

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

Security installed

a safe
steel bars / grilles on all accessible windows
a burglar alarm

Excess you contribute to any claim

APPLICABLE EXCESSES WILL BE ADDED TOGETHER

	Home	Contents
Excess	$300	$300
*Earthquake excess	$300	$300

**You contribute this additional amount to a claim for loss or damage caused by earthquake during any period of 48 consecutive hours.*

GST

This notice is not a Tax Invoice. If you need a Tax Invoice setting out the GST charged on this policy, please call and request one.

The premium is being paid by direct debit instalments.

Date of issue 20 January 2010

Direct Debit Confirmation Certificate

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

MR L.H. CAMERON
[redacted] MILL ST
GOODNA QLD 4300

RACQ Insurance (Direct Debit User ID number 045108)

This certificate confirms your direct debit details based upon the information you gave us. Please check this document and call us if any of the following information is incorrect.

If no changes are required, deductions will continue on the dates and for the amounts stated below.

Direct debit details

Policy number/s	Insured	Monthly debit amount
[redacted]	LESLIE HAROLD CAMERON	$47.56

Motor Comprehensive Insurance
Effective dates from 11 Sept 2009 to 11 Sept 2010

An instalment of $47.56 will be deducted on the 11 February 2010.

Subsequent monthly instalments of $47.56 will be deducted on the 11th of each month.

Multiple payments may be deducted in the same month depending on your debit date.

Direct debit details

Policy number/s	Insured	Monthly debit amount
[redacted]	LESLIE HAROLD CAMERON	$68.26

Home and Contents Insurance
Effective dates from 19 February 2010 to 19 February 2011

An instalment of $68.24 will be deducted on the 19 February 2010.

Subsequent monthly instalments of $68.26 will be deducted on the 19th of each month.

Multiple payments may be deducted in the same month depending on your debit date.

Date of issue 20 January 2010

Direct Debit Confirmation Certificate

Home and Contents Insurance

Your policy number
[redacted]

Customer service
13 19 05

Claims hotline
13 72 02

Website
www.racqinsurance.com.au

Financial institution details

Financial institution: SUNCORP METWAY LTD OPERATIONS SERVICES
BSB number: [redacted]
Account name: LESLIE HAROLD CAMERON
Account number: [redacted]

By choosing to pay by the month using the direct debit method, an annual fee of $60.00 may apply which equates to $5.00 per month.

Date of issue 20 January 2010

"J"

```
Policy   Coverage  ClmMenus  Claims   PayRecvs  Client   SuppServs
-------------------------------------------------------------------------------
W527 0E                    COGEN - Notice List
BRI AE57 RQI550                                          22/08/2011  10:48  PROD
                                        Date             Notice No.
 Ident.. W4 15210847PP                                   Document..
    Date/Doc      Notice                  Identifier                  Amount
  A 20/01/2010  8151706700             W4 15210847PP FSG              819.10
    PN01 R 19/02/2010                                             GIDTRAC  AUD
  B 04/07/2009  0969592700             W4 15210847PP                    0.00
    DD01 D                                                        GIDTRAC  AUD
  C 04/07/2009  9869592700             W4 15210847PP                    0.00
    PN07 P                                                        GIDTRAC  AUD
  D 21/02/2009  8904180700             W4 15210847PP                    0.00
    DD01 D                                                        GIDTRAC  AUD
  E 21/02/2009  7404180700             W4 15210847PP FSG QC03           0.00
    PN07 S                                                        GIDTRAC  AUD
  F 20/01/2009  8522030700             W4 15210847PP                    0.00
    DD01 D                                                        GIDTRAC  AUD
 Select. __ +                  Ident W4 15210847PP          Document ____ _
                                        Date _________ Notice No. _________
PW527I0 -1008-I:MORE records exist for selected criteria - press F8 to continue
COMMAND
PF01=Help PF02=Flow PF03=Return PF04=Prompt PF07=Backward PF08=Forward PF09=Top
```

RACQ Insurance Job Set up Instructions

Version No. 29

Implementation Start Date: 15th December 2009

RACQ File Name	File Description	Stock Codes	Hopper 1	Hopper 2	Hopper 3	Hopper 4	Hopper 5	Hopper 6	Envelope
Motor Vehicle									
RQQLDTDH	RACQ Motor product Handline.	RACQ Description	empty	RACQI MOTOR PDS	AUSSIE ASSIST	Motor Renewal Letter	RACQI MOTOR New PDS	RACQI MOTOR New SPDS	RACQ W/FACE DLX OUTER
		RACQ stock code		GCMV2 03/09	RAA2 10/09	GAVL18 03/09	RCMV2 10/09	RCMV9 10/09	COENV03 POB 4 4127
		Salmat stock code		RACGCMV20309	RACRAA21009	RACGAVL180309	RACRCMV21009	RACRCMV91009	RACCOENV03
RQQRNTDS	RACQ Motor product DPID and Non-DPID	RACQ Description	empty	RACQI MOTOR PDS	AUSSIE ASSIST	Motor Renewal Letter	RACQI MOTOR New PDS	RACQI MOTOR New SPDS	RACQ W/FACE DLX OUTER
		RACQ stock code		GCMV2 03/09	RAA2 10/09	GAVL18 03/09	RCMV2 10/09	RCMV9 10/09	COENV03 POB 4 4127
		Salmat stock code		RACGCMV20309	RACRAA21009	RACGAVL180309	RACRCMV21009	RACRCMV91009	RACCOENV03
RQQLDTDS	RACQ Motor old product Non-DPID.	RACQ Description	empty	empty	empty	empty	empty	empty	RACQ W/FACE DLX OUTER
		RACQ stock code							COENV03 POB 4 4127
		Salmat stock code							RACCOENV03
Motor Vehicle									
RQQLDFDH	RACQ Motor product Handline.	RACQ Description	H2P MOTOR PDS	H2P Renewal Letter	AUSSIE ASSIST	RACQI CARAVAN PDS	empty	Caravan Renewal Letter	RACQ W/FACE DLX OUTER
		RACQ stock code	GCMUV2 03/09	GAVL23 03/09	RAA2 10/09	GCVC2 03/09		GAVL21 03/09	COENV03 POB 4 4127
		Salmat stock code	RACGCMUV0309	RACGAVL230309	RACRAA21009	RACGCVC20309		RACGAVL210309	RACCOENV03
RQQRNFDS	RACQ Motor product DPID and Non-DPID	RACQ Description	H2P MOTOR PDS	H2P Renewal Letter	AUSSIE ASSIST	RACQI CARAVAN PDS	empty	Caravan Renewal Letter	RACQ W/FACE DLX OUTER
		RACQ stock code	GCMUV2 03/09	GAVL23 03/09	RAA2 10/09	GCVC2 03/09		GAVL21 03/09	COENV03 POB 4 4127
		Salmat stock code	RACGCMUV0309	RACGAVL230309	RACRAA21009	RACGCVC20309		RACGAVL210309	RACCOENV03
Motor Vehicle									
RQQLDMDH	RACQ Motor product Handline.	RACQ Description	H2P MOTOR New PDS.	H2P MOTOR New SPDS	AUSSIE ASSIST	RACQI CARAVAN New PDS	RACQI CARAVAN New SPDS	empty	RACQ W/FACE DLX OUTER
		RACQ stock code	RCMUV2 10/09	RCMUV9 10/09	RAA2 10/09	RCVC2 10/09	RCVC9 10/09		COENV03 POB 4 4127
		Salmat stock code	RACRCMUV21009	RACRCMUV91009	RACRAA21009	RACRCVC21009	RACRCVC91009		RACCOENV03
RQQRNMDS	RACQ Motor product DPID and Non-DPID	RACQ Description	H2P MOTOR New PDS.	H2P MOTOR New SPDS	AUSSIE ASSIST	RACQI CARAVAN New PDS	RACQI CARAVAN New SPDS	empty	RACQ W/FACE DLX OUTER
		RACQ stock code	RCMUV2 10/09	RCMUV9 10/09	RAA2 10/09	RCVC2 10/09	RCVC9 10/09		COENV03 POB 4 4127

Version No. 29 Implementation Start Date: 15th December 2009

RACQ File Name	File Description and Non-DPID	Stock Codes	Hopper 1	Hopper 2	Hopper 3	Hopper 4	Hopper 5	Hopper 6	Envelope
		Salmat stock code	RACRCMUV21009	RACRCMUV91009	RACRAA21009	RACRCVC21009	RACRCVC91009		RACCOENV03
RQQLDMDS	RACQ Motor old product Non-DPID.	RACQ Description	empty	empty	empty	empty	empty	empty	C5 W/FACE ENV PO BOX 4 QLD 4127
		RACQ stock code							COENV04 POB 4 4127
		Salmat stock code							RACCOENV04

Boat

RQQLDBDH	RACQ Boat product Handline.	RACQ Description	RACQJ BOAT PDS	Boat Letter	empty	RACQJ BOAT new PDS	RACQJ BOAT new SPDS	empty	RACQ W/FACE DLX OUTER
		RACQ stock code	GTBI2 03/09	GAVL26 03/09		RTBI2 10/09	RTBI9 10/09		COENV03 POB 4 4127
		Salmat stock code	RACGTB120309	RACGAVL260309		RACRTB121009	RACRTB191009		RACCOENV03
RQQLDBDS	RACQ Boat product DPID and Non-DPID.	RACQ Description	RACQJ BOAT PDS	Boat Letter	empty	RACQJ BOAT new PDS	RACQJ BOAT new SPDS	empty	RACQ W/FACE DLX OUTER
		RACQ stock code	GTBI2 03/09	GAVL26 03/09		RTBI2 10/09	RTBI9 10/09		COENV03 POB 4 4127
		Salmat stock code	RACGTB120309	RACGAVL260309		RACRTB121009	RACRTB191009		RACCOENV03

Home Insurance

RQQLDSDH	RACQ House product Handline.	RACQ Description	HOUSE PDS	Home Ren letter	empty	EMERGENCY ASSIST	HOUSE New PDS	HOUSE New SPDS	RACQ W/FACE DLX OUTER
		RACQ stock code	GHHB2 03/09	GAVL22 03/09 (i)		RHA2 10/09	RHHB2 10/09	RHHB9 10/09	COENV03 POB 4 4127
		Salmat stock code	RACGHHB20309	RACGAVL220309		RACRHA21009	RACRHHB21009	RACRHHB91009	RACCOENV03
RQQRNSDS	RACQ House product DPID and NON DPID	RACQ Description	HOUSE PDS	Home Ren letter	empty	EMERGENCY ASSIST	HOUSE New PDS	HOUSE New SPDS	RACQ W/FACE DLX OUTER
		RACQ stock code	GHHB2 03/09	GAVL22 03/09 (i)		RHA2 10/09	RHHB2 10/09	RHHB9 10/09	COENV03 POB 4 4127
		Salmat stock code	RACGHHB20309	RACGAVL220309		RACRHA21009	RACRHHB21009	RACRHHB91009	RACCOENV03
RQQLDSDS	RACQ House old product Non-DPID.	RACQ Description	empty	empty	empty	empty	empty	empty	C5 W/FACE ENV PO BOX 4 QLD 4127
		RACQ stock code							COENV04 POB 4 4127
		Salmat stock code							RACCOENV04
RQQLDHDH	RACQ House product handline.	RACQ Description	BODY CORP POLICY	Body Corp Letter	empty	EMERGENCY ASSIST	BODY CORP new PDS	BODY CORP new SPDS	RACQ W/FACE DLX OUTER
		RACQ stock code	GBC2 03/09	GAVL25 03/09		RHA2 10/09	RBC2 10/09	RBC9 10/09	COENV03 POB 4 4127
		Salmat stock code	RACGBC20309	RACGAVL2503009		RACRHA21009	RACRBC21009	RACRBC91009	RACCOENV03

Version No. 29 Implementation Start Date: 15th December 2009

RACQ File Name	File Description	Stock Codes	Hopper 1	Hopper 2	Hopper 3	Hopper 4	Hopper 5	Hopper 6	Envelope
RQQRNHDS	RACQ House product DPID and NON DPID	RACQ Description	BODY CORP POLICY	Body Corp Letter	empty	EMERGENCY ASSIST	BODY CORP new PDS	BODY CORP new SPDS	RACQ W/FACE DLX OUTER
		RACQ stock code	GBC2 03/09	GAVL25 03/09		RHA2 10/09	RBC2 10/09	RBC9 10/09	COENV03 POB 4 4127
		Salmat stock code	RACGBC20309	RACGAVL2503009		RACRHA21009	RACRBC21009	RACRBC91009	RACCOENV03
RQQLDHDS	RACQ House old product Non-DPID.	RACQ Description	empty	empty	empty	empty	empty	empty	RACQ W/FACE DLX OUTER
		RACQ stock code							COENV03 POB 4 4127
		Salmat stock code							RACCOENV03

Recovery Notice

RQQLDRHS	RACQ Claim Recovery	RACQ Description	Recovery Notice	empty	empty	empty	empty	empty	C5 W/FACE ENV PO BOX 4 QLD 4127
		RACQ stock code	GCL71 07/02						LC5 POB 3004 4114
		Salmat stock code	RACGCL71						RACLC51108

Combination Home & Motor - Z-Files

RQQLDZDS	RACQ Combination Home & Motor DPID	RACQ Description	empty	empty	empty	empty	empty	empty	RACQ W/FACE DLX OUTER
		RACQ stock code							COENV03 POB 4 4127
		Salmat stock code							RACCOENV03
RQQRNZDS	RACQ Combination Home & Motor Unbarcoded	RACQ Description	empty	empty	empty	empty	empty	empty	RACQ W/FACE DLX OUTER
		RACQ stock code							COENV03 POB 4 4127
		Salmat stock code							RACCOENV03
RQQLDZDH	RACQ Combination Home & Motor Unbarcoded	RACQ Description	empty	empty	empty	empty	empty	empty	RACQ W/FACE DLX OUTER
		RACQ stock code							COENV03 POB 4 4127
		Salmat stock code							RACCOENV03

QLD Report 21-01-2010 Run No = V02112

File Name	State	Mail Pack	Laser Impression	Print File	Status
RQQLDBDH_V02112	QLD	1	6	GIO0380.hpa	OK
RQQLDBDS_V02112	QLD	68	372	GIO0381.hpa	OK
RQQLDSDH_V02112	QLD	10	48	GIO0382.hpa	OK
RQQLDTDH_V02112	QLD	13	122	GIO0383.hpa	OK
RQQLDZDH_V02112	QLD	18	122	GIO0384.hpa	OK
RQQLDZDS_V02112	QLD	1211	5932	GIO0385.hpa	OK
RQQRNHDS_V02112	QLD	3	18	GIO0386.hpa	OK
RQQRNMDS_V02112	QLD	43	246	GIO0387.hpa	OK
RQQRNSDS_V02112	QLD	864	4614	GIO0388.hpa	OK
RQQRNTDS_V02112	QLD	1862	12636	GIO0389.hpa	OK
RQQRNZDS_V02112	QLD	1046	2448	GIO0390.hpa	OK
Total File	11	5139	26564		

[redacted] Insert report Jan 2010.txt

<#nline=<nl>>
<SC,306,0>
<#inclp=>
<#einclp=>
<#pnum=<csm,0,1>>
<#pnumur=<csm,0,3>>
<#pnumlr=<csm,0,4>>
<#pnumua=<csm,0,5>>
<#pnumla=<csm,0,6>>
<#pgn=^.>
<#PJC=<CC>>
<#PJR=<QR>>
<#PJL=<QL>>
<#PJF=<JU>>
<#FNP=<NP>>
<#FNPV=<NPV>>
<#FNPR=<NPR>>
<dscsty>
<STADOC>
<#DOCID=15210847PP0120181117>
<DUPIND>
2
<SEQNO>
1
<SECFILE>
RQQRNSDS_V02112
<HANDFILE>
RQQLDSDH_V02112
<HOPPER1>
0
<HOPPER2>
0
<HOPPER3>
0
<HOPPER4>
0
<HOPPER5>
0
<HOPPER6>
1
<#STATE=QLD>
<#DPIDIND=1>
<#BSP=040>
<DOCTYPE>
11
<#PRODTYPE=Renewal - Certificate of Insurance>
<#DATETEXT=Date of issue>
<#DATEISS=20 January 2010>
<STACOV>
<#INSTYPE=Home and Contents Insurance>
<#SBWEBADD=www.racqinsurance.com.au>
<p>
<#SBA=
<sbhead4>
Direct debit amount
<esbhead4>
<sbtext>
$68.26
<esbtext>
<sbhead4>
Your policy number
<esbhead4>
[redacted]
<sbhead4>
Customer service
<esbhead4>

[redacted] Insert report Jan 2010.txt

<sbtext>
13~`19~`05
<esbtext>
<sbhead4>
Website
<esbhead4>
<SBWEB>
<p>
>
<p>
<#SBB=
<sbhead4>
Your policy number
<esbhead4>
<sbtext>
[redacted]
<esbtext>
<sbhead4>
Customer service
<esbhead4>
<sbtext>
13~`19~`05
<esbtext>
<sbhead4>
Claims hotline
<esbhead4>
<sbtext>
13 72 02
<esbtext>
<sbhead4>
Website
<esbhead4>
<SBWEB>
<p>
>
<BCDPID>
13010120212000010221003003222310111113
<TESTLOGO>
<mbaddr1>
MR L.H. CAMERON
<embaddr1>
<mbaddr1>
[redacted] MILL ST
<embaddr1>
<mbaddr1>
GOODNA QLD 4300
<embaddr1>
<mbaddr1><embaddr1>
<mbintro>
Thank you for insuring with RACQ Insurance in the previous period of insurance.
<embintro>
<mbintro>
Your current policy expires at midnight on 19 Feb 2010. RACQ Insurance will automatically renew your policy by continuing to deduct the direct debit amount from your nominated financial institution. This document will become your new Certificate of Insurance. It provides information about the insured property and this policy, including excesses payable.
<embintro>
<mbintro>
We may adjust the amount payable if you claim for loss or damage that occurs prior to the renewal date.
<embintro>
<#mbhead3=What do you need to do now?><embhead3>
<mbnlist>
Please read your enclosed Home and Contents Supplementary Product Disclosure Statement (SPDS), as it describes the terms
and conditions of the policy. Your policy now consists of your insurance

Application, your latest Certificate of Insurance and your PDS and any SPDS. We refer to these documents as your policy.
<embnlist>
<mbnlist>
Please read and follow the instructions on this Certificate of Insurance.
<embnlist>
<mbnlist>
Keep this certificate and your PDS and any SPDS together in a safe place.
<embnlist>
<#mbhead3=Payment options><embhead3>
<tbhead1>
<tabs><tabs>Payment
<etbhead1>
<tbtext1>
Annual payment<tabs><tabs>$819.10
<etbtext1>
<tbtext1>
<bb>Monthly direct debit payment<tabs><tabs>$68.26<eb>
<etbtext1>
<#mbhead3=Can we be of service?><embhead3>
<mbtext1>
If you need to change any details, obtain more information or insurance or confirm payment of this premium, please contact us. You can either phone 13~ 19~ 05 or write to RACQ Insurance PO Box 4, Springwood 4127
or call into any RACQ Branch Office.
<embtext1>
<mbdod>
We draw your attention to your Duty of Disclosure and a number of questions which are on the back of this page.
<embdod>
<ENDCOV>
<p>
<#DODTITLE=Your Duty of Disclosure>
<STADOD>
<dodhdr2>
An important notice concerning information you are required to give us
<edodhdr2>
<dodtext>
The Insurance Contracts Act 1984 requires us to give you information about your insurance and for you to give complete and accurate information to us. This is known as Your Duty of Disclosure. Before entering a contract of insurance with us, and each time you vary or renew your policy we will ask you a number of specific questions.
<edodtext>
<dodtext>
In addition, if we invite renewal of the policy, we will forward our premium renewal notice to your last known postal address prior to the expiry date of the policy. This notice will include, amongst other matters, specific questions relating to you and the insured property.
<edodtext>
<dodhdr2>
What you must tell us
<edodhdr2>
<dodtext>
When answering our questions you must be honest and you have a duty under law to tell us anything known to you, and which a reasonable person in the circumstances, would include in answer to the questions. We will use the answers in deciding whether to insure you and anyone else to be insured under the policy, and on what terms.
<edodtext>
<dodhdr2>
Who needs to tell us
<edodhdr2>
<dodtext>
It is important that you understand you are answering our questions in this way for yourself and anyone else whom you want to be covered by this policy.
<edodtext>

<dodhdr2>
If you do not tell us
<edodhdr2>
<dodtext>
If you do not answer our questions in this way, we may reduce or refuse to pay a claim, or cancel the policy. If you answer our questions fraudulently, we may refuse to pay a claim and treat the policy as if it had never existed.
<edodtext>
<dodhdr2>
If you do not understand
<edodhdr2>
<dodtext>
If you do not understand your duty, please contact us on 13~`19~`05.
<edodtext>
<dodhdr3>
Your disclosure
<edodhdr3>
<dodtext>
Set out below are questions which are brought to your attention.
<edodtext>
<dodtext>
If the answers to all of the questions is "No", you need not tell us.
<edodtext>
<dodtext>
If the answer to any of the questions is "Yes", you must give us full details of that answer. You can do this by either phoning or writing to us, and quoting your policy number.
<edodtext>
<dodhdr2>
The questions for your attention:
<edodhdr2>
<dodtext>
In the previous period of insurance have you or any other person insured or covered by this policy:
<edodtext>
<dodblst>
been convicted of any criminal offence?
<edodblst>
<dodblst>
suffered any home or contents loss or damage whether an insurance claim was made or not, or had a liability claim made against you?
<edodblst>
<dodblst>
had any insurance declined, cancelled, voided, insurance renewal refused, a claim rejected or special
conditions imposed?
<edodblst>
<dodtext>
The following questions apply to each property insured or covered by this policy:
<edodtext>
<dodnlst>
Is there any person (other than family members permanently living with you) who owns or has an interest in the insured property and who is not shown as an insured person on this Certificate?
<edodnlst>
<dodnlst>
Is there any business conducted at the property address which is not shown on this Certificate?
<edodnlst>
<dodnlst>
If you have not paid this premium by the due date, has any accident or theft happened after that date?
<edodnlst>
<dodnlst>
Has any of the information shown on this Certificate changed?
<edodnlst>
<dodtxt2>

RACQ Insurance Limited ABN 50 009 704 152 AFSL No 233082
<edodtxt2>
<ENDDOD>
<STACERT>
<#mbhead3=What you must do><embhead3>
<mbtext1>
For this Certificate to be valid, you and anyone else insured under this policy must carefully examine the Certificate information for its correctness and advise us of changes that have occurred over the previous period of insurance.
<embtext1>
<#mbhead3=Policy holders><embhead3>
<mbtext1>
MR LESLIE HAROLD CAMERON
<embtext1>
<mbtext1>
You are an RACQ Silver Club Member
<embtext1>
<tbtext5>
MRS LOIS MAREE CAMERON
<etbtext5>
<#mbhead3=You receive a discount for:><embhead3>
<mbblist>
being an RACQ Silver Club Member
<embblist>
<mbblist>
being 55 years or over
<embblist>
<mbblist>
combining your home and contents in one policy
<embblist>
<mbblist>
no claims on your home/contents
<embblist>
<mbblist>
having multiple products with RACQ Insurance
<embblist>
<#mbhead3=Period of insurance><embhead3>
<mbtext1>
from 19 Feb 2010 to midnight 19 Feb 2011
<embtext1>
<#mbhead3=What you are insured for><embhead3>
<mbhead6>
Sum Insured
<embhead6>
<tbhead2>
HOME<tabs><tabs>$276,000
<etbhead2>
<tbhead2>
CONTENTS AT THE HOME<tabs><tabs>$70,000
<etbhead2>
<tbhead2>
LEGAL LIABILITY<tabs><tabs>$20,000,000
<etbhead2>
<tbcapt1>
We adjust Home and Contents sums insured to cover rising values and costs - please
check that the new sums insured meet your needs.
<etbcapt1>
<#mbhead3=The policy covers the Home and Contents located at:><embhead3>
<mbtext1>
[redacted] MILL ST, GOODNA 4300 which:
<embtext1>
<mbblist>
is a home
<embblist>
<mbblist>
is permanently occupied by you

<embblist>
<mbblist>
will not be unoccupied for more than 60 consecutive days
<embblist>
<mbblist>
is structurally sound and well maintained
(including all outbuildings)
<embblist>
<mbblist>
is not used as a trade, business or professional workplace
<embblist>
<mbblist>
has no other people besides family members residing at the property
<embblist>
<#mbhead3=What optional covers are included and not included><embhead3>
<tbhd3ra>
<tabs>Home<tabs>Contents
<etbhd3ra>
<tbtx3ra>
Motor burnout<tabs>included<tabs>included
<etbtx3ra>
<tbtx3ra>
Pet cover<tabs>n/a<tabs>not included
<etbtx3ra>
<tbtx3ra>
Group Cover<tabs>n/a<tabs>not included
<etbtx3ra>
<tbtx3ra>
Selected Personal Items<tabs>n/a<tabs>not included
<etbtx3ra>
<tbtx3ra>
Advanced cover<tabs>included<tabs>included
<etbtx3ra>
<tbtx3ra>
Flood and storm surge<tabs>not included<tabs>not included
<etbtx3ra>
<tbcapt1>
Please refer to your Product Disclosure Statement (PDS) and any Supplementary
Product Disclosure Statement (SPDS) for full
details of the optional covers available.
<etbcapt1>
<tbcapt1>
If you would like to vary your cover please call us on 13~`19~`05.
<etbcapt1>
<#mbhead3=Security installed><embhead3>
<mbblist>
a safe
<embblist>
<mbblist>
steel bars / grilles on all accessible windows
<embblist>
<mbblist>
a burglar alarm
<embblist>
<#mbhead3=Excess you contribute to any claim><embhead3>
<tbtext4>
APPLICABLE EXCESSES WILL BE ADDED TOGETHER
<etbtext4>
<tbhead3>
<tabs>Home<tabs>Contents
<etbhead3>
<tbtext4>
Excess<tabs>$300<tabs>$300
<etbtext4>
<tbtext4>
*Earthquake excess<tabs>$300<tabs>$300
<etbtext4>
<tbfoot4>

*You contribute this additional amount to a claim for loss or damage caused by earthquake during any period of 48 consecutive hours.
<etbfoot4>
<#mbhead3=GST><embhead3>
<mbtext1>
This notice is not a Tax Invoice. If you need a Tax Invoice setting out the GST charged on this policy, please call and request one.
<embtext1>
<mbtext1>
The premium is being paid by direct debit instalments.
<embtext1>
<ENDCERT>
<#CONFCERT=Direct Debit Confirmation Certificate>
<STACONF>
<mbaddr1>
MR L.H. CAMERON
<embaddr1>
<mbaddr1>
[redacted] MILL ST
<embaddr1>
<mbaddr1>
GOODNA QLD 4300
<embaddr1>
<mbaddr1><embaddr1>
<mbintro>
RACQ Insurance (Direct Debit User ID number 045108)
<embintro>
<mbintro>
This certificate confirms your direct debit details based upon the information you gave us. Please check this document and call us if any of the following information is incorrect.
<embintro>
<mbintro>
If no changes are required, deductions will continue on the dates and for the amounts stated below.
<embintro>
<#mbhead3=Direct debit details><embhead3>
<tbhd12>
Policy number/s<tabs>Insured<tabs>Monthly debit amount
<etbhd12>
<tbtxt12>
[redacted]PV<tabs>LESLIE HAROLD CAMERDN<tabs>$47.56
<etbtxt12>
<mbtext2>
Motor Comprehensive Insurance
<embtext2>
<mbtext2>
Effective dates from 11 Sept 2009 to 11 Sept 2010
<embtext2>
<mbtext1>
An instalment of $47.56 will be deducted on the 11 February 2010.
<embtext1>
<mbtext1>
Subsequent monthly instalments of $47.56 will be deducted on the 11th of each month.
<embtext1>
<mbtext1>
Multiple payments may be deducted in the same month depending on your debit date.
<embtext1>
<#mbhead3=Direct debit details><embhead3>
<tbhd12>
Policy number/s<tabs>Insured<tabs>Monthly debit amount
<etbhd12>
<tbtxt12>
[redacted]PP<tabs>LESLIE HAROLD CAMERON<tabs>$68.26
<etbtxt12>
<mbtext2>

Home and Contents Insurance
<embtext2>
<mbtext2>
Effective dates from 19 February 2010 to 19 February 2011
<embtext2>
<mbtext1>
An instalment of $68.24 will be deducted on the 19 February 2010.
<embtext1>
<mbtext1>
Subsequent monthly instalments of $68.26 will be deducted on the
19th of each month.
<embtext1>
<mbtext1>
Multiple payments may be deducted in the same month depending on your debit
date.
<embtext1>
<#mbhead3=Financial institution details><embhead3>
<tbtxt14>
Financial institution:<tabs>[redacted]
<etbtxt14>
<tbtxt14>
BSB number:<tabs>[redacted]
<etbtxt14>
<tbtxt14>
Account name:<tabs>[redacted]
<etbtxt14>
<tbtxt14>
Account number:<tabs>[redacted]
<etbtxt14>
<mbtext1>
<sl>
<embtext1>
<mbtext1>
By choosing to pay by the month using the direct debit method, an annual fee
of $60.00 may apply which equates to $5.00 per
month.
<embtext1>
<ENDCONF>
<ENDDOC>

Order Name	Your Reference Number	Date & Time Received	Date & Time Required	Date & Time Despatched	Quantity to be Despatched	Despatch Mode	Recovery	Quantity Despatched	Total Quantity Despatched	Reconciliation
RQQLDBDH	2112	20/01/2010 22:04	22/01/2010 16:00	21/01/2010 15:29	1	AP		1	1	TRUE
RQQLDBDS	2112	20/01/2010 22:04	22/01/2010 16:00	21/01/2010 14:22	68	AP		68	68	TRUE
RQQLDSDH	2112	21/01/2010 1:07	22/01/2010 16:00	21/01/2010 15:40	10	AP		10	10	TRUE
RQQLDZDH	2112	21/01/2010 1:07	22/01/2010 16:00	21/01/2010 15:31	18	AP		18	18	TRUE
RQQLDZDS	2112	21/01/2010 1:07	22/01/2010 16:00	21/01/2010 14:18	1211	AP		1211	1211	TRUE
RQQRNHDS	2112	21/01/2010 1:07	22/01/2010 16:00	21/01/2010 15:29	3	AP		3	3	TRUE
RQQRNMDS	2112	20/01/2010 22:04	22/01/2010 16:00	21/01/2010 15:39	43	AP		43	43	TRUE
RQQRNSDS	2112	21/01/2010 1:07	22/01/2010 16:00	21/01/2010 14:26	864	AP		864	864	TRUE
RQQRNTDS	2112	20/01/2010 22:04	22/01/2010 16:00	21/01/2010 14:32	1862	AP		1862	1862	TRUE
RQQRNZDS	2112	21/01/2010 1:07	22/01/2010 16:00	21/01/2010 14:42	1046	AP		1046	1046	TRUE
RQQLDTDH	2112	20/01/2010 22:04	22/01/2010 16:00	21/01/2010 15:35	13	AP		13	13	TRUE

Exhibit 30

FINANCIAL OMBUDSMAN SERVICE

Financial Ombudsman Service Limited
ABN 67 131 124 448
GPO Box 3, Melbourne VIC 3001
Telephone 1300 78 08 08
Fax 03 9613 6399
Email info@fos.org.au
Website www.fos.org.au

4 October 2011



[redacted]
Customer Disputes Resolution Officer
RACQ Insurance Limited
P O Box 3004
Logan City Bc QLD 4114

Dear Mr[redacted]

Dispute lodged by: Mr Leslie Cameron
Case number: 243069
Your ref: [redacted]

I refer to Mr Cameron's dispute with RACQ Insurance Limited.

Mr Cameron's representative, Legal Aid Queensland has provided FOS with its response.

A copy of this material dated 30 September 2011 is enclosed for your consideration.

May I have by 12 October 2011 any comments you may wish to make.

If you have any questions about this letter please contact me on [insert phone no] or email me at [case officer's email]@fos.org.au and quote the case number.

Yours sincerely

[redacted]
Case Manager
Financial Ombudsman Service

enc.

Legal Aid QUEENSLAND

GI CM. 243069 [redacted]

Your Ref: 243069
Our Ref: 657711
Date: 30 September 2011

Contact: [redacted]
Telephone:
Facsimile:
Email:

[redacted]
Case Manager
Financial Ombudsman Service
GPO Box 3
Melbourne Victoria 3001
Email: [redacted]

DOCUMENT EXCHANGED
Date Received: 3/10
Date Exchanged: 4/10
Signature: [redacted]

RECEIVED
03 OCT 2011
BY FOS

Dear Sir

Case Number 243069 – Cameron and RACQ
Your letters dated 25 May, 21 June and 12 July 2011

Thank you for your letters dated 25 May, 21 June and 12 July 2011.

We appreciate the opportunity to respond to submissions made by RACQ in their Notice of Response dated 16 June 2011. The documents we have received from RACQ accompanying their Notice of Response are set out on page 16.

Our client is not satisfied with the response of RACQ and seeks payment under their insurance contract to resolve this dispute.

Our client requests that the Panel consider the following material when determining this matter:

a. The Internal Dispute Resolution (IDR) submission dated 18 April 2011;
b. The matters contained in this letter; and
c. The documents attached to this letter (listed at the end of the letter and referred to in the body of this letter). In accordance with the FOS Terms of Reference, a copy of the these documents and this submission has been sent to RACQ.

Chronology of Events

Date	[redacted]
11 January 2011	It was continuously raining. On Tuesday morning the police came and asked our client to leave. Our client says that water was across the bottom end of the street. Client evacuates property.
15 /16 January 2011	Client makes a claim with RACQ.
8 April 2011	Our client's claim is rejected by RACQ.
18 April 2011	IDR submission lodged with RACQ.
11 May 2011	Decision to decline our client's claim is confirmed by RACQ.

Submissions

We still rely on the arguments set out in earlier correspondence by our clients and ourselves. Additional submissions are included below.

Summary of additional Submissions

1. Failure to clearly inform client of exclusions to their cover pages 2-6.
2. Flash Flood & Storm Water Run-off caused the damage to our clients' property pages 6-15.
    a. Timeframe A pages 6-8.
    b. Timeframe B pages 9-15.

1. Failure to clearly inform client of exclusions to their cover

RACQ has not met its burden under section 35 of the Insurance Contracts Act 1984 (ICA) to make its flood exclusion known to our client. As a consequence standard insurance cover applies and our client's claim is covered and should be paid by RACQ.

1.1. Section 35 of the ICA requires an Insurer to clearly inform a consumer of any exclusions from cover in the Insurance Policy.

1.2. The burden is on RACQ to prove that they clearly informed our client of the exceptions in the policy before the contract was entered into. This duty is more than one to make a statement, rather, RACQ must show that they have communicated effectively to its customers.[1]

1.3. RACQ has not discharged this burden as they have produced no evidence that a person of average intelligence and education is likely to be able to understand the PDS, and the flood exclusion contained within.

1.4. We attach a report from experts in consumer communication showing that the RACQ PDS could not, in fact, be understood by a person of average intelligence and education; such a person would have difficulty in finding and comprehending the relevant exclusion.

1.5. Our client was not aware before the contract was entered into that "flood" was an excluded peril.

1.6. RACQ cannot discharge its onus of establishing it has clearly informed our clients of any exclusions within the PDS as:

- The definitions and exclusions relating to flood, flash flood and storm cause confusion and ambiguity;
- The drafting of the 'cap' on flash flood and stormwater run-off, which is in reality partial exclusion, is confusing and complex; and
- The PDS is drafted in a manner which discourages consumer engagement and comprehension.

The definition of flood is so wide that it creates confusion for a reasonable consumer when reading the Policy, which is not cleared up by disclosure in the Product Disclosure Statement (PDS).

[1] *Suncorp General Insurance Australia v Cheihk* [1999] NSWCA 238.

1.7. Flood is defined by the RACQ PDS at Page 10 as "Rising water which enters your home as a result of it running off or overflowing from any origin or cause."

1.8. The definition of flood in RACQ's PDS is so wide that it includes elements of flash flood and stormwater run-off which is covered under the insurance policy. By doing so it creates an artificial distinction between storm and stormwater run-off and between flash flood and flood.

1.9. Alternatively, a literal reading of the policy may cause a consumer to conclude that all events that meet the description of "flash flood and stormwater run-off" also meet the definition of "flood" and may be excluded. If this is the case, the definition of flood means that the cover offered by RACQ under its Policy for Flash Flood and Stormwater run-off is illusory.

1.10. These over lapping definitions create confusion for a reasonable consumer who, when reading the definitions, would be unable to determine the true extent of their insurance cover offered by RACQ. The layout of the RACQ PDS also does not assist the consumer in resolving this confusion.

1.11. While the definition of flood is set out in the PDS, provision of the document itself will not satisfy section 35 when the term being relied upon is wide and confusing.[2]

1.12. FOS Determinations 41709 at Page 2 and 40607 at Page 6 support the view that a flood exclusion including stormwater run-off is quite extraordinary. As Determination 41709 points out, where the confusing definitions are on multiple pages the confusion caused by having to turn between a number of pages to attempt to understand confusing and contradictory definitions will result in the burden under section 35 not being met.

1.13. The burden on RACQ under section 35 would not be met by placing the confusing and contradictory definitions on the same page in RACQ's PDS as this merely makes the confusing terms and the confusion experienced by a reasonable consumer more readily apparent to them. Confusing and contradictory terms do not become any less confusing by placing them all together on the same page.

1.14. The setting out of a confusing flood exclusion which overlaps the definitions of flash flood, storm and stormwater run-off in the RACQ Insurance PDS does not meet RACQ's burden under section 35 of the Insurance Contracts Act to clearly inform a consumer of any exclusions from the Insurance cover being offered.

1.15. As a consequence, our client's insurance policy is one which provides standard insurance cover which includes coverage for the damage caused by the events in the week of 10 January 2011.

RACQ did not clearly information our client of the cap on payment for damage caused by "Flash Flood and Stormwater run-off"

1.16. A cap on the payments a consumer receives for cover is both an unusual term and an exclusion from the insurance being offered.

[2] *Max Hams v CGU Insurance* [2002] NSWSC 273 at paragraphs 242-243.

1.17. Flash flood and stormwater run-off is included on page 18 and the cap on payments can be found at only at pages 27 and 32, some 9 pages later.

1.18. Reference to the cap cannot be found on either:
- the same page as "Flash Flood and Stormwater Run-off";
- the Policy Certificate; or
- the introductory sections to the PDS.

1.19. There is no indication at the point the policy inclusion appears that the cover is written in such an oppressive and restrictive manner. In order for a consumer to understand the cap, they would be required to read the policy from cover to cover and have sufficient memory to recall that the inclusion in fact amounts to a partial exclusion.[3]

1.20. Such a disclosure does not meet RACQ's burden under sections 35 to clearly inform. This view is supported by FOS Determination 41948 at page 5.

1.21. As a consequence, the cap on payments does not form part of the insurance contract and our client is entitled to a full payout for the damage that has been caused to their property as it was caused by stormwater run-off and flash flood.

The techniques used by RACQ prevent a consumer of average intelligence and education from fully understanding all of the information contained within the policy and comprehending the inclusions and exclusions. As a consequence, standard insurance cover applies and RACQ must pay our client's claim.

1.22. As set out in the Second Reading Speech to the Insurance Contracts Bill 1983, the intention behind the ICA itself is to "improve the flow of information from the insurer to the insured so that the insured can make an informed choice as to the contract of insurance he enters into and is fully aware of the terms and limitations of the policy." That the insured actually receives and is able to digest the information is crucial to them making an informed choice.

1.23. Legal Aid Queensland asked two behavioural physiologists with extensive experience in the effectiveness of consumer disclosure to examine the RACQ PDS and consider what a typical consumer may understand from the document. In their attached report, Dr Harrison and Dr Massi conclude that a person of average capacity would not be able to read or comprehend information, including exclusion information, contained within the RACQ policy as:
- People have a limited working memory and capacity for processing information and as such employ heuristics or shortcuts to reduce complexity. Individuals are influenced by the ways in which an option is framed; and
- RACQ use techniques which encourage the use of these shortcuts and in doing so, discourage comprehensive understanding of the document.

1.24. These techniques include:
- *Multiple options within the policy.* These are difficult to process and this encourages trust in authority, inertia, and the use of heuristic, such as brand loyalty. These factors significantly influence the decision-making process.
- *Statements aimed at encouraging trust.* These serve as barriers to the consumer's perception of risk, thus reducing the likelihood that they will read the detail within the PDS.

[3] FOS Determination 41709.

- *The format and layout of the policy.* As the policy is lengthy and complex, its format and layout lead to low-involvement, and encourage the use of the heuristic processing.

1.25. The document is set out in manner which is difficult to understand as:
- At the beginning of the policy, RACQ includes imagery designed to frame the decision-making situation and establish trust. The early sections include a substantial preamble and confusing and distracting material, do not follow a structure which is suited to consumer processing.
- "Everything in the introduction...works to reduce anxiety and anticipated regret, to promote low-involvement, and to increase the likelihood that the consumer will use heuristics such as branding and trust to make their decision...These heuristics service to reduce the likelihood that the consumer perceives any risk in obtaining the insurance, and what it might cover."[4]
- The body of the contract contains a substantial amount of information and language that is vague. "Because all of this information will be processed in the working memory, rather than longer-term memory, the capacity to understand and comprehend the detail of the information in the body of the PDS is very limited."[5]
- The conclusion of the contract again uses language that reinforces trust in the insurer.
- Graphic design is used throughout the document, but it is not effective in emphasising the importance of one part of the document, such as the exclusions, when compared to the rest of the document.

1.26. The "flood" definition itself is set out in a glossary at the front of the policy document. The use of a glossary is ineffective, as "it is unlikely that a typical consumer would read this glossary in detail, unless they have had previous experience or reason to do so."[6]

1.27. RACQ has responsibilities it must meet under section 35 of the ICA to clearly inform a consumer of relevant exclusions.

1.28. In certain circumstances, merely providing the policy document may not be enough to clearly inform a consumer of a relevant provisions, such as where there is inadequate attention drawn to certain provisions.[7] The techniques used by RACQ are confusing and complex[8] and the document is set out in a manner which a person of average intelligence and education is likely to have difficulty finding and understanding the relevant exclusions.[9] As such, the policy document on its own does not make the flood exclusion known to the insured and does not meet RACQ's burden under s35 of the ICA.

1.29. In relation to this prescribed contract, where an insured is not clearly informed of the relevant exclusion, the exclusion does not apply and instead the consumer has standard cover. Our client is therefore insured for storm, tempest and food and RACQ must accept and pay this claim in full.

---

[4] Dr Paul Harrison and Dr Marta Massi "Analysis of Home Insurance Product Disclosure Statements" 2011, page 13.(Attached)
[5] Dr Harrison and Dr Massi, page 14.
[6] Dr Harrison and Dr Massi, page 4.
[7] *Suncorp General Insurance Australia v Cheihk* [1999] NSWCA 238.
[8] *Max Hams and 1 Ors v CGU Insurance* [2002] NSWSC 273.
[9] *Marsh v CGU Insurance Ltd* [2004] NTCA 1.

2. Flash Flood & Storm Water Run-off caused the damage to our clients' property

2.1. RACQ's definition of flash flooding is "a sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or stormwater run-off".[10]

2.2. Our client was evacuated sometime on the morning of Tuesday 11 January 2011 and says that at this time the creek was already overflowing the bottom end of the street. As our client was not present for the inundation of his property the exact time of inundation is not known.

2.3. Evidence of time of inundation at the property may be found in the statement of Stephen Quinton Clark provided by the insurer. Exhibit SQC02 to that statement exhibits a figure entitled Bremer River Water Levels near the Property and the Minimum Property Level. The intersection of the Minimum Property Level and the interpolated river level at site indicates that inundation commenced at approximately 5:00 or 6:00pm.

2.4. In the event that the panel finds that the time of inundation was between 4:30pm and midnight on Tuesday 11 January 2011 then we direct the panel to our submissions on Timeframe A below. Alternatively, if the panel finds that the time of inundation occurs after midnight then we direct the panel to our submissions on Timeframe B below.

2.5. The statement of Stephen Quinton Clark includes reference to the CSIRO definition of stormwater flooding. This is the incorrect definition to have regard to when assessing the applicant's claim under the policy as the policy provides a definition of flash flooding and accordingly Mr Clark's conclusions in this regard should not be accepted by the panel. It is our submission that the following claims meet the definition of flash flooding as found in the policy.

Timeframe A: Inundation occurring between 4:30pm and midnight Tuesday 11 January 2011

Bremer River

2.6. The sole proximate cause of the inundation of our client's property was heavy rain falling in the Bremer River catchment which elevated the Bremer River and subsequently caused the Brisbane River to rise and inundate our client's property sometime after 4:30pm but before midnight 11 January 2011.

2.7. At pages 2-3 of our IDR submission reference is made to conclusions based on a Report by RACQ on its investigation into the Ipswich floods. The RACQ Report states that "a substantial amount of rain fell in the Bremer River catchment from around 6:00am on 11 January 2011."[11] The Report further concedes that some of the rain falling from this time would have flowed into the Brisbane River.

2.8. In RACQ's FOS Dispute Response reference is made to a statement by Mr Stephen Quinton Clark. At paragraph 12 and 13 of Mr Clark's statement it is reiterated that "a substantial amount of rain also fell in the Bremer River catchment from around 6.00am on 11 January 2011. This rain travelled down the Bremer River towards the junction of

[10] RACQ Insurance, 'Household Insurance Policy Product Disclosure Statement', page 18.
[11] Report by RACQ Insurance Limited on Its Investigations Into Ipswich Floods (Downstream of the Bremer and Brisbane River Junction) paragraph 2.

the Bremer River and the Brisbane River. The Bremer River contributed in the order of 15% to 25% of the Brisbane River's peak flow".

2.9. The ICA Ipswich Hydrology Report states that "Heavy and intense rain fell over the northwestern parts of the Bremer River catchment between 0600 hours and 1800 hours on Tuesday 11 January"[12] confirms the 6:00am timeframe. It is therefore evident that heavy rain fell in the Bremer Catchment area around 6:00am on 11 January 2011. The heavy rain elevated the Bremer River and subsequently increased the height of the Brisbane River when the Rivers met at the junction of the Bremer and Brisbane Rivers.

2.10. Senior Flood Operations Engineer Robert Arnold Ayre provides a document detailing approximate flood peak flood travel times from Rosewood on the Bremer River to Moggill.[13] Using this guide it takes approximately 10.5 hours for water from the Bremer River catchment to reach Moggill and therefore our client's property which is across the river at Goodna.

2.11. Using the above time guide, elevated Bremer River levels caused by the heavy rain of 6:00am 11 January 2011 would have reached our client's property at approximately 4:30pm causing the inundation of his property from this time.

Wivenhoe Dam release flooding excluded

2.12. Conversely using the same time guide, it takes approximately sixteen hours for Wivenhoe Dam release water to reach Moggill and therefore Goodna.[14]

2.13. Wivenhoe Dam releases under W3 are limited to 4000m3/s with the primary consideration being to minimise inundation in urban areas.[15] When W4 is implemented the "the only consideration...is the safety of the dam".[16] Releases from Wivenhoe dam were elevated to strategy W4 at 8:00am on the 11 January 2011.[17]

2.14. Under Strategy W3, outflows from the dam were steady around 2700m3/s from around 8:00pm, 10 January 2011 until 8:00am, 11 January 2011 when strategy W4 was implemented. After this time outflows increased to around 3000m3/s and continued increasing.[18] It is evident that the steady releases under Strategy W3 were not causing flooding downstream of Wivenhoe Dam.

2.15. Given the travel time from Wivenhoe Dam to Goodna, the impact of the increased Wivenhoe releases under strategy W4, would not have affected Goodna until at least 16 hours later that is, 12:00am on the 12 January 2011.

2.16. As the Wivenhoe Dam release water from strategy W4 had not yet reached the property when the property was inundated, it can be deduced that it was the elevated

[12] Insurance Council of Australia, 'Flooding in the Brisbane River Catchment January 2011- Volume 3, Flooding in Ipswich City LGA', ICA Hydrology Panel, 20 February 2011, page 63. (Attached)
[13] Robert Arnold Ayre, 'Queensland Flood Commission of Inquiry- Supplementary Witness Statement of Robert Arnold Ayre' 29 March 2011, at page 104. (Attached)
[14] Robert Arnold Ayre, 'Queensland Flood Commission of Inquiry- Supplementary Witness Statement of Robert Arnold Ayre' 29 March 2011 at page 104.
[15] Queensland Floods Commission of Inquiry 2011- *Interim Report*, August 2011, at page 81.(Attached)
[16] Queensland Floods Commission of Inquiry 2011- *Interim Report*, August 2011, at page 79.
[17] Queensland Floods Commission of Inquiry 2011- *Interim Report*, August 2011, at page 85.
[18] Seqwater, January 2011 Flood Event- 'Report on the operation of Somerset Dam and Wivenhoe Dam', 2 March 2011, see pages 158. (Attached)

Bremer River that increased Brisbane River levels, that caused the flash flooding, as defined by RACQ's policy, at Mr Cameron's property.

2.17. At no stage in RACQ's rejection of our client's claim or submission to FOS is it denied that the heavy rain that fell in the Bremer River catchment from 6:00am, 11 January 2011 causing flooding, falls within RACQ's definition of flash flooding.

Summary

2.18. It is our submission that:

- Heavy rain fell at 6:00am in the Bremer River catchment the morning of 11 January 2011.
- Increased releases from Wivenhoe Dam as the result of the implementation of Strategy W4 had not yet reached our client's property due to the 16 hour travel time from the Dam. Therefore the sole cause of inundation of our client's property sometime after 4:30pm and before midnight 11 January 2011 was the elevated Bremer River which increased the water levels of the Brisbane River.
- The 24 hour period, commencing with the heavy rain of 6am, 11 January 2011, includes the flooding that occurred at our clients' property sometime after 4:30pm but before midnight on 11 January 2011.

2.19. The water affecting our clients' property was flash flooding:

- The flooding was sudden. Sudden can also be construed as unexpected. The Macquarie Dictionary defines sudden as "happening, coming, made, or done quickly, without warning or unexpectedly". Flooding of our client's property at Goodna caused by increased Bremer River levels would be considered unexpected and sudden by the reasonable person.
- The inundation of our client's property was caused by the heavy rain falling at approximately 6am, 11 January 2011 over the Bremer River catchment. Brisbane River flooding can be excluded on the basis that increased releases had not yet reached Goodna.
- The heavy rain fell no more than 24hours prior to the flash flood as the flash flood occurred sometime between 4:30pm and midnight 11 January 2011.

2.20. Effectively, our client's house was inundated by flash flooding caused by the Bremer River on 11 January 2011 and such inundation occurred within 24hours of the heavy rain. Therefore it is our view that the primary cause of the flooding of our client's property was the heavy rain in the Bremer River catchment area on Tuesday morning.

2.21. If the inundation and damage to our clients' premises occurred due to flash flood and stormwater run-off before the arrival of the flood waters, the proximate cause of the damage will be flash flood and stormwater run-off and the policy will respond.[19]

2.22. It is a matter for RACQ to prove that the inundation that occurred was due to an excluded event, "flood". The burden of proof is significant and we submit that RACQ has failed to prove on the balance of probability that the damage was caused by "flood" as opposed to a "flash flooding" event.

[19] See *Hams & Anor v CGU Insurance Limited* [2002] NSWSC 273.

Timeframe B: Inundation occurring between and midnight and 4:00am Wednesday 12 January 2011

2.23. In addition to our arguments contained in pages 2-5 of our IDR submission relating to the Bremer River and storms of the 11 January 2011, we contend that had there been no rain in the Wivenhoe Dam area on the morning of January 11, the amount of water that would have been released from the dam would have been far lower. As such our clients' property would not have been affected between midnight and 4:00am Wednesday 12 January 2011.

2.24. Mr Clark concludes at paragraph 22 of his statement that "the cause of the inundation of the Subject Property was the rising level of the Brisbane River, which was itself caused by rain which fell more than 24 hours earlier".

2.25. We agree that in addition to the inundation of our client's property by the Bremer River, which falls within the policy as outlined above, the cause of the inundation after midnight was the rising level of the Brisbane River. We do not agree that the rising level of the Brisbane River was caused by rain falling more than 24 hours earlier.

2.26. Only the heavy rain that fell during the morning of 11 January resulted in an escalation to strategy W4. Strategy W4 led to significant changes in the dam gate settings causing vastly elevated levels in the Brisbane River which flooded our clients' property.

2.27. The key matters to note in the RACQ definition of flash flood and stormwater run-off (RACQ definition) are:

- it has to be a sudden flood;
- caused by heavy rain;
- that fell no more than 24 hours prior to the flash flood or stormwater run-off.

Sudden flood

2.28. A sudden flood can be defined as an unexpected flood. The Macquarie Dictionary defines sudden as "happening, coming, made, or done quickly, without warning or unexpectedly".

2.29. The flood in Goodna caused by the Wivenhoe Dam releases was both sudden and unexpected. Mr Ayre provides a document detailing approximate flood peak travel times from Wivenhoe Dam to the various gauges.[20] It takes approximately sixteen hours for dam release water to reach Moggill near Goodna.

2.30. The sixteen hour period between the dam releases and the dam release waters reaching Goodna would be construed by a reasonable person to be a "sudden flood" when considered in the context of the RACQ definition of flash flood. The only timeframe provided by RACQ is 24 hours. Anything less than 24 hours should be construed as sudden in accordance with the definition of flash flooding.

2.31. Additionally, the flooding of our client's area was not expected by our client. Our client says that he was talking to a neighbour and that they didn't think there would be flooding because of the Dam and the cleaning of the creek done by the Council. Further, before being evacuated he was watching a movie and then as he describes it,

[20] Robert Arnold Ayre, 'Queensland Flood Commission of Inquiry- Supplementary Witness Statement of Robert Arnold Ayre' 29 March 2011, at page 104.

"Next thing somebody from the Police banged on the door and told us to grab whatever you can and get out".

2.32. The flash flooding of our client's property was unexpected by our client; and would be considered "sudden" by the reasonable person as it falls within the 24 hour period specified in the RACQ definition. Therefore the flood was sudden.

Heavy rain

2.33. Nowhere in the RACQ PDS is it specified where the heavy rain must have fallen only that it must have fallen no more than 24 hours prior to the flash flood. It was the heavy rain that fell over Wivenhoe Dam in the early hours of 11 January 2011 that caused the dam operators to escalate to Strategy W4 which subsequently caused the flooding of our clients' property.

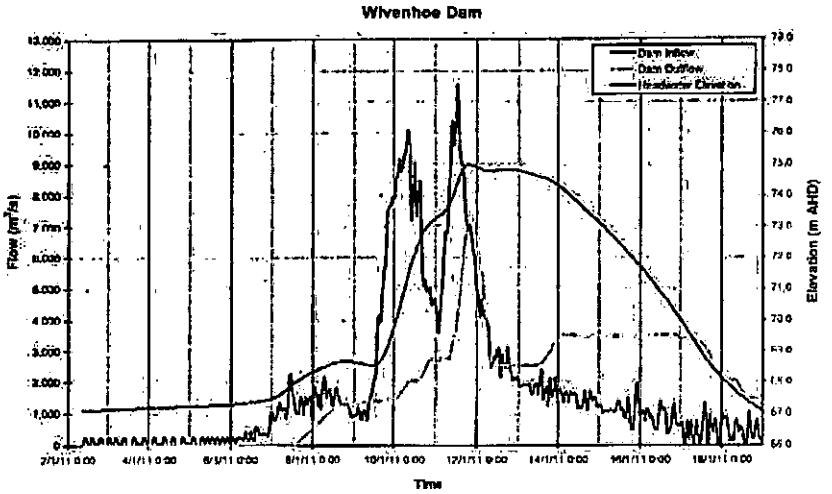
2.34. "On the morning of Tuesday 11 January 2011, water levels in Wivenhoe Dam began rising rapidly in response to very heavy localised rainfall on and close to the Wivenhoe Dam lake area. At the time, the BoM radar indicated this rain was located in an area not containing real time rain gauges. Post flood analysis suggests the rainfall required to reproduce this rise could exceed AEP of 1 in 2, 000 and may be well into the extreme category."[21]

2.35. The heavy rain that began and fell over a number of hours on the morning of the 11 January 2011 can be differentiated from the rain of the preceding days. On the evening of the 10th and the morning of the 11th dam inflow had decreased significantly and dam outflow was stable as you can see from the table below. Mr Ayre confirms the data in figure 2(h) that the rainfall between 4am and 8am on the 11 January 2011 was "the onset of the second and highest peak of inflow to Wivenhoe Dam".[22]

[21] Seqwater, January 2011 Flood Event- 'Report on the operation of Somerset Dam and Wivenhoe Dam', 2 March 2011, page ii.
[22] Robert Arnold Ayre, 'Queensland Flood Commission of Inquiry- Supplementary Witness Statement of Robert Arnold Ayre' 29 March 2011 at paragraph 146.

The figure below indicates the two peaks in inflow affecting the dam between 9 and 12 January.

Figure 2(h)



Source: Seqwater, January 2011 Flood Event Report on the operation of Somerset Dam and Wivenhoe Dam, 2 March 2011, page iv.

2.36. Mention is made of intense rainfall falling over the dam catchments in the early hours of 11 January 2011 in the Queensland Flood Commission of Inquiry Interim Report August 2011.[23] It goes on to say that although the intensity of the rainfall was not captured by rain gauges it was evident that there was heavy rain due to the increase in Wivenhoe's lake level. At 7am, 11 January 2011 modelling was performed and the engineers "noted the rapid increase in inflows into the dam during the previous two hours".[24]

2.37. This was confirmed in examination-in-chief at the Queensland Floods Commission of Inquiry of Mr Ayre. Mr Ayre is asked if he had reason to conclude that there was rainfall on the surface of the lake itself. He replies saying, "yes, based on the rate of rise from around about 5 a.m. on the Tuesday morning through to about 2pm in the afternoon".[25] He provides further evidence at page 139 of the transcript that the significant rain on the dam was not 'made up' by the dam engineers and was evident due to the rising water levels.[26]

2.38. Lowood and Fernvale are some of the closest areas to Wivenhoe Dam. In the ICA Hydrology report (Somerset) it states that "in the Fernvale and Lowood areas there was only one significant rainfall period between 9 January and 13 January 2011, and that was from around 0400 hours to around 1400 hours on Tuesday 11 January".[27]

[23] Queensland Floods Commission of Inquiry 2011- *Interim Report*, August 2011, at page 78.
[24] Queensland Floods Commission of Inquiry 2011- *Interim Report*, August 2011, at page 78.
[25] Transcript of Proceedings before the Honourable Justice C Holmes, Commissioner, 'Queensland Floods Commission of Inquiry', Day 3: 12 April 2011, Brisbane, page 138. (Attached)
[26] Transcript of Proceedings before the Honourable Justice C Holmes, Commissioner, 'Queensland Floods Commission of Inquiry', Day 3: 12 April 2011, Brisbane, page 139.
[27] Insurance Council of Australia, 'Flooding in the Brisbane River Catchment January 2011- Volume 5, Flooding in Somerset Regional Council LGA', ICA Hydrology Panel, 20 February 2011, page ii.

2.39. This is consistent with Mr Ayre's statement that: "Localised, intense rainfall around the Wivenhoe lake area commenced from about 4am on Tuesday 11 January 2011 and continued into the afternoon".[28]

2.40. Mr Ayre expands on the statement at paragraph 3.14 saying that: "the highest rainfall intensities during the January 2011 Flood Event occurred on the Tuesday with 70.5mm/hour of rainfall occurring for three hours and rainfall exceeding 40mm/hour occurring for six hours. Rainfall with an AEP of 1 in 2000 occurred over Tuesday."[29] As mentioned above an AEP of 1 in 2000 can be categorised as "well into the extreme category".

2.41. At 4am a model was run and the rate of release was not increased until 8am for a number of reasons according to Mr Ayre:

- The expected peak of 74.1m was within the bounds of modelling uncertainty;
- The actual dam level was still below 74.0m and the expected peak was not expected to occur until 4pm the following afternoon;
- The predicted maximum release rate was already close to what was being released;
- "The inflows into the dam had reduced over the previous day";
- Forecast information indicated the rain was moving towards the coast;
- BoM forecast updates would be available from 4am;
- Releases from Somerset Dam could be reduced; and
- "All of these matters meant that it was unnecessary to immediately increase release rates significantly as there was no immediate threat to dam safety (which is the primary consideration in strategy W4)".[30]

2.42. Importantly, Mr Ayre states the reason for escalating the strategy to W4: "the heavy rainfall between 4am and 8am meant that releases had to be increased to protect the structural safety of the dam."[31] "Strategy W4 was implemented at 8am once significant rainfall had fallen between 4am and 8am...Strategy W4 was not required to be implemented prior to that point for the reasons explained in paragraph 139 of this statement (as outlined in paragraph 3.16. of this letter). Once that rainfall had started to accumulate, strategy W4 was implemented, and the primary consideration became protecting the structural safety of the dam."[32] Both of these statements were in response to criticism of the operation of the dam contained in the media.

2.43. The heavy rainfall from 4am until 8am on the 11 January 2011 was the primary reason for escalating from strategy W3 to strategy W4 at 8am. But for the heavy rainfall of 11 January 2011, strategy W4 would not have been required as it was previously contained within strategy W3. Under strategy W3, outflows from the dam were steady around 2700m3/s from around 8:00pm on the 10 January 2011 until 8:00am, 11 January 2011 when strategy W4 was implemented. After this time outflows increased

[28] Robert Arnold Ayre, 'Queensland Flood Commission of Inquiry- Supplementary Witness Statement of Robert Arnold Ayre' 29 March 2011 at paragraph 134.
[29] Robert Arnold Ayre, 'Queensland Flood Commission of Inquiry- Supplementary Witness Statement of Robert Arnold Ayre' 29 March 2011 at paragraph 135.
[30] Robert Arnold Ayre, 'Queensland Flood Commission of Inquiry- Supplementary Witness Statement of Robert Arnold Ayre' 29 March 2011 at paragraph 139.
[31] Robert Arnold Ayre, 'Queensland Flood Commission of Inquiry- Supplementary Witness Statement of Robert Arnold Ayre' 29 March 2011 at paragraph 377.
[32] Robert Arnold Ayre, 'Queensland Flood Commission of Inquiry- Supplementary Witness Statement of Robert Arnold Ayre' 29 March 2011 at paragraph 382.

to around 3000m3/s. From 8:00am when strategy W4 was implemented the gate settings were increased every hour until the peak release at 7:00pm, 11 January 2011.[33]

2.44. Wivenhoe Dam releases under W3 are limited to 4000m3/s with the primary consideration being to minimise inundation in urban areas.[34] When W4 is implemented the "the only consideration...is the safety of the dam".[35] Effectively, if the heavy rain had not fallen, strategy W4 would not have been implemented that morning and the flash flooding of the downstream Brisbane River areas would not have occurred at all, or occurred to such an extent.

2.45. The ICA Hydrology Report (Ipswich) states that "...it is clear that the dam release flood from Wivenhoe Dam was the immediate cause of flooding in Ipswich City LGA".[36]

2.46. In relation to Lockyer Creek, "Lockyer Creek was still delivering (or attempting to deliver) floodwaters to the Brisbane River when backwater flooding occurred along this waterway".[37] If the dam releases had not occurred Lockyer Creek would have been able to empty into the Brisbane River rather than causing backwater flooding however, it was unable to do so. The increased Dam releases causing the elevated levels of the Brisbane River prevented Lockyer Creek from emptying into the Brisbane River.

2.47. The Bremer River flooding is an included event under RACQ's flash flooding definition and is therefore covered.

2.48. RACQ's FOS Dispute Response refers to a statement written by Mr Clark. It is not disputed by RACQ that the "cause of the inundation of the Subject Property was the rising level of the Brisbane River , which was itself caused by rain which fell more than 24 hours earlier.."(Mr Clark's statement paragraph 22).

2.49. We <u>support</u> the observation that the property was affected by the rising level of the Brisbane River. We <u>do not</u> agree with the cause of the rising water level being earlier rain. We argue as outlined above, that the cause of the elevated flows was the operational change at Wivenhoe Dam from strategy W3 to W4, a decision made as a result of the heavy rain that fell between 4am and 8am 11 January 2011.

2.50. The heavy rain in the morning of 11 January 2011 caused the change from strategy W3 to W4 which increased dam releases. The progressive dam releases increased the total outflow from the dam which subsequently caused the Brisbane river to elevate and flood properties downstream.

24 Hours

2.51. Inundation of our client's property between midnight and 4:00am Wednesday 12 January 2011 is consistent with the travel time for Dam releases, and falls within the 24 hour period specified in RACQ's policy.

---

[33] Seqwater, January 2011 Flood Event- 'Report on the operation of Somerset Dam and Wivenhoe Dam', 2 March 2011, see pages 158 and 159.
[34] Queensland Floods Commission of Inquiry 2011- *Interim Report*, August 2011, at page 81.
[35] Queensland Floods Commission of Inquiry 2011- *Interim Report*, August 2011, at page 79.
[36] Insurance Council of Australia, 'Flooding in the Brisbane River Catchment January 2011- Volume 3, Flooding in Ipswich City LGA', ICA Hydrology Panel, 20 February 2011, page 67.
[37] Insurance Council of Australia, 'Flooding in the Brisbane River Catchment January 2011- Volume 5, Flooding in Somerset Regional Council LGA', ICA Hydrology Panel, 20 February 2011, page 58. (Attached).

2.52. The inundation of the house falls within the 24hour time period specified in the RACQ policy for flash flooding. As outlined above, in both Mr Ayre's evidence and the Interim Report of the Flood Commission of Inquiry, the heavy rain over the dam commenced around 4:00am 11 January 2011. The heavy rain caused the operational decision to implement strategy W4 at 8:00am. The 24hour period specified in RACQ's policy ended at approximately 4am on the 12 January 2011.

2.53. As specified in Mr Ayre's time guide, it took approximately sixteen hours for water from Wivenhoe to reach Moggill near Goodna.[38] Gate settings were increased gradually under Strategy W4 from 8am until 11pm, 11 January 2011.[39] Effectively, Moggill would have begun to feel the impact of the increasing gate settings at Wivenhoe Dam from 12:00am 12 January 2011.

2.54. The impact of the increase in the gate settings caused the flooding which affected our clients' property sometime after midnight but before 4:00am, 12 January 2011. The heavy rain over Wivenhoe Dam the morning of the 11 January 2011 was the sole proximate cause of the flooding at our clients' property.

2.55. If the inundation and damage to our clients' premises occurred due to flash flooding covered under RACQ's policy (which on our argument includes any flooding caused by the heavy rain of 4am and for a period of 24 hours from this time) before the arrival of the flood waters (flooding after 4:00am 12 January 2011), the proximate cause of the damage will be flash flood and the policy will respond.[40]

2.56. In the premises, it is a matter for RACQ to prove that the inundation that occurred was due to an excluded event, "flood". The burden of proof is significant and we submit that RACQ has failed to prove on the balance of probability that the damage was caused by "flood" as opposed to a "flash flooding" event.

Summary

2.57. RACQ's definition of flash flooding is "A sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or stormwater run-off".

2.58. It is our submission that:

- The heavy rain that occurred at Wivenhoe Dam from 4am until 8am on the 11 January 2011 was the only reason for the operational decision to escalate dam releases from strategy W3 to W4.
- The implementation of strategy W4 resulted in progressively increased releases of water from the dam which elevated the levels of the Brisbane River causing the sudden flood sixteen hours later at our clients' property.
- The 24 hour period, commencing with the heavy rain of 4am, 11 January 2011, includes the flooding that occurred at our clients' property sometime after midnight but before 4am, 12 January 2011.

2.59. The water affecting our clients' property was flash flooding as defined by RACQ:

[38] Robert Arnold Ayre, 'Queensland Flood Commission of Inquiry- Supplementary Witness Statement of Robert Arnold Ayre' 29 March 2011 at page 104.
[39] Seqwater, January 2011 Flood Event- 'Report on the operation of Somerset Dam and Wivenhoe Dam', 2 March 2011, see pages 158 and 159.
[40] See *Hams & Anor v CGU Insurance Limited* [2002] NSWSC 273.

- The flooding was sudden, beginning to affect Goodna only sixteen hours after the increased dam releases began at 8am under strategy W4.
- It was caused by the heavy rain falling on the dam from 4am until 8am on 11 January 2011.
- The heavy rain fell no more than 24hours prior to the flash flood as the flash flood at our clients' property after midnight but before 4:00am 12 January 2011.

2.60. As a consequence of this evidence, in our view the damage that occurred to our clients' property was as a result of a flash flood, using the definition in our clients' insurance policy. Therefore in this circumstance, the claim should be paid as the event is covered under their RACQ insurance policy.

Stormwater

2.61. The arguments outlined on pages 2-5 of the IDR submission are maintained in addition to the flash flooding argument.

2.62. In summary, it is our view that it is clear that our clients' property was inundated causing loss and damage as a result of either a storm or a flash flood using the definitions contained in their insurance policy.

If you have any questions please contact me on [redacted]

Yours sincerely,

LEGAL AID QUEENSLAND

per [redacted]

Senior Solicitor/Consumer Advocate
Civil Justice Services (consumer protection)

Index of Documents

	Document
1.	Statutory Declaration of [redacted] dated 27 September 2011 containing:
JAB1	Archerfield Queensland January 2011 Daily Weather Observations.
JAB2	Email dated 25 March 2011 Requesting Lightning Strike Reports for Brisbane.
JAB3	Lightning Strike Report for Ipswich for 11 January 2011.
JAB4	Ipswich City Council Results from Dial Before You Dig search.
JAB5	Urban Utilities Report.
2.	Appendix A of Volume 3 of the Insurance Council of Australia Hydrology Report – Flooding in the Brisbane River Catchment January 2011 – Flooding in Ipswich City Local Government Area which contains Radar Images for 7 January 2011 – 12 January 2011.
3.	The Monthly Weather Review Queensland January 2011.
4.	Dr [redacted] "Analysis of Home Insurance Product Disclosure Statements" 2011.
5.	Insurance Council of Australia, 'Flooding in the Brisbane River Catchment January 2011- Volume 3, Flooding in Ipswich City LGA', ICA Hydrology Panel, 20 February 2011, Extract pages 63 and 67.
6.	Queensland Flood Commission of Inquiry- Supplementary Witness Statement of Robert Arnold Ayre, 29 March 2011, Extract pages 46-63 and 91-104
7.	Queensland Floods Commission of Inquiry 2011- *Interim Report*, August 2011 Extract of pages 78-85.
8.	Seqwater, January 2011 Flood Event- 'Report on the operation of Somerset Dam and Wivenhoe Dam', 2 March 2011, Extract of Executive Summary and pages 153 -160.
9.	Transcript of Proceedings before the Honourable Justice C Holmes, Commissioner, 'Queensland Floods Commission of Inquiry', Day 3: 12 April 2011, Brisbane, Extract of pages 138 and 139.
10.	Insurance Council of Australia, 'Flooding in the Brisbane River Catchment January 2011- Volume 5, Flooding in Somerset Regional Council LGA', ICA Hydrology Panel, 20 February 2011, Extract of Summary of Findings and pages 58-59.

Documents received from RACQ

Appendix	Document
A	Certificate of insurance
B	Product Disclosure Statement
C	Statement of Stephen Quinton Clark
D	Key correspondence
E	Loss adjuster report

Attachment 1

LIAS Results: 10/01/2011 to 11/01/2011

LIAS Stroke Map



LIAS Result Parameters

Map Center Latitude:	-27.61279 – IPSWICH
Map Center Longitude:	152.76171
Stroke Count:	4590
Positive Strokes:	21
Negative Strokes:	4543
Cloud to Cloud Strokes:	26
Closest Stroke:	4.8km (10/01/2011, 21:31:11, -27.59967Lat, 152.71508Lon)
Search Start:	10/01/2011 13:00 (UTC) – 11 PM
Search End:	11/01/2011 13:00 (UTC) – 11 PM

LIAS Stroke Data

Date	Time (UTC)	Latitude	Longitude	Amplitude (kAmps)	Distance (km)
10/01/2011	17:51:29.56552	-27.98339	152.97025	-58.38	46.1
10/01/2011	19:05:32.59858	-27.18832	152.88473	-49.87	48.8
10/01/2011	19:08:12.02381	-27.17707	152.87513	-25.55	49.8
10/01/2011	19:09:28.59268	-27.22687	152.85731	-49.99	44.0
10/01/2011	19:10:15.04250	-27.24231	152.88915	-75.03	43.1
10/01/2011	19:12:33.11988	-27.19807	152.81053	-180.00	46.4
10/01/2011	19:12:33.16777	-27.22578	152.80848	-57.69	43.3
10/01/2011	19:13:37.26776	-27.32880	152.82602	-27.20	32.2
10/01/2011	19:14:18.42809	-27.19871	152.86080	-104.19	47.1
10/01/2011	19:14:18.47027	-27.24545	152.83326	-41.48	41.5
10/01/2011	19:14:18.51117	-27.20959	152.83203	-54.90	45.4
10/01/2011	19:14:20.03609	-27.33884	152.37385	-55.15	49.0
10/01/2011	19:14:20.11782	-27.33793	152.36860	-36.86	49.4
10/01/2011	19:14:20.17338	-27.34910	152.41504	-129.27	45.1
10/01/2011	19:15:01.60654	-27.23865	152.87467	-60.17	43.1
10/01/2011	19:16:21.07563	-27.36244	152.34926	-20.15	49.4
10/01/2011	19:16:41.77843	-27.35192	152.39780	-53.37	46.2
10/01/2011	19:17:10.79041	-27.18658	152.87254	-180.00	48.7

10/01/2011	19:17:11.18316	-27.19416	152.86929	-37.31	47.8
10/01/2011	19:17:11.46191	-27.18777	152.86106	-47.70	48.3
10/01/2011	19:18:09.40688	-27.35385	152.37305	-49.70	48.0
10/01/2011	19:18:09.58115	-27.36132	152.35409	-61.20	49.0
10/01/2011	19:19:19.49431	-27.24056	152.92544	-160.71	44.5
10/01/2011	19:19:19.53224	-27.22746	152.76952	-29.69	42.9
10/01/2011	19:19:19.86814	-27.20592	152.80268	-23.40	45.5
10/01/2011	19:19:19.88814	-27.25507	152.82865	-25.43	40.4
10/01/2011	19:20:46.86037	-27.39440	152.32216	-51.41	49.7
10/01/2011	19:22:36.29751	-27.38810	152.32465	-25.79	49.9
10/01/2011	19:22:36.36189	-27.35103	152.39651	-15.88	46.4
10/01/2011	19:22:59.58524	-27.43561	152.76465	-73.37	19.7
10/01/2011	19:23:51.06938	-27.40987	152.39218	-180.00	42.9
10/01/2011	19:23:51.12881	-27.41657	152.39175	-180.00	42.6
10/01/2011	19:24:27.20069	-27.42305	152.32651	-43.67	47.9
10/01/2011	19:28:53.35193	-27.48283	152.70582	-106.98	15.5
10/01/2011	19:29:35.73311	-27.46668	152.29112	-40.99	49.2
10/01/2011	19:30:04.82238	-27.64020	152.92660	-87.02	16.5
10/01/2011	19:31:47.72115	-27.37225	152.40912	-43.82	43.9
10/01/2011	19:31:55.54331	-27.24862	152.75228	-43.63	40.6
10/01/2011	19:33:24.04384	-27.42532	152.43011	-180.00	38.8
10/01/2011	19:35:12.12754	-27.49775	152.61885	-31.85	19.0
10/01/2011	19:35:12.14528	-27.49524	152.61698	-29.35	19.4
10/01/2011	19:35:24.82487	-27.43835	152.38028	-102.36	42.4
10/01/2011	19:35:24.85726	-27.47969	152.35958	-60.39	42.4
10/01/2011	19:35:24.95617	-27.45936	152.33090	-40.01	45.8
10/01/2011	19:35:25.12465	-27.46898	152.31066	-36.81	47.3
10/01/2011	19:35:25.23786	-27.47051	152.33571	-83.61	44.9
10/01/2011	19:35:25.36870	-27.46897	152.30056	-46.14	48.3
10/01/2011	19:36:16.13741	-27.44730	152.41020	-180.00	39.3
10/01/2011	19:36:16.19473	-27.49213	152.34197	-35.58	43.5
10/01/2011	19:36:16.63418	-27.47338	152.31115	-26.95	47.1
10/01/2011	19:36:58.68318	-27.43205	152.30269	-63.98	49.6
10/01/2011	19:36:58.80063	-27.42619	152.37762	-180.00	43.2
10/01/2011	19:37:44.34264	-27.40143	152.35114	-40.03	46.9
10/01/2011	19:37:44.36328	-27.44135	152.29840	-38.21	49.6
10/01/2011	19:37:44.40542	-27.43660	152.35979	-180.00	44.3
10/01/2011	19:37:44.55977	-27.43746	152.40922	-180.00	39.9
10/01/2011	19:37:44.94036	-27.45453	152.33075	-27.47	46.0
10/01/2011	19:38:24.69360	-27.45735	152.34749	-113.76	44.4
10/01/2011	19:38:24.82380	-27.45864	152.31944	-48.31	46.9
10/01/2011	19:38:25.03505	-27.49889	152.29877	-53.27	47.4

10/01/2011	19:38:54.10588	-27.53732	152.30801	-38.62	45.6
10/01/2011	19:39:06.37036	-27.46548	152.30958	-42.48	47.5
10/01/2011	19:39:15.97335	-27.60620	152.56070	-36.46	19.8
10/01/2011	19:39:53.74237	-27.52978	152.34068	-76.41	42.6
10/01/2011	19:39:53.83349	-27.54226	152.28120	-39.81	48.1
10/01/2011	19:39:53.95268	-27.50484	152.28625	-25.38	48.4
10/01/2011	19:40:25.98333	-27.52546	152.33271	-98.55	43.4
10/01/2011	19:40:26.06009	-27.50618	152.32462	-24.36	44.7
10/01/2011	19:40:26.10932	-27.48413	152.39545	-180.00	38.9
10/01/2011	19:40:26.14548	-27.51643	152.31833	-43.31	45.1
10/01/2011	19:40:53.30954	-27.51532	152.29921	-20.45	46.9
10/01/2011	19:41:27.42363	-27.63419	152.59314	-84.88	16.8
10/01/2011	19:41:39.32054	-27.46169	152.33679	-17.95	45.2
10/01/2011	19:42:37.66994	-27.62748	152.44242	-62.83	31.5
10/01/2011	19:42:37.69741	-27.61820	152.40512	-41.86	35.2
10/01/2011	19:42:37.71617	-27.61922	152.41152	-26.19	34.5
10/01/2011	19:42:37.75635	-27.61941	152.40240	-64.31	35.4
10/01/2011	19:42:37.78827	-27.61694	152.40751	-49.16	34.9
10/01/2011	19:42:37.84990	-27.57815	152.44866	-13.26	31.1
10/01/2011	19:42:37.89100	-27.61157	152.42707	-30.49	33.0
10/01/2011	19:42:38.11572	-27.61187	152.49092	-180.00	26.7
10/01/2011	19:43:19.03699	-27.52012	152.32448	-41.70	44.4
10/01/2011	19:43:19.08508	-27.50493	152.38734	-180.00	38.8
10/01/2011	19:43:19.15467	-27.52098	152.32953	-38.74	43.9
10/01/2011	19:44:34.25698	-27.53598	152.29077	-16.91	47.3
10/01/2011	19:45:34.58719	-27.56758	152.29364	-61.55	46.5
10/01/2011	19:47:34.17953	-27.52732	152.30342	-29.19	46.2
10/01/2011	19:47:34.20432	-27.54185	152.37621	-180.00	38.8
10/01/2011	19:48:48.37541	-27.56148	152.28925	-32.42	47.0
10/01/2011	19:50:57.00404	-27.46544	152.35996	-110.00	42.9
10/01/2011	19:50:57.06737	-27.46132	152.42203	-180.00	37.5
10/01/2011	19:50:57.13213	-27.42543	152.33372	-47.49	47.1
10/01/2011	19:51:44.67788	-27.54967	152.41842	-55.54	34.6
10/01/2011	19:52:55.10471	-27.46384	152.40862	-92.54	38.6
10/01/2011	19:52:55.12344	-27.46457	152.40244	-80.23	39.1
10/01/2011	19:52:55.17068	-27.23668	152.55895	-23.99	46.4
10/01/2011	19:52:55.23697	-27.41216	152.49339	-180.00	34.6
10/01/2011	19:52:55.27532	-27.41144	152.42360	-49.65	40.2
10/01/2011	19:52:55.28687	-27.40897	152.42189	-27.66	40.5
10/01/2011	19:52:55.31080	-27.41296	152.43354	-50.25	39.3
10/01/2011	19:52:55.53367	-27.45588	152.36632	-51.17	42.8
10/01/2011	19:54:38.93762	-27.45870	152.34377	-62.64	44.7

10/01/2011	19:54:38.99085	-27.47020	152.34685	-39.67	43.9
10/01/2011	19:54:39.04857	-27.45717	152.30059	-28.54	48.7
10/01/2011	19:55:19.12862	-27.19254	152.59081	-44.16	49.7
10/01/2011	19:55:19.17004	-27.23735	152.58044	-42.87	45.5
10/01/2011	19:55:19.21525	-27.20701	152.58719	-21.81	48.4
10/01/2011	19:57:04.04547	-27.56145	152.34911	-18.74	41.1
10/01/2011	19:59:09.66585	-27.56214	152.44679	-55.67	31.6
10/01/2011	19:59:56.01869	-27.30370	152.62471	-36.68	37.0
10/01/2011	20:01:24.10462	-27.56063	152.40588	-32.68	35.6
10/01/2011	20:01:24.17725	-27.57359	152.37476	-42.84	38.4
10/01/2011	20:01:24.27339	-27.57459	152.37293	-46.74	38.6
10/01/2011	20:01:24.39962	-27.55916	152.39736	-22.19	36.4
10/01/2011	20:02:13.83336	-27.55300	152.34286	-28.47	41.9
10/01/2011	20:02:13.86831	-27.56984	152.37732	-34.21	38.2
10/01/2011	20:02:13.94639	-27.56809	152.26614	-25.46	49.1
10/01/2011	20:02:39.84467	-27.29633	152.59450	-50.08	38.9
10/01/2011	20:03:53.80622	-27.59443	152.36432	-60.60	39.3
10/01/2011	20:05:20.28109	-27.58849	152.32012	-25.92	43.6
10/01/2011	20:06:25.34260	-27.67532	152.48628	-26.35	28.0
10/01/2011	20:06:50.19845	-27.58135	152.28730	-40.46	46.9
10/01/2011	20:06:50.24768	-27.62570	152.31100	-41.18	44.5
10/01/2011	20:07:18.88876	-27.31556	152.45151	-132.23	45.1
10/01/2011	20:07:19.59282	-27.31907	152.43484	-51.63	46.0
10/01/2011	20:08:09.87011	-27.60298	152.32091	-52.45	43.5
10/01/2011	20:08:09.98819	-27.62633	152.29528	-111.17	46.0
10/01/2011	20:08:10.07074	-27.60832	152.32293	-30.76	43.3
10/01/2011	20:08:10.12816	-27.61444	152.30556	-51.69	45.0
10/01/2011	20:08:10.17461	-27.60719	152.26056	-34.59	49.4
10/01/2011	20:08:52.81428	-27.58795	152.27647	-52.71	47.9
10/01/2011	20:09:49.12670	-27.60904	152.33330	-35.86	42.3
10/01/2011	20:09:49.77427	-27.50970	152.34482	-48.84	42.7
10/01/2011	20:10:02.39125	-27.33758	152.36357	-52.66	49.8
10/01/2011	20:10:02.89756	-27.31176	152.49083	-60.83	42.9
10/01/2011	20:11:04.42277	-27.66232	152.33654	-32.60	42.3
10/01/2011	20:11:09.36452	-27.51122	152.37585	-180.00	39.7
10/01/2011	20:11:09.48610	-27.64919	152.31135	-47.77	44.6
10/01/2011	20:11:09.56308	-27.64237	152.31511	-26.36	44.2
10/01/2011	20:11:29.62721	-27.41002	152.31456	-29.22	49.6
10/01/2011	20:11:29.73394	-27.63331	152.33513	-18.25	42.1
10/01/2011	20:12:49.45723	-27.67172	152.33932	-20.11	42.2
10/01/2011	20:13:07.95923	-27.26111	152.56609	-25.51	43.7
10/01/2011	20:13:17.81678	-27.62637	152.32759	-50.66	42.8

10/01/2011	20:13:19.67468	-27.45436	152.54127	-35.12	28.0
10/01/2011	20:13:19.67917	-27.45775	152.55401	-41.89	26.8
10/01/2011	20:13:20.01586	-27.39683	152.56250	-29.53	31.1
10/01/2011	20:13:29.93630	-27.44427	152.29363	-36.06	49.9
10/01/2011	20:13:31.34072	-27.57052	152.43867	-44.54	32.2
10/01/2011	20:13:31.39188	-27.56982	152.43538	-39.68	32.5
10/01/2011	20:13:31.88348	-27.56606	152.42458	-49.54	33.7
10/01/2011	20:13:59.69165	-27.67319	152.29508	-31.19	46.5
10/01/2011	20:14:17.70768	-27.57578	152.44082	-44.63	31.9
10/01/2011	20:15:04.71810	-27.59606	152.38889	-56.12	36.8
10/01/2011	20:15:10.21266	-27.48117	152.52005	-26.47	28.0
10/01/2011	20:15:10.57398	-27.44270	152.48777	-38.22	33.0
10/01/2011	20:15:10.81130	-27.42260	152.58929	-120.92	27.2
10/01/2011	20:15:36.22982	-27.66317	152.28687	-124.31	47.2
10/01/2011	20:15:36.26761	-27.65112	152.27344	-26.27	48.3
10/01/2011	20:15:36.28824	-27.65997	152.26628	-28.63	49.1
10/01/2011	20:15:51.07462	-27.47206	152.53847	-34.97	27.0
10/01/2011	20:15:51.66213	-27.45927	152.47778	-44.49	32.8
10/01/2011	20:15:51.70631	-27.46182	152.48703	-44.83	31.9
10/01/2011	20:15:52.00885	-27.35892	152.52950	-21.56	36.4
10/01/2011	20:16:35.16998	-27.49568	152.49842	-30.64	29.1
10/01/2011	20:16:58.82896	-27.48810	152.49776	-38.29	29.5
10/01/2011	20:16:58.91058	-27.48655	152.56434	-67.25	24.0
10/01/2011	20:16:59.04802	-27.49063	152.49447	-40.63	29.7
10/01/2011	20:17:06.99597	-27.48939	152.29077	-36.84	48.5
10/01/2011	20:17:48.43203	-27.46191	152.55441	-53.50	26.5
10/01/2011	20:17:48.48601	-27.50703	152.49680	-46.16	28.7
10/01/2011	20:17:48.89479	-27.49521	152.50124	-35.17	28.8
10/01/2011	20:17:49.04267	-27.49361	152.49396	-37.25	29.6
10/01/2011	20:18:17.66243	-27.45013	152.50773	-22.32	30.9
10/01/2011	20:18:18.44973	-27.48016	152.51953	-32.21	28.1
10/01/2011	20:18:18.60398	-27.47616	152.51634	-30.81	28.6
10/01/2011	20:18:39.70573	-27.58332	152.36861	-17.16	38.9
10/01/2011	20:19:02.85532	-27.50440	152.55543	-102.32	23.7
10/01/2011	20:19:02.94692	-27.49128	152.57806	-180.00	22.6
10/01/2011	20:19:02.98914	-27.48808	152.55638	-25.57	24.6
10/01/2011	20:19:03.15615	-27.49420	152.49512	-22.39	29.4
10/01/2011	20:19:19.18809	-27.45030	152.30621	-45.23	48.5
10/01/2011	20:19:56.02663	-27.22653	152.65464	0.00	44.3
10/01/2011	20:20:03.19354	-27.53155	152.45519	-53.21	31.6
10/01/2011	20:20:43.65514	-27.25143	152.63421	-28.84	42.2
10/01/2011	20:20:56.46569	-27.49656	152.34597	-34.51	43.0

10/01/2011	20:20:56.82060	-27.44592	152.43733	-28.48	37.0
10/01/2011	20:21:15.56957	-27.25202	152.62287	-27.11	42.4
10/01/2011	20:21:22.23991	-27.26008	152.64073	-21.61	41.0
10/01/2011	20:21:30.80652	-27.24391	152.64840	-16.63	42.6
10/01/2011	20:21:54.41218	-27.26200	152.60038	-30.06	42.2
10/01/2011	20:22:03.32642	-27.18803	152.73851	-53.00	47.3
10/01/2011	20:22:03.82749	-27.18309	152.77466	-27.77	47.9
10/01/2011	20:22:03.86171	-27.18058	152.79016	-20.70	48.2
10/01/2011	20:22:04.12281	-27.18415	152.74299	-30.71	47.8
10/01/2011	20:23:04.47527	-27.59389	152.30420	-27.93	45.2
10/01/2011	20:23:28.82517	-27.28149	152.64707	-110.57	38.6
10/01/2011	20:23:28.94119	-27.31014	152.64581	-37.99	35.6
10/01/2011	20:23:29.10778	-27.30544	152.60099	-62.00	37.7
10/01/2011	20:23:38.47090	-27.51347	152.54027	-53.99	24.5
10/01/2011	20:23:38.53000	-27.48734	152.52616	-28.39	27.1
10/01/2011	20:23:51.48934	-27.65707	152.44078	-29.32	32.0
10/01/2011	20:23:56.36827	-27.20153	152.73771	-71.98	45.8
10/01/2011	20:23:56.49121	-27.17232	152.78310	-37.22	49.1
10/01/2011	20:23:57.10731	-27.20237	152.75016	-31.77	45.7
10/01/2011	20:23:57.66616	-27.20367	152.73513	-32.49	45.6
10/01/2011	20:24:04.72282	-27.64513	152.28722	-43.37	46.9
10/01/2011	20:24:15.29963	-27.29803	152.58448	-22.45	39.2
10/01/2011	20:24:34.73424	-27.20119	152.77509	-76.85	45.8
10/01/2011	20:24:34.86050	-27.19048	152.69215	-49.83	47.5
10/01/2011	20:24:34.88579	-27.19733	152.70930	-49.14	46.5
10/01/2011	20:24:34.90197	-27.19203	152.69475	-37.69	47.3
10/01/2011	20:24:35.20635	-27.19355	152.69437	-53.97	47.1
10/01/2011	20:24:44.75902	-27.54360	152.37012	-30.69	39.4
10/01/2011	20:24:45.06765	-27.73067	152.28291	-22.84	49.0
10/01/2011	20:24:57.09983	-27.66297	152.27208	-17.43	48.6
10/01/2011	20:25:10.15123	-27.33011	152.59720	-71.85	35.4
10/01/2011	20:25:10.29898	-27.31001	152.67614	-180.00	34.7
10/01/2011	20:25:22.11820	-27.22220	152.73203	-88.25	43.6
10/01/2011	20:25:22.16531	-27.17397	152.71682	-24.72	49.1
10/01/2011	20:25:27.16209	-27.47817	152.54462	-180.00	26.1
10/01/2011	20:26:04.49258	-27.53767	152.36184	-34.70	40.3
10/01/2011	20:26:39.09631	-27.50249	152.51109	-38.95	27.6
10/01/2011	20:26:39.14751	-27.53353	152.44908	-42.67	32.1
10/01/2011	20:26:39.25461	-27.55373	152.50082	-40.58	26.6
10/01/2011	20:26:39.41366	-27.50608	152.49864	-21.04	28.6
10/01/2011	20:26:39.54851	-27.54653	152.36600	-22.25	39.7
10/01/2011	20:26:39.67792	-27.54439	152.39320	-29.01	37.2

10/01/2011	20:26:45.34743	-27.68492	152.27580	-64.70	48.6
10/01/2011	20:27:38.23078	-27.20949	152.69864	-87.59	45.3
10/01/2011	20:27:38.27568	-27.19366	152.72220	-32.53	46.8
10/01/2011	20:27:38.32365	-27.21403	152.73861	-43.04	44.4
10/01/2011	20:27:38.40969	-27.20176	152.71755	-30.61	46.0
10/01/2011	20:27:38.43430	-27.21393	152.80412	-180.00	44.6
10/01/2011	20:27:45.47358	-27.33331	152.42161	-180.00	45.8
10/01/2011	20:27:45.53908	-27.38359	152.52201	-38.08	34.8
10/01/2011	20:27:45.59909	-27.39733	152.51524	-34.29	34.2
10/01/2011	20:27:53.59450	-27.58610	152.31342	-21.45	44.3
10/01/2011	20:27:53.89372	-27.41318	152.32689	-49.49	48.3
10/01/2011	20:27:53.91297	-27.44600	152.30522	-20.93	48.7
10/01/2011	20:28:20.15680	-27.34609	152.56944	-30.17	35.2
10/01/2011	20:28:20.59930	-27.34200	152.59052	-18.27	34.6
10/01/2011	20:28:21.42065	-27.53429	152.50325	-41.79	27.0
10/01/2011	20:28:21.43218	-27.54111	152.43226	-24.87	33.5
10/01/2011	20:28:21.44599	-27.55113	152.49243	-24.87	27.4
10/01/2011	20:28:21.45655	-27.53888	152.46503	-31.12	30.4
10/01/2011	20:28:21.47450	-27.54838	152.47518	-20.30	29.2
10/01/2011	20:28:21.48398	-27.54783	152.50677	-31.05	26.2
10/01/2011	20:28:21.53002	-27.55578	152.48415	-31.98	28.1
10/01/2011	20:28:22.00969	-27.57690	152.41669	-30.23	34.3
10/01/2011	20:28:25.65130	-27.24333	152.77406	0.00	41.1
10/01/2011	20:28:25.65684	-27.24690	152.76283	-127.54	40.7
10/01/2011	20:28:25.70063	-27.23175	152.73521	-48.65	42.5
10/01/2011	20:28:25.76659	-27.23029	152.70420	-51.73	43.0
10/01/2011	20:28:39.80382	-27.67048	152.30011	-180.00	46.0
10/01/2011	20:28:50.05904	-27.52392	152.36764	-37.54	40.1
10/01/2011	20:28:50.43774	-27.51587	152.38938	-24.04	38.3
10/01/2011	20:29:17.90137	-27.55335	152.32555	-28.47	43.5
10/01/2011	20:29:36.26735	-27.54903	152.43194	-48.33	33.3
10/01/2011	20:29:36.33889	-27.53923	152.43264	-57.51	33.5
10/01/2011	20:29:36.36500	-27.53285	152.37800	-28.91	38.9
10/01/2011	20:29:36.40164	-27.53006	152.38750	-20.92	38.1
10/01/2011	20:29:37.52652	-27.56074	152.33780	-25.57	42.2
10/01/2011	20:29:38.39408	-27.30939	152.40830	-180.00	48.6
10/01/2011	20:29:55.91246	-27.52719	152.48862	-20.82	28.6
10/01/2011	20:29:56.05172	-27.50419	152.47938	-36.76	30.4
10/01/2011	20:29:56.45169	-27.50131	152.49194	-24.84	29.4
10/01/2011	20:30:01.69370	-27.18365	152.74265	-122.12	47.8
10/01/2011	20:30:01.81226	-27.19367	152.79774	-180.00	46.8
10/01/2011	20:30:02.24951	-27.20424	152.69914	-34.99	45.9

10/01/2011	20:30:30.70731	-27.53011	152.43134	-29.86	33.9
10/01/2011	20:30:31.32601	-27.23229	152.69204	-21.75	42.9
10/01/2011	20:30:31.84184	-27.20474	152.87544	-39.24	46.8
10/01/2011	20:30:48.58321	-27.51776	152.46543	-33.72	31.1
10/01/2011	20:31:00.88461	-27.25041	152.74732	-41.02	40.4
10/01/2011	20:31:00.95490	-27.24143	152.71993	-48.47	41.5
10/01/2011	20:31:01.04229	-27.25897	152.68284	-19.83	40.2
10/01/2011	20:31:08.65179	-27.55356	152.42682	-31.08	33.7
10/01/2011	20:31:08.70759	-27.50465	152.47631	-34.40	30.6
10/01/2011	20:31:46.01413	-27.54604	152.49846	-20.19	27.0
10/01/2011	20:31:50.78561	-27.45215	152.88300	-53.10	21.5
10/01/2011	20:31:50.92701	-27.45733	152.81033	-18.23	18.0
10/01/2011	20:31:55.27403	-27.26134	152.66985	-150.18	40.2
10/01/2011	20:31:55.29121	-27.28168	152.69610	-28.04	37.4
10/01/2011	20:31:55.50494	-27.27736	152.69005	-19.98	38.0
10/01/2011	20:31:55.77037	-27.26690	152.65850	-18.43	39.8
10/01/2011	20:32:01.49282	-27.51483	152.52308	-180.00	26.0
10/01/2011	20:32:01.54595	-27.60126	152.34052	-19.11	41.6
10/01/2011	20:32:01.55680	-27.49369	152.44209	-18.84	34.2
10/01/2011	20:32:02.02443	-27.54022	152.39051	-44.72	37.5
10/01/2011	20:32:22.12727	-27.55555	152.41351	-27.40	34.9
10/01/2011	20:32:22.38408	-27.55050	152.38876	-25.20	37.4
10/01/2011	20:32:22.53967	-27.47492	152.53589	-97.31	27.1
10/01/2011	20:32:22.66673	-27.57084	152.39768	-36.69	36.2
10/01/2011	20:32:22.74792	-27.48379	152.56132	-41.95	24.4
10/01/2011	20:32:26.53281	-27.28901	152.64353	120.92	37.9
10/01/2011	20:32:37.31404	-27.51797	152.41921	-52.09	35.4
10/01/2011	20:32:37.37290	-27.53650	152.40662	-42.74	36.1
10/01/2011	20:32:53.23431	-27.53855	152.43369	-180.00	33.4
10/01/2011	20:33:06.42618	-27.39477	152.82487	-17.87	25.1
10/01/2011	20:33:15.37048	-27.30000	152.60586	-42.28	38.1
10/01/2011	20:33:26.49529	-27.54308	152.44605	-39.22	32.1
10/01/2011	20:33:27.10728	-27.52010	152.46415	-20.19	31.1
10/01/2011	20:33:27.17217	-27.51786	152.50217	-45.81	27.7
10/01/2011	20:33:35.80760	-27.59314	152.42999	-48.19	32.8
10/01/2011	20:33:35.86070	-27.59823	152.38678	-35.67	37.0
10/01/2011	20:33:35.92026	-27.60195	152.36169	-30.58	39.5
10/01/2011	20:33:46.91870	-27.27365	152.69850	-80.74	38.3
10/01/2011	20:33:47.00358	-27.26657	152.77217	-180.00	38.6
10/01/2011	20:33:47.02371	-27.28980	152.67301	-40.26	37.0
10/01/2011	20:33:47.07163	-27.20379	152.68473	-17.72	46.2
10/01/2011	20:33:47.26525	-27.63650	152.67076	-27.83	9.4

10/01/2011	20:33:47.74672	-27.25909	152.65146	-24.83	40.9
10/01/2011	20:33:49.34950	-27.68201	152.59408	-20.56	18.2
10/01/2011	20:33:51.01804	-27.44690	152.56070	-31.97	27.1
10/01/2011	20:33:51.11070	-27.45924	152.53815	-35.38	27.9
10/01/2011	20:33:51.23227	-27.45598	152.49505	-54.98	31.6
10/01/2011	20:33:51.39794	-27.45109	152.50155	-28.70	31.4
10/01/2011	20:34:28.40158	-27.57833	152.40366	-50.50	35.5
10/01/2011	20:34:29.61689	-27.55973	152.55381	-180.00	21.3
10/01/2011	20:34:30.00173	-27.45337	152.52485	-180.00	29.4
10/01/2011	20:34:30.17637	-27.33494	152.64037	-59.95	33.2
10/01/2011	20:34:42.45248	-27.62047	152.43298	-39.61	32.4
10/01/2011	20:35:06.20713	-27.52261	152.48569	-180.00	29.0
10/01/2011	20:35:06.28885	-27.53768	152.42321	-25.09	34.4
10/01/2011	20:35:06.41041	-27.54552	152.44149	-31.64	32.5
10/01/2011	20:35:41.59440	-27.30917	152.60714	-39.71	37.1
10/01/2011	20:35:41.66983	-27.30520	152.64456	-31.14	36.1
10/01/2011	20:35:41.98549	-27.30741	152.65643	-29.48	35.5
10/01/2011	20:35:41.99438	-27.29241	152.60015	-27.52	39.1
10/01/2011	20:35:42.08358	-27.30646	152.58404	-27.43	38.4
10/01/2011	20:36:57.20028	-27.18579	152.71191	-16.76	47.8
10/01/2011	20:36:58.58957	-27.48171	152.52680	-35.32	27.4
10/01/2011	20:36:58.62396	-27.47550	152.53154	-26.38	27.4
10/01/2011	20:36:58.69764	-27.45840	152.61117	-180.00	22.7
10/01/2011	20:36:58.78665	-27.45054	152.56154	-180.00	26.8
10/01/2011	20:36:58.86777	-27.45762	152.62129	-180.00	22.1
10/01/2011	20:37:05.73207	-27.45084	152.81092	-46.31	18.7
10/01/2011	20:37:05.78506	-27.46300	152.86371	-180.00	19.5
10/01/2011	20:37:05.80188	-27.45257	152.78673	-31.51	18.0
10/01/2011	20:37:15.18037	-27.64236	152.34116	-47.35	41.6
10/01/2011	20:37:15.25009	-27.64715	152.27579	-51.98	48.1
10/01/2011	20:37:15.31158	-27.64493	152.36399	-35.33	39.4
10/01/2011	20:37:15.45662	-27.64576	152.32709	-45.09	43.0
10/01/2011	20:37:18.86263	-27.25974	152.72158	-51.30	39.5
10/01/2011	20:37:18.91234	-27.28389	152.68730	-79.45	37.3
10/01/2011	20:37:19.68952	-27.26625	152.73488	-35.33	38.7
10/01/2011	20:37:35.34103	-27.55502	152.45268	-18.81	31.2
10/01/2011	20:37:43.43001	-27.62334	152.27927	-99.52	47.6
10/01/2011	20:37:43.45658	-27.64092	152.34925	-31.79	40.8
10/01/2011	20:37:43.48056	-27.62581	152.32420	-33.59	43.2
10/01/2011	20:37:43.51660	-27.61315	152.42812	-180.00	32.9
10/01/2011	20:37:43.57430	-27.63013	152.43679	-180.00	32.1
10/01/2011	20:37:43.62708	-27.62231	152.37132	-36.64	38.5

10/01/2011	20:38:03.31063	-27.49178	152.61033	-180.00	20.1
10/01/2011	20:38:03.38977	-27.49559	152.55083	-39.02	24.6
10/01/2011	20:38:03.53376	-27.49565	152.51182	-22.54	27.9
10/01/2011	20:38:03.57780	-27.49207	152.51208	-23.95	28.1
10/01/2011	20:38:03.61387	-27.50531	152.49097	-22.41	29.3
10/01/2011	20:38:04.16604	-27.50052	152.49659	-48.35	29.0
10/01/2011	20:38:18.14066	-27.64321	152.34850	-89.46	40.9
10/01/2011	20:38:18.21942	-27.62766	152.32536	-45.22	43.1
10/01/2011	20:38:18.22792	-27.64575	152.34921	-32.87	40.8
10/01/2011	20:38:44.15481	-27.67685	152.29122	-43.14	46.9
10/01/2011	20:38:44.68662	-27.55481	152.44906	-17.30	31.5
10/01/2011	20:38:44.85835	-27.67280	152.26023	-38.04	49.9
10/01/2011	20:38:53.44248	-27.66126	152.30051	-26.55	45.8
10/01/2011	20:39:12.63480	-27.57206	152.46043	-35.58	30.1
10/01/2011	20:39:14.91520	-27.51610	152.52627	-37.54	25.6
10/01/2011	20:39:14.95174	-27.51758	152.49203	-34.94	28.6
10/01/2011	20:39:15.04623	-27.52477	152.52972	-92.49	24.9
10/01/2011	20:39:15.71809	-27.51881	152.55443	-53.25	23.0
10/01/2011	20:39:15.79686	-27.38236	152.59608	-82.83	30.4
10/01/2011	20:39:16.15059	-27.35601	152.69619	-27.02	29.3
10/01/2011	20:39:37.92077	-27.65013	152.33146	-39.56	42.6
10/01/2011	20:39:38.02974	-27.61756	152.35542	-27.27	40.1
10/01/2011	20:39:48.85957	-27.44925	152.85839	-180.00	20.6
10/01/2011	20:39:48.90080	-27.48455	152.84002	-37.30	16.2
10/01/2011	20:40:08.09887	-27.56385	152.48114	-180.00	28.2
10/01/2011	20:40:08.13164	-27.58321	152.35937	-23.95	39.8
10/01/2011	20:40:08.17584	-27.58362	152.41772	-32.43	34.1
10/01/2011	20:40:08.21240	-27.57153	152.34365	-42.54	41.5
10/01/2011	20:40:08.89585	-27.58731	152.35662	-31.04	40.1
10/01/2011	20:40:08.97934	-27.58621	152.36269	-29.84	39.5
10/01/2011	20:40:12.14106	-27.62375	152.45519	-31.65	30.3
10/01/2011	20:40:42.17209	-27.29953	152.64883	-101.89	36.6
10/01/2011	20:40:42.22820	-27.29764	152.61813	-30.00	37.8
10/01/2011	20:40:42.56290	-27.28175	152.59271	-20.60	40.5
10/01/2011	20:40:50.67596	-27.62106	152.35831	-72.84	39.8
10/01/2011	20:40:50.73803	-27.61856	152.29632	-24.15	45.9
10/01/2011	20:40:50.79237	-27.60633	152.33283	-37.41	42.3
10/01/2011	20:41:25.09465	-27.44981	152.42009	-25.51	38.3
10/01/2011	20:41:30.59926	-27.49474	152.79434	-70.94	13.5
10/01/2011	20:41:30.64978	-27.49670	152.73322	-29.02	13.2
10/01/2011	20:41:30.69382	-27.49246	152.77785	-18.45	13.5
10/01/2011	20:41:30.81593	-27.49232	152.70572	-32.66	14.5

10/01/2011	20:41:31.17192	-27.53541	152.44650	-25.69	32.3
10/01/2011	20:41:37.98261	-27.58413	152.39991	-28.26	35.8
10/01/2011	20:41:38.38466	-27.59326	152.32856	-27.57	42.8
10/01/2011	20:41:46.85268	-27.57226	152.41748	-25.56	34.3
10/01/2011	20:41:47.42291	-27.60843	152.29772	-28.25	45.8
10/01/2011	20:41:51.69458	-27.33400	152.62984	-99.75	33.7
10/01/2011	20:41:51.75704	-27.26508	152.64641	-31.03	40.3
10/01/2011	20:41:51.82258	-27.32466	152.57957	-43.05	36.8
10/01/2011	20:41:57.58894	-27.52620	152.57545	-180.00	20.8
10/01/2011	20:41:57.83207	-27.52459	152.53530	-41.94	24.4
10/01/2011	20:41:57.99300	-27.55793	152.51144	-34.33	25.4
10/01/2011	20:42:28.23462	-27.68982	152.30527	-97.32	45.8
10/01/2011	20:42:39.76210	-27.24259	152.66216	-30.72	42.4
10/01/2011	20:43:17.32321	-27.59077	152.41740	-17.18	34.1
10/01/2011	20:43:22.31925	-27.35123	152.60821	-172.14	32.8
10/01/2011	20:43:22.33792	-27.35808	152.55699	-23.76	34.8
10/01/2011	20:43:51.52303	-27.57335	152.53455	-51.56	22.8
10/01/2011	20:43:51.65146	-27.56209	152.51732	-20.31	24.8
10/01/2011	20:43:51.68768	-27.55988	152.53099	-18.72	23.5
10/01/2011	20:43:51.76088	-27.57019	152.53615	-34.69	22.8
10/01/2011	20:43:51.82021	-27.56003	152.52819	-18.91	23.8
10/01/2011	20:43:52.00173	-27.56404	152.54598	-26.95	22.0
10/01/2011	20:43:52.41505	-27.55821	152.55193	-42.29	21.6
10/01/2011	20:43:52.75637	-27.56058	152.49866	-22.95	26.6
10/01/2011	20:44:07.53198	-27.25171	152.73956	-118.38	40.3
10/01/2011	20:44:07.55495	-27.25129	152.68754	-41.05	40.9
10/01/2011	20:44:07.58691	-27.24713	152.72259	-17.11	40.9
10/01/2011	20:44:08.20439	-27.24865	152.69374	-26.34	41.1
10/01/2011	20:44:08.28195	-27.25760	152.73525	-39.15	39.6
10/01/2011	20:44:08.39900	-27.25326	152.70289	-20.77	40.4
10/01/2011	20:44:15.72600	-27.65289	152.30751	-33.89	45.0
10/01/2011	20:44:19.87734	-27.46003	152.49066	-29.39	31.7
10/01/2011	20:44:19.91459	-27.45716	152.50550	-35.50	30.7
10/01/2011	20:44:39.16415	-27.54779	152.59310	-180.00	18.1
10/01/2011	20:44:39.24253	-27.56122	152.49872	-26.22	26.6
10/01/2011	20:44:39.29770	-27.54815	152.58752	-180.00	18.6
10/01/2011	20:44:57.64380	-27.22374	152.68040	-27.23	44.0
10/01/2011	20:44:57.79053	-27.20373	152.78336	-180.00	45.6
10/01/2011	20:45:23.85059	-27.35147	152.62220	-40.69	32.2
10/01/2011	20:45:23.96108	-27.33347	152.64178	-180.00	33.3
10/01/2011	20:45:24.00121	-27.30014	152.56370	-34.94	39.9
10/01/2011	20:45:29.65598	-27.53135	152.46703	-22.51	30.5

10/01/2011	20:45:39.12585	-27.50310	152.74529	-30.74	12.3
10/01/2011	20:45:44.06279	-27.26935	152.72556	-86.71	38.4
10/01/2011	20:45:44.08867	-27.26636	152.68234	-17.13	39.4
10/01/2011	20:45:44.13554	-27.19783	152.74965	-24.37	46.2
10/01/2011	20:45:44.19588	-27.23874	152.83973	-180.00	42.3
10/01/2011	20:45:50.42321	-27.63962	152.27960	-21.11	47.6
10/01/2011	20:46:03.06390	-27.60790	152.34478	-31.74	41.1
10/01/2011	20:46:03.09052	-27.66106	152.38391	-180.00	37.6
10/01/2011	20:46:03.10467	-27.60917	152.32483	-39.44	43.1
10/01/2011	20:46:03.50077	-27.69823	152.36442	-25.73	40.3
10/01/2011	20:46:03.70539	-27.54502	152.50767	-45.59	26.2
10/01/2011	20:46:03.74388	-27.54729	152.47137	-51.62	29.6
10/01/2011	20:46:04.00180	-27.70654	152.30072	-45.58	46.6
10/01/2011	20:46:19.45405	-27.74132	152.27584	-57.79	50.0
10/01/2011	20:46:32.25757	-27.26838	152.74168	-99.96	38.4
10/01/2011	20:46:32.31041	-27.27288	152.68571	-35.08	38.6
10/01/2011	20:46:32.38528	-27.27466	152.69675	-20.34	38.2
10/01/2011	20:46:32.66182	-27.26983	152.73298	-32.71	38.3
10/01/2011	20:46:41.96304	-27.59945	152.37337	-19.78	38.3
10/01/2011	20:46:50.74175	-27.59155	152.51770	-31.89	24.2
10/01/2011	20:46:50.82185	-27.56791	152.56500	-180.00	20.0
10/01/2011	20:46:50.97565	-27.57649	152.56178	-180.00	20.1
10/01/2011	20:46:51.11836	-27.59460	152.45646	-21.71	30.2
10/01/2011	20:46:51.50490	-27.59809	152.45184	-21.49	30.6
10/01/2011	20:46:58.01685	-27.17955	152.76874	-21.03	48.2
10/01/2011	20:47:03.34294	-27.34485	152.60326	-64.48	33.7
10/01/2011	20:47:03.38325	-27.36934	152.61928	-36.87	30.5
10/01/2011	20:47:03.47493	-27.36219	152.64785	-27.26	30.1
10/01/2011	20:47:03.55402	-27.34880	152.61544	-39.05	32.7
10/01/2011	20:47:03.68346	-27.36228	152.61379	-38.63	31.5
10/01/2011	20:47:04.05256	-27.69564	152.29189	-17.69	47.2
10/01/2011	20:47:15.12362	-27.59047	152.37850	-18.88	37.9
10/01/2011	20:47:25.20450	-27.51982	152.51495	-26.94	26.5
10/01/2011	20:47:28.94818	-27.66346	152.32771	-21.54	43.2
10/01/2011	20:47:28.96693	-27.66895	152.33368	-25.95	42.7
10/01/2011	20:47:29.50545	-27.67276	152.31617	-22.27	44.4
10/01/2011	20:47:29.94100	-27.67505	152.29381	-23.44	46.7
10/01/2011	20:47:54.69074	-27.68356	152.31113	-58.50	45.1
10/01/2011	20:47:55.98642	-27.48090	152.54331	-103.03	26.1
10/01/2011	20:47:56.06650	-27.49250	152.51768	-43.37	27.6
10/01/2011	20:47:56.11583	-27.48476	152.51021	-27.45	28.6
10/01/2011	20:47:56.17004	-27.48062	152.57672	-180.00	23.4

10/01/2011	20:47:56.20320	-27.49068	152.46483	-22.94	32.3
10/01/2011	20:48:12.43122	-27.60514	152.44182	-68.31	31.6
10/01/2011	20:48:12.46143	-27.59173	152.42588	-24.91	33.2
10/01/2011	20:48:12.50950	-27.58360	152.38598	-27.15	37.2
10/01/2011	20:48:12.57616	-27.60827	152.46551	-29.04	29.2
10/01/2011	20:48:12.61258	-27.60577	152.38009	-26.28	37.7
10/01/2011	20:48:17.50707	-27.65498	152.35340	-26.69	40.5
10/01/2011	20:48:19.07497	-27.16824	152.75768	-23.98	49.5
10/01/2011	20:48:28.97252	-27.69675	152.27733	-180.00	48.7
10/01/2011	20:48:32.96209	-27.61566	152.52180	-36.99	23.7
10/01/2011	20:48:33.02298	-27.60754	152.50713	-30.63	25.1
10/01/2011	20:48:33.06904	-27.59041	152.56623	-180.00	19.4
10/01/2011	20:48:35.03587	-27.66531	152.26385	-21.82	49.4
10/01/2011	20:48:35.45624	-27.29192	152.67766	-24.07	36.7
10/01/2011	20:48:35.60778	-27.28816	152.73360	-20.58	36.2
10/01/2011	20:48:37.09150	-27.51206	152.70512	-20.81	12.5
10/01/2011	20:49:03.75513	-27.62009	152.54003	0.00	21.9
10/01/2011	20:49:03.80162	-27.60942	152.40456	-20.35	35.2
10/01/2011	20:49:15.30793	-27.23108	152.66530	-22.97	43.5
10/01/2011	20:49:23.89539	-27.60563	152.43819	-84.18	31.9
10/01/2011	20:49:23.94487	-27.60527	152.43772	-29.74	32.0
10/01/2011	20:49:30.29112	-27.19026	152.78245	-126.88	47.1
10/01/2011	20:49:30.35089	-27.19169	152.75021	-31.94	46.9
10/01/2011	20:49:30.39443	-27.16960	152.80017	-180.00	49.5
10/01/2011	20:49:30.59362	-27.17225	152.77912	-60.93	49.1
10/01/2011	20:49:30.78390	-27.17561	152.77400	-44.89	48.7
10/01/2011	20:49:31.23823	-27.18376	152.71562	-34.33	48.0
10/01/2011	20:49:31.37993	-27.17653	152.75521	-180.00	48.6
10/01/2011	20:49:31.53166	-27.61563	152.47531	-39.39	28.3
10/01/2011	20:49:31.66204	-27.17908	152.70927	-180.00	48.6
10/01/2011	20:49:37.29290	-27.68198	152.27437	-47.06	48.7
10/01/2011	20:49:37.95997	-27.67580	152.40352	-180.00	36.0
10/01/2011	20:49:43.98392_	-27.57030	152.54810	-180.00	21.6
10/01/2011	20:49:44.15885	-27.59152	152.47845	-39.17	28.0
10/01/2011	20:50:15.21590	-27.69697	152.31827	-39.54	44.7
10/01/2011	20:50:15.24095	-27.67457	152.27762	-29.57	48.2
10/01/2011	20:50:15.31395	-27.69375	152.36398	-30.67	40.2
10/01/2011	20:50:15.39482	-27.66182	152.40845	-180.00	35.3
10/01/2011	20:50:15.93423	-27.61937	152.53073	-180.00	22.8
10/01/2011	20:50:16.09120_	-27.61255	152.53098	-180.00	22.8
10/01/2011	20:50:16.45232	-27.59374	152.50320	-180.00	25.6
10/01/2011	20:50:16.76475	-27.60316	152.48240	-180.00	27.6

10/01/2011	20:50:16.85356	-27.49492	152.53717	-180.00	25.8
10/01/2011	20:50:16.97863	-27.51288	152.50170	-47.59	28.0
10/01/2011	20:50:17.02489	-27.50626	152.45725	-16.81	32.3
10/01/2011	20:50:20.91639	-27.25409	152.80200	-127.08	40.1
10/01/2011	20:50:20.97944	-27.25362	152.70705	-21.46	40.3
10/01/2011	20:50:20.98452	-27.21491	152.72593	-18.97	44.4
10/01/2011	20:50:21.02272	-27.25323	152.70583	-21.16	40.4
10/01/2011	20:50:34.61300	-27.63596	152.50865	-37.00	25.1
10/01/2011	20:50:46.59417	-27.61788	152.45160	-42.45	30.6
10/01/2011	20:50:51.09401	-27.51225	152.63561	-39.91	16.7
10/01/2011	20:50:57.46129	-27.60815	152.48520	-24.20	27.3
10/01/2011	20:50:57.61763	-27.63154	152.43822	-22.58	32.0
10/01/2011	20:51:12.69468	-27.71622	152.30438	-180.00	46.5
10/01/2011	20:51:22.49042	-27.64034	152.50742	-34.65	25.3
10/01/2011	20:51:22.54511	-27.63350	152.42592	-33.86	33.2
10/01/2011	20:51:22.66291	-27.63141	152.40879	-22.51	34.9
10/01/2011	20:51:22.82311	-27.63217	152.41687	-22.61	34.1
10/01/2011	20:51:23.14043	-27.63621	152.41070	-16.38	34.7
10/01/2011	20:51:28.45303	-27.59959	152.52254	-49.73	23.6
10/01/2011	20:51:28.51376	-27.61013	152.52601	-47.54	23.3
10/01/2011	20:51:30.03340	-27.42751	152.61829	-48.89	25.0
10/01/2011	20:51:30.11550	-27.41844	152.61149	-26.39	26.2
10/01/2011	20:51:30.16526	-27.41267	152.57977	-25.08	28.6
10/01/2011	20:51:44.82120	-27.64128	152.49424	-45.69	26.6
10/01/2011	20:51:44.91515	-27.65595	152.48121	-31.26	28.1
10/01/2011	20:51:44.98287	-27.63295	152.48950	-29.80	26.9
10/01/2011	20:51:45.07170	-27.64089	152.41767	-24.92	34.1
10/01/2011	20:51:45.12287	-27.63990	152.41848	-24.33	34.0
10/01/2011	20:51:45.17557	-27.64208	152.44447	-18.06	31.5
10/01/2011	20:51:45.40040	-27.64929	152.47276	-31.90	28.8
10/01/2011	20:52:01.99210	-27.49789	152.69609	-33.07	14.3
10/01/2011	20:52:02.22164	-27.49681	152.70335	-20.39	14.1
10/01/2011	20:52:09.57635	-27.61115	152.53146	-46.13	22.7
10/01/2011	20:52:09.60544	-27.59646	152.55700	-180.00	20.3
10/01/2011	20:52:09.67219	-27.61046	152.54173	-180.00	21.7
10/01/2011	20:52:09.88247	-27.64069	152.52277	-34.90	23.8
10/01/2011	20:52:13.31525	-27.61875	152.43042	-19.65	32.7
10/01/2011	20:52:24.55388	-27.62170	152.43164	-26.10	32.6
10/01/2011	20:52:24.63992	-27.62176	152.48072	-33.69	27.7
10/01/2011	20:52:25.32662	-27.62817	152.43573	-24.67	32.2
10/01/2011	20:52:26.21384	-27.69981	152.28171	-21.53	48.3
10/01/2011	20:52:32.55721	-27.36051	152.60571	-85.71	32.0

10/01/2011	20:52:32.60700	-27.34049	152.58994	-19.92	34.7
10/01/2011	20:52:33.42629	-27.36004	152.59050	-43.84	32.8
10/01/2011	20:52:34.43558	-27.34108	152.57220	-21.52	35.6
10/01/2011	20:52:51.88770	-27.62729	152.45387	-23.29	30.4
10/01/2011	20:52:57.12446	-27.70017	152.34419	-41.78	42.3
10/01/2011	20:52:57.15170	-27.69817	152.29466	-30.85	47.0
10/01/2011	20:52:57.18036	-27.69968	152.28320	-22.90	48.2
10/01/2011	20:52:57.26823	-27.69036	152.28679	-51.39	47.6
10/01/2011	20:52:57.33723	-27.70211	152.29410	-25.74	47.2
10/01/2011	20:52:57.49626	-27.69698	152.29449	-21.72	47.0
10/01/2011	20:52:58.00869	-27.70141	152.29581	-21.27	47.0
10/01/2011	20:52:58.23038	-27.70176	152.30991	-23.60	45.6
10/01/2011	20:53:13.96815	-27.68910	152.36298	-180.00	40.2
10/01/2011	20:53:14.11667	-27.70212	152.32426	-29.38	44.3
10/01/2011	20:53:14.43990	-27.73854	152.28063	-39.37	49.4
10/01/2011	20:53:14.57931	-27.73226	152.33465	-33.79	44.2
10/01/2011	20:53:14.68208	-27.73172	152.33389	-42.75	44.2
10/01/2011	20:53:14.78897	-27.73879	152.28272	-24.05	49.3
10/01/2011	20:53:14.92183	-27.73041	152.31991	-20.62	45.5
10/01/2011	20:53:15.06327	-27.73647	152.30904	-28.88	46.7
10/01/2011	20:53:17.18267	-27.51587	152.62679	-53.51	17.1
10/01/2011	20:53:29.57140	-27.66987	152.44095	-42.32	32.3
10/01/2011	20:53:29.67495	-27.66427	152.45888	-46.36	30.4
10/01/2011	20:53:30.07090	-27.66787	152.46567	-34.67	29.8
10/01/2011	20:53:32.47466	-27.69524	152.29197	-32.51	47.2
10/01/2011	20:53:32.57548	-27.69727	152.27705	-17.42	48.7
10/01/2011	20:53:37.24709	-27.69948	152.28703	-31.22	47.8
10/01/2011	20:53:53.31707	-27.53657	152.50220	-27.70	27.0
10/01/2011	20:53:53.42143	-27.57906	152.46568	-24.09	29.4
10/01/2011	20:53:54.04592	-27.56765	152.26465	-21.81	49.3
10/01/2011	20:54:02.59490	-27.64675	152.42893	-24.87	33.0
10/01/2011	20:54:03.04307	-27.71644	152.36016	-31.63	41.2
10/01/2011	20:54:03.48532	-27.57265	152.50773	-29.01	25.5
10/01/2011	20:54:03.63313	-27.56981	152.51568	-25.72	24.7
10/01/2011	20:54:04.07890	-27.71937	152.31648	-19.03	45.5
10/01/2011	20:54:13.50187	-27.67930	152.28974	-26.71	47.1
10/01/2011	20:54:13.74403	-27.22797	152.71295	-27.87	43.1
10/01/2011	20:54:13.79671	-27.22175	152.77083	-52.47	43.5
10/01/2011	20:54:16.27258	-27.61693	152.49196	-26.47	26.6
10/01/2011	20:54:16.31697	-27.65064	152.44400	-23.11	31.6
10/01/2011	20:54:16.36999	-27.64887	152.43382	-25.76	32.6
10/01/2011	20:54:16.44949	-27.66276	152.42070	-23.92	34.1

10/01/2011	20:54:28.63620	-27.64590	152.38388	-30.69	37.4
10/01/2011	20:54:31.79759	-27.56857	152.49486	-17.68	26.8
10/01/2011	20:54:32.00778	-27.59638	152.45004	-16.98	30.8
10/01/2011	20:54:37.58048	-27.22812	152.69767	-27.24	43.3
10/01/2011	20:54:45.72339	-27.40836	152.55729	-28.78	30.4
10/01/2011	20:54:46.14337	-27.33210	152.72531	-23.33	31.5
10/01/2011	20:54:58.80359	-27.72888	152.28838	-29.60	48.4
10/01/2011	20:54:59.12215	-27.73658	152.27855	-28.59	49.6
10/01/2011	20:54:59.55010	-27.70684	152.31921	-16.65	44.9
10/01/2011	20:55:00.04478	-27.25057	152.71459	-24.19	40.6
10/01/2011	20:55:07.62403	-27.60644	152.49255	-31.88	26.6
10/01/2011	20:55:07.77478	-27.64113	152.48692	-39.82	27.3
10/01/2011	20:55:07.87931	-27.63926	152.44018	-39.18	31.8
10/01/2011	20:55:07.92250	-27.63775	152.43180	-43.06	32.7
10/01/2011	20:55:08.04992	-27.63496	152.46667	-27.03	29.2
10/01/2011	20:55:08.15529	-27.64453	152.42168	-26.48	33.7
10/01/2011	20:55:21.40507	-27.23559	152.70245	-30.32	42.4
10/01/2011	20:55:25.08912	-27.68116	152.30240	-24.16	45.9
10/01/2011	20:55:25.70027	-27.72527	152.32451	-14.68	44.9
10/01/2011	20:55:25.87454	-27.72803	152.35261	-180.00	42.3
10/01/2011	20:55:26.02812	-27.72934	152.32581	-26.28	44.9
10/01/2011	20:55:39.20214	-27.63143	152.49543	-64.40	26.3
10/01/2011	20:55:39.25923	-27.60854	152.47038	-20.82	28.7
10/01/2011	20:55:39.61756	-27.63401	152.48232	-44.44	27.7
10/01/2011	20:55:40.45292	-27.40752	152.50136	-25.57	34.4
10/01/2011	20:55:40.48324	-27.37653	152.54454	-15.56	33.9
10/01/2011	20:55:41.26613	-27.37620	152.60917	-22.07	30.3
10/01/2011	20:55:41.37361	-27.38312	152.60197	-18.65	30.0
10/01/2011	20:55:41.49153	-27.41802	152.55774	-55.67	29.6
10/01/2011	20:55:50.94309	-27.67965	152.28641	-16.51	47.5
10/01/2011	20:55:54.38201	-27.63715	152.35988	-20.56	39.7
10/01/2011	20:55:54.74163	-27.60063	152.44707	-20.52	31.1
10/01/2011	20:56:00.95221	-27.72853	152.28601	-35.55	48.6
10/01/2011	20:56:01.06976	-27.71488	152.29413	-24.55	47.5
10/01/2011	20:56:15.43494	-27.65614	152.46060	-22.36	30.1
10/01/2011	20:56:20.87076	-27.69610	152.30996	-34.77	45.5
10/01/2011	20:56:21.43196	-27.73737	152.27899	-32.41	49.6
10/01/2011	20:56:23.07762	-27.62651	152.48384	-15.80	27.5
10/01/2011	20:56:25.94495	-27.65628	152.40639	-40.94	35.4
10/01/2011	20:56:28.37135	-27.73722	152.28213	-21.36	49.3
10/01/2011	20:56:28.46983	-27.72301	152.28490	-14.45	48.6
10/01/2011	20:56:34.31512	-28.03519	152.84460	-72.80	47.7

10/01/2011	20:56:34.33472	-27.35353	152.57139	-15.84	34.4
10/01/2011	20:56:34.40203	-27.35920	152.60136	-59.45	32.4
10/01/2011	20:56:34.42461	-27.35900	152.54112	-43.05	35.7
10/01/2011	20:56:34.46873	-27.37449	152.58508	-50.76	31.7
10/01/2011	20:56:34.49263	-27.36519	152.55551	-18.29	34.3
10/01/2011	20:56:35.44205	-27.36839	152.57517	-19.87	32.9
10/01/2011	20:56:35.59928	-27.36404	152.55794	-19.40	34.2
10/01/2011	20:56:35.75173	-27.36379	152.55328	-20.23	34.5
10/01/2011	20:56:37.57090	-27.66193	152.43465	-28.32	32.7
10/01/2011	20:56:54.49607	-27.63170	152.46704	-19.33	29.1
10/01/2011	20:56:59.61025	-27.51572	152.56067	-42.90	22.6
10/01/2011	20:56:59.64338	-27.49023	152.66627	-180.00	16.6
10/01/2011	20:56:59.66168	-27.39193	152.64025	-180.00	27.4
10/01/2011	20:56:59.74607	-27.54448	152.59475	-23.82	18.1
10/01/2011	20:57:01.78153	-27.72983	152.34713	-36.83	42.9
10/01/2011	20:57:01.83748	-27.71569	152.32790	-18.46	44.3
10/01/2011	20:57:05.89581	-27.74397	152.29512	-180.00	48.3
10/01/2011	20:57:17.06098	-27.66575	152.42174	-26.11	34.0
10/01/2011	20:57:21.87384	-27.34784	152.59933	-64.27	33.6
10/01/2011	20:57:21.89884	-27.36816	152.61012	-35.61	31.1
10/01/2011	20:57:21.93009	-27.33726	152.57379	-23.75	35.9
10/01/2011	20:57:21.96662	-27.37008	152.60129	-28.02	31.3
10/01/2011	20:57:22.01134	-27.37716	152.52256	-23.52	35.3
10/01/2011	20:57:22.71662	-27.36702	152.54883	-34.52	34.5
10/01/2011	20:57:23.24692	-27.36950	152.53810	-17.03	34.9
10/01/2011	20:57:28.95678	-27.71013	152.31187	-25.75	45.7
10/01/2011	20:57:29.04990	-27.74056	152.28098	-21.30	49.5
10/01/2011	20:57:41.53904	-27.25026	152.69772	-27.77	40.8
10/01/2011	20:57:49.76763	-27.66904	152.47922	-31.24	28.6
10/01/2011	20:57:49.79998	-27.67911	152.46458	-24.08	30.2
10/01/2011	20:57:49.89329	-27.67325	152.49471	-33.45	27.2
10/01/2011	20:57:50.03204	-27.66186	152.45944	-52.50	30.3
10/01/2011	20:58:02.02419	-27.24690	152.70945	-38.00	41.1
10/01/2011	20:58:02.26414	-27.25112	152.64251	-23.55	41.9
10/01/2011	20:58:24.92502	-27.72735	152.30324	-35.25	47.0
10/01/2011	20:58:31.97647	-27.63875	152.45228	-24.96	30.7
10/01/2011	20:58:32.01756	-27.63829	152.41317	-21.00	34.5
10/01/2011	20:58:32.09392	-27.64534	152.43685	-41.62	32.2
10/01/2011	20:58:32.24351	-27.63403	152.44453	-22.32	31.4
10/01/2011	20:58:41.04552	-27.23134	152.66239	-25.26	43.6
10/01/2011	20:58:55.20644	-27.65431	152.46161	-22.07	30.0
10/01/2011	20:58:55.41977	-27.65701	152.36381	-38.36	39.5

10/01/2011	20:58:55.61800	-27.65710	152.37186	-26.10	38.8
10/01/2011	20:59:00.53806	-27.32123	152.68360	-24.67	33.4
10/01/2011	20:59:00.98604	-27.29526	152.70073	-50.28	35.9
10/01/2011	20:59:11.67014	-27.72168	152.30940	-27.99	46.2
10/01/2011	20:59:11.77444	-27.71991	152.30504	-19.40	46.6
10/01/2011	20:59:25.97557	-27.72604	152.27966	-41.15	49.2
10/01/2011	20:59:26.43153	-27.73984	152.27545	-18.06	50.0
10/01/2011	20:59:33.06461	-27.66056	152.44609	-23.73	31.6
10/01/2011	20:59:33.69515	-27.66605	152.44553	-30.25	31.7
10/01/2011	20:59:42.42266	-27.73191	152.31344	-27.82	46.1
10/01/2011	21:00:09.90567	-27.27776	152.70747	0.00	37.7
10/01/2011	21:00:12.68199	-27.65302	152.43605	-24.57	32.4
10/01/2011	21:00:12.74625	-27.65358	152.43782	-19.94	32.3
10/01/2011	21:00:12.76786	-27.67887	152.42962	-27.91	33.6
10/01/2011	21:00:14.03540	-27.67211	152.47137	-34.48	29.4
10/01/2011	21:00:25.05615	-27.32361	152.69166	-17.14	32.9
10/01/2011	21:00:25.78584	-27.72281	152.30608	-16.41	46.6
10/01/2011	21:00:30.40494	-27.74368	152.28693	-41.68	49.0
10/01/2011	21:00:30.51426	-27.74563	152.29649	-30.70	48.2
10/01/2011	21:00:30.76862	-27.74296	152.30603	-19.20	47.2
10/01/2011	21:00:30.86332	-27.74116	152.31374	-22.40	46.4
10/01/2011	21:00:32.57952	-27.69815	152.46911	-17.49	30.4
10/01/2011	21:00:36.04241	-27.33675	152.68047	0.00	31.8
10/01/2011	21:00:36.84721	-27.25345	152.68669	-31.97	40.7
10/01/2011	21:00:36.93756	-27.34430	152.69598	-62.40	30.6
10/01/2011	21:00:37.04621	-27.33665	152.64831	-18.41	32.7
10/01/2011	21:00:37.05553	-27.33673	152.64124	-36.58	33.0
10/01/2011	21:00:37.15374	-27.33703	152.64247	-17.11	32.9
10/01/2011	21:00:37.25121	-27.34317	152.65774	-16.22	31.7
10/01/2011	21:00:37.37218	-27.34676	152.65086	-36.50	31.6
10/01/2011	21:00:49.64327	-27.70555	152.48262	-37.97	29.4
10/01/2011	21:00:49.79876	-27.69301	152.45296	-22.38	31.7
10/01/2011	21:00:49.90788	-27.68598	152.43072	-35.61	33.6
10/01/2011	21:00:49.91694	-27.68375	152.48155	-16.92	28.7
10/01/2011	21:00:49.99998	-27.66418	152.50598	-180.00	25.9
10/01/2011	21:00:50.17198	-27.68894	152.44502	-24.38	32.4
10/01/2011	21:00:50.40645	-27.65869	152.47876	-17.92	28.4
10/01/2011	21:00:50.48237	-27.68158	152.44066	-27.66	32.6
10/01/2011	21:00:50.59134	-27.69046	152.44159	-32.15	32.7
10/01/2011	21:00:58.85268	-27.71983	152.30695	-24.42	46.4
10/01/2011	21:00:59.36518	-27.72912	152.28271	-23.96	49.0
10/01/2011	21:01:06.92507	-27.62341	152.45483	-16.02	30.3

10/01/2011	21:01:06.94825	-27.63985	152.43114	-36.78	32.7
10/01/2011	21:01:07.04657	-27.64931	152.46372	-29.19	29.7
10/01/2011	21:01:07.11937	-27.64746	152.42280	-49.54	33.6
10/01/2011	21:01:07.25208	-27.64488	152.42372	-51.15	33.5
10/01/2011	21:01:07.45936	-27.64367	152.43433	-31.07	32.5
10/01/2011	21:01:07.91115	-27.65046	152.42258	-29.71	33.7
10/01/2011	21:01:11.22972	-27.29655	152.70580	0.00	35.6
10/01/2011	21:01:22.76893	-27.40028	152.59578	-115.75	28.8
10/01/2011	21:01:22.81622	-27.36970	152.58010	-32.09	32.5
10/01/2011	21:01:23.30470	-27.35105	152.56168	-17.18	35.2
10/01/2011	21:01:23.36879	-27.38953	152.52189	-45.68	34.3
10/01/2011	21:01:23.42609	-27.38573	152.51327	-16.37	35.2
10/01/2011	21:01:23.43216	-27.39379	152.51856	-29.88	34.2
10/01/2011	21:01:23.52191	-27.38518	152.51768	-20.82	35.0
10/01/2011	21:01:23.66833	-27.37250	152.56297	-21.62	33.2
10/01/2011	21:01:35.74772	-27.65547	152.46904	-22.95	29.3
10/01/2011	21:01:35.78524	-27.68076	152.41307	-30.19	35.2
10/01/2011	21:01:36.18628	-27.68380	152.38085	-22.56	38.4
10/01/2011	21:01:36.58361	-27.68594	152.42824	-18.01	33.9
10/01/2011	21:01:36.88534	-27.68993	152.38633	-27.08	38.0
10/01/2011	21:01:47.17295	-27.29115	152.70631	27.20	36.2
10/01/2011	21:01:49.42574	-27.69655	152.42487	-29.13	34.5
10/01/2011	21:01:52.30666	-27.31485	152.67636	-30.92	34.2
10/01/2011	21:01:52.95721	-27.29735	152.68579	-23.67	35.9
10/01/2011	21:02:06.13002	-27.69142	152.48331	-32.74	28.8
10/01/2011	21:02:06.22443	-27.67170	152.48261	-36.97	28.3
10/01/2011	21:02:06.47142	-27.69022	152.42203	-22.27	34.6
10/01/2011	21:02:06.54301	-27.28380	152.73116	16.85	36.7
10/01/2011	21:02:06.78769	-27.68586	152.45093	-19.93	31.7
10/01/2011	21:02:07.06272	-27.87901	152.39929	-23.68	46.4
10/01/2011	21:02:07.29230	-27.69056	152.30426	-18.98	45.9
10/01/2011	21:02:18.81330	-27.32666	152.68529	-22.02	32.7
10/01/2011	21:02:28.66203	-27.57518	152.56275	-40.18	20.1
10/01/2011	21:02:28.71862	-27.58024	152.58630	-180.00	17.7
10/01/2011	21:02:28.78814	-27.59327	152.50585	-36.32	25.3
10/01/2011	21:02:29.16006	-27.57096	152.56561	-26.88	19.9
10/01/2011	21:02:29.19733	-27.60480	152.53018	-20.66	22.9
10/01/2011	21:02:29.83183	-27.59974	152.53574	-25.24	22.3
10/01/2011	21:02:32.75014	-27.32211	152.69638	-29.38	33.0
10/01/2011	21:02:37.18803	-27.70138	152.30501	-13.13	46.1
10/01/2011	21:02:37.80023	-27.74472	152.29925	-25.09	47.9
10/01/2011	21:02:44.42713	-27.67728	152.43201	-21.86	33.3

10/01/2011	21:02:44.48488	-27.63448	152.42222	-38.36	33.6
10/01/2011	21:02:44.53655	-27.63828	152.41847	-41.41	34.0
10/01/2011	21:02:44.61533	-27.65942	152.44900	-28.17	31.3
10/01/2011	21:02:54.01210	-27.28954	152.70268	20.96	36.5
10/01/2011	21:02:58.71213	-27.68684	152.35263	-27.00	41.2
10/01/2011	21:02:58.76211	-27.70578	152.35624	-25.15	41.3
10/01/2011	21:02:58.81114	-27.69022	152.38696	-33.27	37.9
10/01/2011	21:02:59.10505	-27.63851	152.40409	-18.50	35.4
10/01/2011	21:03:02.74905	-27.70454	152.40916	-20.38	36.2
10/01/2011	21:03:15.25358	-27.70850	152.43041	-19.84	34.4
10/01/2011	21:03:15.30043	-27.70171	152.43693	-24.65	33.5
10/01/2011	21:03:15.52015	-27.70427	152.43107	-24.86	34.2
10/01/2011	21:03:18.88850	-27.41456	152.56679	-150.00	29.3
10/01/2011	21:03:18.91462	-27.41265	152.54043	-34.67	31.2
10/01/2011	21:03:18.92595	-27.40088	152.55742	-26.49	31.0
10/01/2011	21:03:19.52147	-27.39583	152.59284	-34.22	29.3
10/01/2011	21:03:20.02378	-27.47282	152.56809	-39.67	24.7
10/01/2011	21:03:26.93821	-27.78142	152.29208	-180.00	50.0
10/01/2011	21:03:38.37332	-27.67601	152.42160	-35.64	34.3
10/01/2011	21:03:38.74916	-27.66017	152.28918	-180.00	46.9
10/01/2011	21:03:51.53052	-27.31659	152.71424	-31.49	33.3
10/01/2011	21:03:58.51861	-27.68021	152.46507	-35.26	30.2
10/01/2011	21:03:58.63850	-27.67366	152.46657	-21.05	29.9
10/01/2011	21:03:58.85918	-27.68460	152.46242	-24.60	30.6
10/01/2011	21:04:04.54134	-27.33010	152.68506	-18.92	32.4
10/01/2011	21:04:09.28753	-27.56205	152.54391	-56.01	22.2
10/01/2011	21:04:09.41264	-27.60191	152.51928	-37.24	23.9
10/01/2011	21:04:10.06820	-27.47552	152.57017	-19.30	24.3
10/01/2011	21:04:10.36291	-27.69341	152.42694	-28.00	34.2
10/01/2011	21:04:10.47116	-27.34936	152.65822	-26.29	31.1
10/01/2011	21:04:10.51959	-27.35376	152.66729	-24.62	30.3
10/01/2011	21:04:30.53152	-27.72111	152.42720	-26.11	35.1
10/01/2011	21:04:31.00501	-27.68955	152.46257	-16.11	30.7
10/01/2011	21:04:49.17859	-27.31261	152.67226	-15.22	34.6
10/01/2011	21:04:51.32336	-27.31456	152.66069	16.70	34.7
10/01/2011	21:04:52.47260	-27.87395	152.49687	-50.76	39.1
10/01/2011	21:04:59.74117	-27.38523	152.62732	-83.15	28.6
10/01/2011	21:05:00.17861	-27.34243	152.58941	-26.23	34.6
10/01/2011	21:05:00.50304	-27.32216	152.62073	-18.41	35.2
10/01/2011	21:05:09.14138	-27.67602	152.41972	-21.84	34.5
10/01/2011	21:05:09.20585	-27.69675	152.40641	-34.19	36.3
10/01/2011	21:05:09.87698	-27.68613	152.34100	-21.48	42.3

10/01/2011	21:05:13.26141	-27.35256	152.62352	-16.96	32.0
10/01/2011	21:05:23.41316	-27.33687	152.73525	-180.00	30.8
10/01/2011	21:05:23.47827	-27.33807	152.68189	-15.62	31.6
10/01/2011	21:05:23.55281	-27.34245	152.67616	-20.50	31.3
10/01/2011	21:05:23.72687	-27.34394	152.65623	-43.75	31.7
10/01/2011	21:05:34.95799	-27.70145	152.36723	-21.15	40.1
10/01/2011	21:05:35.00558	-27.70604	152.32260	-48.37	44.5
10/01/2011	21:05:35.08415	-27.70029	152.30820	-20.60	45.8
10/01/2011	21:05:35.69136	-27.70873	152.31482	-27.53	45.3
10/01/2011	21:05:35.78254	-27.70908	152.32749	-25.49	44.1
10/01/2011	21:05:39.97925	-27.58730	152.57105	-45.79	19.0
10/01/2011	21:05:49.70408	-27.73713	152.27841	-18.04	49.6
10/01/2011	21:05:50.86222	-27.65435	152.49921	-28.86	26.3
10/01/2011	21:05:51.01082	-27.68862	152.44539	-25.83	32.3
10/01/2011	21:05:51.50762	-27.68456	152.46293	-22.48	30.5
10/01/2011	21:05:52.62664	-27.37002	152.65186	-22.02	29.1
10/01/2011	21:05:52.71673	-27.32668	152.62483	-24.43	34.6
10/01/2011	21:05:52.72811	-27.36843	152.66283	-22.53	28.9
10/01/2011	21:05:52.97850	-27.34710	152.61865	-29.02	32.8
10/01/2011	21:05:53.08745	-27.32874	152.61105	-25.36	34.9
10/01/2011	21:05:54.57259	-27.71867	152.42860	-35.79	34.9
10/01/2011	21:05:59.97520	-27.70833	152.36185	-20.48	40.8
10/01/2011	21:06:08.95311	-27.70867	152.35263	-22.12	41.7
10/01/2011	21:06:16.69722	-27.34676	152.67405	-31.08	30.9
10/01/2011	21:06:22.41989	-27.73536	152.31586	-15.45	46.0
10/01/2011	21:06:30.15434	-27.73725	152.29320	-33.77	48.2
10/01/2011	21:06:30.51499	-27.73694	152.32733	-24.69	45.0
10/01/2011	21:06:30.52252	-27.73639	152.30156	-21.43	47.4
10/01/2011	21:06:30.57011	-27.73368	152.32104	-20.84	45.5
10/01/2011	21:06:38.86253	-27.35092	152.64178	-20.79	31.5
10/01/2011	21:06:41.39711	-27.70434	152.31745	-16.13	45.0
10/01/2011	21:06:41.49386	-27.74821	152.29497	-21.54	48.4
10/01/2011	21:06:48.34748	-27.74026	152.44880	-34.18	34.0
10/01/2011	21:07:05.17082	-27.33925	152.76804	-19.75	30.5
10/01/2011	21:07:05.22831	-27.36040	152.71663	-18.59	28.4
10/01/2011	21:07:12.37750	-27.67587	152.34766	-13.54	41.4
10/01/2011	21:07:20.77165	-27.59999	152.48559	-42.71	27.3
10/01/2011	21:07:21.26423	-27.60178	152.50593	-22.61	25.3
10/01/2011	21:07:21.36758	-27.59785	152.51269	-29.73	24.6
10/01/2011	21:07:21.78835	-27.59983	152.53962	-25.66	22.0
10/01/2011	21:07:30.08708	-27.74934	152.30543	-28.40	47.5
10/01/2011	21:07:30.22906	-27.75676	152.30827	-20.83	47.5

10/01/2011	21:07:33.58287	-27.63667	152.40337	-29.84	35.4
10/01/2011	21:07:33.82347	-27.37406	152.37568	-46.91	46.5
10/01/2011	21:07:38.53905	-27.37930	152.65278	-47.31	28.1
10/01/2011	21:07:38.56791	-27.37657	152.65808	-20.84	28.2
10/01/2011	21:07:38.69183	-27.70120	152.45735	-17.17	31.6
10/01/2011	21:07:38.75550	-27.73276	152.44391	-20.67	34.1
10/01/2011	21:07:38.77701	-27.73181	152.42401	-22.49	35.8
10/01/2011	21:07:38.81455	-27.73737	152.41074	-41.98	37.3
10/01/2011	21:07:38.93267	-27.73313	152.44832	-18.63	33.7
10/01/2011	21:07:43.00498	-27.38108	152.60212	-31.93	30.2
10/01/2011	21:07:54.40274	-27.70054	152.46055	-17.65	31.3
10/01/2011	21:07:54.59855	-27.73411	152.43410	-29.56	35.0
10/01/2011	21:07:56.90043	-27.33010	152.62829	-20.28	34.1
10/01/2011	21:07:58.03687	-27.37733	152.56545	-51.40	32.6
10/01/2011	21:07:58.09963	-27.37874	152.57963	-30.33	31.7
10/01/2011	21:07:58.15542	-27.70474	152.35961	-20.06	40.9
10/01/2011	21:07:58.26124	-27.34604	152.61153	-28.34	33.2
10/01/2011	21:07:58.31063	-27.71795	152.31586	-43.97	45.5
10/01/2011	21:07:58.53416	-27.68199	152.34810	-23.41	41.5
10/01/2011	21:08:10.09976	-27.74652	152.39963	-29.09	38.7
10/01/2011	21:08:10.13022	-27.74598	152.38989	-23.57	39.5
10/01/2011	21:08:21.50947	-27.39923	152.62227	-24.19	27.5
10/01/2011	21:08:23.62390	-27.76788	152.40984	-27.39	38.7
10/01/2011	21:08:23.71443	-27.74593	152.42332	-26.39	36.5
10/01/2011	21:08:31.07795	-27.70298	152.34794	-22.52	42.0
10/01/2011	21:08:31.74122	-27.35364	152.78972	-94.82	29.0
10/01/2011	21:08:32.88240	-27.34336	152.67959	0.00	31.1
10/01/2011	21:08:37.54891	-27.46311	152.61844	-33.68	21.9
10/01/2011	21:08:37.72132	-27.41922	152.62994	-25.91	25.2
10/01/2011	21:08:40.70192	-27.36904	152.62211	-18.07	30.4
10/01/2011	21:08:43.64958	-27.70895	152.42204	-30.74	35.2
10/01/2011	21:08:47.65734	-27.33445	152.63818	-20.61	33.3
10/01/2011	21:08:48.35968	-27.70831	152.31344	-19.59	45.5
10/01/2011	21:08:59.82638	-27.73140	152.44644	-24.38	33.8
10/01/2011	21:08:59.90881	-27.73870	152.47342	-51.46	31.7
10/01/2011	21:09:02.40357	-27.70593	152.31907	-20.65	44.9
10/01/2011	21:09:04.35485	-27.39195	152.62007	-37.42	28.3
10/01/2011	21:09:12.90299	-27.70779	152.45954	-180.00	31.6
10/01/2011	21:09:16.59142	-27.79340	152.31547	-33.35	48.4
10/01/2011	21:09:16.80908	-27.46229	152.62728	-31.37	21.4
10/01/2011	21:09:16.82691	-27.46455	152.55922	-29.76	25.9
10/01/2011	21:09:16.85058	-27.57462	152.48916	-26.63	27.2

10/01/2011	21:09:16.88592	-27.59529	152.46209	-21.23	29.6
10/01/2011	21:09:16.90925	-27.46614	152.58441	-25.47	23.9
10/01/2011	21:09:17.48531	-27.65573	152.48989	-19.56	27.2
10/01/2011	21:09:18.03443	-27.68881	152.44606	-26.03	32.3
10/01/2011	21:09:18.09423	-27.68468	152.44281	-18.88	32.4
10/01/2011	21:09:21.55841	-27.74038	152.30235	-35.72	47.5
10/01/2011	21:09:21.59334	-27.74857	152.31300	-27.43	46.7
10/01/2011	21:09:21.67367	-27.75304	152.31797	-45.13	46.4
10/01/2011	21:09:30.34622	-27.73613	152.37546	-180.00	40.5
10/01/2011	21:09:45.50382	-27.74144	152.37227	-22.84	41.0
10/01/2011	21:09:48.10288	-27.39066	152.77283	-77.76	24.8
10/01/2011	21:09:48.13514	-27.35252	152.77041	-25.86	29.0
10/01/2011	21:09:48.16147	-27.38047	152.73186	-20.26	26.0
10/01/2011	21:09:48.44707	-27.37417	152.78187	-35.87	26.6
10/01/2011	21:09:48.67109	-27.37671	152.70321	-19.85	26.9
10/01/2011	21:09:48.73160	-27.38312	152.72359	-23.94	25.8
10/01/2011	21:09:48.88736	-27.37920	152.74714	-20.63	26.0
10/01/2011	21:10:01.43563	-27.71682	152.47704	-26.74	30.4
10/01/2011	21:10:01.45875	-27.70992	152.46714	-54.82	31.0
10/01/2011	21:10:09.17628	-27.78283	152.72618	-52.07	19.3
10/01/2011	21:10:09.19190	-27.47267	152.58287	-15.40	23.6
10/01/2011	21:10:09.21532	-27.47168	152.57640	-17.05	24.1
10/01/2011	21:10:09.23314	-27.47329	152.57909	-18.95	23.8
10/01/2011	21:10:09.27229	-27.47011	152.61280	-57.53	21.6
10/01/2011	21:10:09.30348	-27.46831	152.57037	-17.23	24.8
10/01/2011	21:10:09.38110	-27.45225	152.62522	-180.00	22.4
10/01/2011	21:10:09.41634	-27.47079	152.56499	-32.50	25.0
10/01/2011	21:10:09.46872	-27.48035	152.60026	-38.81	21.7
10/01/2011	21:10:09.51117	-27.46697	152.55875	-19.86	25.8
10/01/2011	21:10:14.81703	-27.72917	152.37664	-27.94	40.1
10/01/2011	21:10:14.87278	-27.73659	152.40587	-16.74	37.7
10/01/2011	21:10:14.88766	-27.69761	152.45707	-18.13	31.5
10/01/2011	21:10:15.13116	-27.73028	152.40635	-33.04	37.4
10/01/2011	21:10:19.58843	-27.39976	152.64619	-32.09	26.3
10/01/2011	21:10:20.80326	-27.60270	152.42529	-15.67	33.2
10/01/2011	21:10:23.38920	-27.71579	152.42148	-16.97	35.5
10/01/2011	21:10:33.28219	-27.36930	152.80141	-34.76	27.4
10/01/2011	21:10:33.34379	-27.38386	152.71081	-24.16	26.0
10/01/2011	21:10:33.52045	-27.36703	152.67368	-17.86	28.7
10/01/2011	21:10:33.59037	-27.38151	152.69049	-23.23	26.7
10/01/2011	21:10:33.80294	-27.37530	152.74599	-28.02	26.5
10/01/2011	21:10:39.38274	-27.77714	152.32383	-21.10	46.9

10/01/2011	21:10:39.47357	-27.68298	152.44306	-32.30	32.4
10/01/2011	21:10:39.47934	-27.69394	152.46933	-61.33	30.2
10/01/2011	21:10:39.52100	-27.77720	152.35496	-20.78	44.1
10/01/2011	21:10:41.06193	-27.40961	152.61702	-23.44	26.8
10/01/2011	21:10:44.60378	-27.65619	152.52732	-29.05	23.6
10/01/2011	21:10:49.23709	-27.76306	152.38657	-27.91	40.6
10/01/2011	21:10:49.38437	-27.75539	152.40172	-27.43	38.9
10/01/2011	21:10:50.09274	-27.52375	152.43393	-17.81	33.8
10/01/2011	21:10:50.48043	-27.52670	152.47248	-26.66	30.1
10/01/2011	21:10:51.03384	-27.39999	152.58696	-15.67	29.3
10/01/2011	21:10:51.05912	-27.40281	152.59710	-24.89	28.5
10/01/2011	21:10:59.63509	-27.73487	152.43975	-24.29	34.5
10/01/2011	21:11:06.20793	-27.65415	152.46549	-37.08	29.6
10/01/2011	21:11:11.92779	-27.37392	152.80623	-180.00	27.0
10/01/2011	21:11:11.99462	-27.38248	152.74062	-40.31	25.7
10/01/2011	21:11:12.01429	-27.38200	152.74067	-33.95	25.8
10/01/2011	21:11:12.07267	-27.39855	152.77825	-52.99	23.9
10/01/2011	21:11:12.49117	-27.35249	152.81835	-180.00	29.5
10/01/2011	21:11:15.01128	-27.45962	152.52969	-33.26	28.6
10/01/2011	21:11:16.09124	-27.69886	152.46713	-21.58	30.6
10/01/2011	21:11:16.15075	-27.72986	152.43734	-22.41	34.5
10/01/2011	21:11:16.17300	-27.40232	152.67202	-24.19	25.0
10/01/2011	21:11:17.86541	-27.76515	152.30382	-24.38	48.2
10/01/2011	21:11:17.93327	-27.78235	152.31313	-18.47	48.1
10/01/2011	21:11:17.97571	-27.78619	152.32037	-36.24	47.6
10/01/2011	21:11:36.37829	-27.75706	152.37332	-23.52	41.5
10/01/2011	21:11:43.17880	-27.42369	152.60776	-19.07	26.0
10/01/2011	21:11:44.11847	-27.68640	152.43155	-22.92	33.6
10/01/2011	21:11:44.14264	-27.87041	152.39878	-23.61	45.8
10/01/2011	21:11:44.18316	-27.67894	152.43254	-16.87	33.3
10/01/2011	21:11:44.23412	-27.67728	152.47653	-41.85	29.0
10/01/2011	21:11:46.17288	-27.75928	152.29419	-23.95	48.9
10/01/2011	21:11:50.41770	-27.38103	152.65975	-29.58	27.7
10/01/2011	21:11:50.44852	-27.38652	152.65895	-23.39	27.2
10/01/2011	21:11:51.23488	-27.34087	152.73378	-16.98	30.4
10/01/2011	21:11:51.24135	-27.36378	152.65253	-21.23	29.7
10/01/2011	21:11:51.44401	-27.34838	152.69659	-17.14	30.1
10/01/2011	21:11:53.21308	-27.73899	152.42945	-20.72	35.6
10/01/2011	21:11:59.80299	-27.75897	152.31492	-22.22	47.0
10/01/2011	21:12:03.65848	-27.37068	152.59446	-27.03	31.6
10/01/2011	21:12:06.96336	-27.69630	152.45482	-32.02	31.7
10/01/2011	21:12:19.15277	-27.38261	152.73392	-18.07	25.8

10/01/2011	21:12:19.38380	-27.38848	152.72893	-37.27	25.2
10/01/2011	21:12:21.89849	-27.68576	152.47088	-24.24	29.8
10/01/2011	21:12:21.97768	-27.67288	152.42581	-36.27	33.8
10/01/2011	21:12:22.11869	-27.66439	152.43314	-44.65	32.9
10/01/2011	21:12:22.19997	-27.64611	152.45340	-20.28	30.6
10/01/2011	21:12:22.28575	-27.66117	152.43280	-34.52	32.9
10/01/2011	21:12:28.01998	-27.37688	152.58923	-22.15	31.3
10/01/2011	21:12:28.28545	-27.39891	152.63468	-18.54	26.9
10/01/2011	21:12:28.45035	-27.42482	152.62891	-23.63	24.7
10/01/2011	21:12:38.44764	-27.66900	152.42043	-180.00	34.2
10/01/2011	21:12:40.59914	-27.37535	152.64013	0.00	29.0
10/01/2011	21:12:44.75338	-27.67197	152.43701	-22.48	32.7
10/01/2011	21:12:46.17207	-27.55432	152.56826	-130.03	20.2
10/01/2011	21:12:46.32787	-27.54643	152.49172	-30.28	27.6
10/01/2011	21:12:46.49613	-27.54156	152.53472	-38.65	23.8
10/01/2011	21:12:46.65273	-27.53992	152.52571	-17.31	24.7
10/01/2011	21:12:53.09024	-27.76279	152.37765	-37.44	41.4
10/01/2011	21:12:53.55713	-27.40576	152.54360	-20.74	31.5
10/01/2011	21:13:02.14780	-27.79342	152.33896	-26.45	46.3
10/01/2011	21:13:02.32968	-27.77678	152.29528	-31.29	49.5
10/01/2011	21:13:05.98377	-27.73259	152.43992	-17.74	34.4
10/01/2011	21:13:06.43163	-27.73638	152.43635	-19.89	34.9
10/01/2011	21:13:10.91284	-27.41849	152.60242	-23.05	26.7
10/01/2011	21:13:10.93673	-27.39030	152.60996	-31.85	28.9
10/01/2011	21:13:17.07787	-27.39418	152.62641	-20.18	27.8
10/01/2011	21:13:17.81106	-27.41894	152.59860	-19.14	26.9
10/01/2011	21:13:28.59750	-27.71994	152.41352	-24.78	36.3
10/01/2011	21:13:28.61930	-27.69034	152.45159	-19.86	31.8
10/01/2011	21:13:28.86654	-27.37243	152.55516	-17.94	33.6
10/01/2011	21:13:29.07319	-27.68472	152.45379	-15.91	31.4
10/01/2011	21:13:31.44027	-27.50010	152.53248	-24.02	25.9
10/01/2011	21:13:31.46686	-27.46974	152.54483	-17.05	26.7
10/01/2011	21:13:31.51113	-27.49565	152.53746	-33.07	25.7
10/01/2011	21:13:31.56772	-27.46096	152.54842	-21.26	27.0
10/01/2011	21:13:31.80921	-27.43642	152.55640	-29.83	28.2
10/01/2011	21:13:31.87869	-27.46602	152.51668	-39.00	29.2
10/01/2011	21:13:31.93746	-27.46013	152.53893	-21.09	27.8
10/01/2011	21:13:31.98829	-27.46431	152.50807	-24.34	30.0
10/01/2011	21:13:32.29979	-27.44146	152.60068	-23.45	24.8
10/01/2011	21:13:32.88240	-27.44779	152.58660	-21.90	25.2
10/01/2011	21:13:37.71102	-27.38931	152.65632	-24.59	27.0
10/01/2011	21:13:37.82402	-27.33696	152.69329	-21.87	31.4

10/01/2011	21:13:38.17045	-27.75465	152.42350	-18.44	36.9
10/01/2011	21:13:50.60965	-27.37884	152.59787	-26.23	30.7
10/01/2011	21:13:54.78735	-27.76732	152.38633	-26.23	40.8
10/01/2011	21:14:06.71270	-27.80635	152.31353	-84.25	49.1
10/01/2011	21:14:09.84294	-27.41025	152.63811	-17.18	25.6
10/01/2011	21:14:09.89498	-27.43813	152.59532	-22.21	25.5
10/01/2011	21:14:09.93535	-27.41132	152.67630	-180.00	24.0
10/01/2011	21:14:09.97817	-27.42635	152.65511	-30.07	23.3
10/01/2011	21:14:10.02712	-27.41245	152.67576	-180.00	23.9
10/01/2011	21:14:10.18021	-27.43913	152.60058	-38.17	25.0
10/01/2011	21:14:10.28555	-27.43624	152.61211	-22.45	24.6
10/01/2011	21:14:10.34131	-27.43917	152.59276	-21.03	25.5
10/01/2011	21:14:11.13690	-27.51741	152.56451	-23.37	22.2
10/01/2011	21:14:15.74827	-27.70080	152.36825	-28.65	40.0
10/01/2011	21:14:19.26850	-27.41880	152.55543	-16.33	29.7
10/01/2011	21:14:28.72988	-27.77548	152.33182	-29.60	46.1
10/01/2011	21:14:32.71200	-27.40900	152.54496	-18.01	31.2
10/01/2011	21:14:34.24271	-27.69382	152.43000	-20.83	33.9
10/01/2011	21:14:34.30055	-27.70720	152.42911	-25.08	34.4
10/01/2011	21:14:34.33144	-27.72222	152.40063	-24.69	37.6
10/01/2011	21:14:34.37338	-27.71772	152.41870	-26.54	35.8
10/01/2011	21:14:34.64988	-27.68040	152.39667	-30.95	36.8
10/01/2011	21:14:34.65708	-27.65879	152.41458	-27.26	34.6
10/01/2011	21:14:34.73670	-27.68532	152.40118	-25.52	36.5
10/01/2011	21:14:35.05530	-27.68535	152.40125	-42.27	36.5
10/01/2011	21:14:37.01357	-27.76914	152.35226	-24.44	44.0
10/01/2011	21:14:41.93915	-27.76687	152.34887	-21.60	44.2
10/01/2011	21:14:42.91729	-27.45496	152.66340	-34.06	20.1
10/01/2011	21:14:42.96116	-27.42150	152.66204	-180.00	23.5
10/01/2011	21:14:43.00076	-27.44635	152.61599	-46.87	23.5
10/01/2011	21:14:43.03296	-27.44856	152.58211	-32.19	25.5
10/01/2011	21:14:43.11340	-27.63538	152.58840	-24.73	17.3
10/01/2011	21:14:43.37616	-27.42097	152.63568	-29.13	24.7
10/01/2011	21:14:43.44842	-27.41949	152.64073	-21.81	24.6
10/01/2011	21:14:44.04301	-27.44628	152.58012	-29.31	25.8
10/01/2011	21:14:47.05696	-27.70877	152.39824	-41.36	37.4
10/01/2011	21:14:47.43545	-27.69756	152.40050	-51.22	36.8
10/01/2011	21:14:47.81586	-27.42088	152.56425	-20.64	28.9
10/01/2011	21:14:48.00154	-27.69195	152.40428	-44.94	36.3
10/01/2011	21:14:57.44608	-27.39907	152.62230	-18.11	27.5
10/01/2011	21:14:58.62302	-27.78281	152.41782	-47.78	38.8
10/01/2011	21:14:58.65845	-27.77084	152.38341	-22.10	41.2

10/01/2011	21:14:58.75102	-27.78212	152.38028	-25.63	42.1
10/01/2011	21:14:58.82348	-27.76515	152.38824	-15.75	40.5
10/01/2011	21:15:00.21417	-27.39731	152.58265	30.35	29.8
10/01/2011	21:15:06.85098	-27.68301	152.44045	-23.02	32.6
10/01/2011	21:15:06.94086	-27.39726	152.62998	-38.89	27.3
10/01/2011	21:15:07.05660	-27.67903	152.41705	-32.09	34.8
10/01/2011	21:15:07.14290	-27.68138	152.39235	-24.69	37.2
10/01/2011	21:15:07.19605	-27.36860	152.64425	-23.27	29.6
10/01/2011	21:15:07.50884	-27.50283	153.04907	-79.31	30.9
10/01/2011	21:15:14.38270	-27.76531	152.30002	-27.31	48.6
10/01/2011	21:15:16.35871	-27.47199	152.55077	-17.13	26.1
10/01/2011	21:15:16.51257	-27.50034	152.49598	-22.71	29.1
10/01/2011	21:15:16.59718	-27.39887	152.57979	-180.00	29.8
10/01/2011	21:15:17.40946	-27.45004	152.37957	-20.52	41.8
10/01/2011	21:15:21.82323	-27.42942	152.66129	-19.96	22.7
10/01/2011	21:15:21.89647	-27.78137	152.41290	-28.82	39.2
10/01/2011	21:15:21.97496	-27.78798	152.38098	-29.73	42.3
10/01/2011	21:15:22.12901	-27.78682	152.42735	-41.22	38.2
10/01/2011	21:15:30.76004	-27.78834	152.32028	-21.73	47.7
10/01/2011	21:15:30.89427	-27.44587	152.64510	-111.74	21.9
10/01/2011	21:15:30.92590	-27.45484	152.58776	-20.31	24.6
10/01/2011	21:15:31.00088	-27.37858	152.62953	-27.10	29.2
10/01/2011	21:15:31.40592	-27.38587	152.63339	-16.06	28.3
10/01/2011	21:15:36.36415	-27.74312	152.35334	-23.69	42.8
10/01/2011	21:15:41.18446	-27.58099	152.46368	-23.48	29.6
10/01/2011	21:15:45.59640	-27.42498	152.68004	-23.37	22.4
10/01/2011	21:15:51.87458	-27.75401	152.33739	-53.68	44.7
10/01/2011	21:15:52.48988	-27.68865	152.45775	-29.55	31.1
10/01/2011	21:15:52.61741	-27.65477	152.48411	61.12	27.8
10/01/2011	21:15:57.64916	-27.78550	152.36848	-31.08	43.3
10/01/2011	21:15:57.71043	-27.77942	152.38197	-15.74	41.8
10/01/2011	21:15:57.80582	-27.77898	152.35755	-37.65	43.9
10/01/2011	21:15:57.85355	-27.78253	152.37603	-27.35	42.5
10/01/2011	21:16:00.87665	-27.51931	152.53961	-89.99	24.3
10/01/2011	21:16:00.91581	-27.47552	152.56703	-33.77	24.6
10/01/2011	21:16:00.97090	-27.46656	152.56776	-28.89	25.1
10/01/2011	21:16:01.44130	-27.48461	152.48329	-21.05	31.0
10/01/2011	21:16:05.60810	-27.71188	152.40524	-37.00	36.8
10/01/2011	21:16:05.77222	-27.72258	152.40894	-23.80	36.9
10/01/2011	21:16:06.75120	-27.44495	152.55895	-23.40	27.4
10/01/2011	21:16:09.78204	-27.75098	152.41304	-15.49	37.7
10/01/2011	21:16:09.84919	-27.76903	152.37031	-43.93	42.3

10/01/2011	21:16:09.88729	-27.76493	152.38729	-26.46	40.6
10/01/2011	21:16:10.02085	-27.77861	152.40308	-43.17	39.9
10/01/2011	21:16:19.82151	-27.41134	152.54758	-18.60	30.8
10/01/2011	21:16:23.03852	-27.77782	152.31792	-36.04	47.4
10/01/2011	21:16:25.86789	-27.44886	152.54980	-21.86	27.8
10/01/2011	21:16:27.85138	-27.80076	152.30739	-18.11	49.4
10/01/2011	21:16:29.02783	-27.43939	152.64634	-39.89	22.4
10/01/2011	21:16:29.10368	-27.47268	152.60985	-30.93	21.6
10/01/2011	21:16:30.04476	-27.45278	152.60489	-17.11	23.6
10/01/2011	21:16:35.77116	-27.78326	152.36819	-39.46	43.2
10/01/2011	21:16:35.97042	-27.77564	152.38043	-44.98	41.7
10/01/2011	21:16:38.07415	-27.43947	152.61710	-15.65	24.0
10/01/2011	21:16:45.77397	-27.77120	152.32425	-31.14	46.6
10/01/2011	21:16:46.33938	-27.73767	152.38860	-32.12	39.3
10/01/2011	21:16:46.44931	-27.39914	152.74672	-180.00	23.8
10/01/2011	21:16:46.50551	-27.39247	152.69608	-18.68	25.4
10/01/2011	21:16:46.52778	-27.70233	152.37808	-17.11	39.1
10/01/2011	21:16:46.55976	-27.41564	152.70944	-43.66	22.5
10/01/2011	21:16:47.00233	-27.42602	152.66223	-27.82	23.0
10/01/2011	21:16:47.12778	-27.42204	152.65942	-44.01	23.5
10/01/2011	21:16:56.24388	-27.46066	152.62735	-22.25	21.5
10/01/2011	21:16:59.12720	-27.75379	152.40766	-24.54	38.3
10/01/2011	21:16:59.57378	-27.78692	152.38211	-19.34	42.1
10/01/2011	21:17:05.77020	-27.80040	152.30233	-18.80	49.9
10/01/2011	21:17:07.26831	-27.42569	152.52985	-26.67	30.9
10/01/2011	21:17:11.78688	-27.77116	152.41490	-22.35	38.5
10/01/2011	21:17:11.86099	-27.79272	152.34359	-43.04	45.8
10/01/2011	21:17:11.90062	-27.79820	152.38260	-25.75	42.7
10/01/2011	21:17:12.15005	-27.77062	152.41045	-20.21	38.8
10/01/2011	21:17:18.74142	-27.75619	152.39311	-43.12	39.7
10/01/2011	21:17:18.79948	-27.75382	152.43677	-27.19	35.7
10/01/2011	21:17:19.17699	-27.46174	152.65090	-58.23	20.1
10/01/2011	21:17:19.79373	-27.47050	152.60659	-35.31	22.0
10/01/2011	21:17:19.86681	-27.21870	152.84226	-34.86	44.6
10/01/2011	21:17:19.86912	-27.21757	152.84785	-30.75	44.8
10/01/2011	21:17:19.97808	-27.42306	152.65345	-20.46	23.7
10/01/2011	21:17:23.69367	-27.46307	152.61595	-38.27	22.0
10/01/2011	21:17:25.10362	-27.79079	152.35978	-34.42	44.3
10/01/2011	21:17:25.13775	-27.77000	152.43571	-180.00	36.6
10/01/2011	21:17:25.29448	-27.78905	152.36295	-37.29	43.9
10/01/2011	21:17:25.34052	-27.78642	152.35482	-40.88	44.5
10/01/2011	21:17:25.43734	-27.79278	152.35632	-31.24	44.7

10/01/2011	21:17:25.72078	-27.73527	152.43447	-17.55	35.0
10/01/2011	21:17:35.13960	-27.46861	152.61058	15.06	21.9
10/01/2011	21:17:39.56097	-27.74899	152.39496	-25.26	39.2
10/01/2011	21:17:39.63488	-27.83210	152.32746	-40.79	49.3
10/01/2011	21:17:39.73341	-27.76164	152.35092	-29.33	43.8
10/01/2011	21:17:40.19688	-27.76001	152.35160	-20.40	43.6
10/01/2011	21:17:43.62483	-27.72412	152.47702	-180.00	30.7
10/01/2011	21:17:44.40325	-27.47476	152.56897	-16.29	24.5
10/01/2011	21:17:45.28396	-27.56675	152.54158	-17.66	22.3
10/01/2011	21:17:45.35376	-27.56282	152.46094	-34.26	30.2
10/01/2011	21:17:45.39768	-27.56885	152.44813	-42.37	31.3
10/01/2011	21:17:47.29324	-27.42968	152.68302	-63.51	21.8
10/01/2011	21:17:47.40597	-27.40618	152.64898	-30.02	25.6
10/01/2011	21:17:50.82764	-27.45403	152.56063	-32.39	26.6
10/01/2011	21:17:52.25601	-27.77458	152.31043	-17.10	48.0
10/01/2011	21:17:52.88034	-27.69712	152.58478	-180.00	19.8
10/01/2011	21:17:55.50670	-27.74769	152.40425	-21.50	38.3
10/01/2011	21:17:55.55607	-27.78177	152.37084	-33.17	42.9
10/01/2011	21:17:55.58204	-27.80099	152.37432	-23.98	43.5
10/01/2011	21:17:55.61242	-27.78088	152.40753	-26.87	39.6
10/01/2011	21:17:55.72597	-27.77312	152.41635	-15.62	38.4
10/01/2011	21:17:55.91158	-27.79252	152.42307	-23.00	38.9
10/01/2011	21:17:56.05954	-27.79336	152.39945	-30.13	41.0
10/01/2011	21:17:56.19452	-27.79635	152.41108	-28.44	40.1
10/01/2011	21:17:57.42220	-27.47779	152.64876	-48.05	18.7
10/01/2011	21:18:10.47477	-27.42045	152.63306	-18.63	24.9
10/01/2011	21:18:10.86770	-27.78058	152.37647	-34.78	42.3
10/01/2011	21:18:10.92968	-27.84008	152.36194	-47.43	46.8
10/01/2011	21:18:11.06204	-27.77333	152.36016	-118.99	43.4
10/01/2011	21:18:11.19250	-27.76385	152.32938	-38.40	45.8
10/01/2011	21:18:11.25647	-27.70492	152.30904	-23.87	45.8
10/01/2011	21:18:21.38776	-27.77931	152.37625	-21.91	42.3
10/01/2011	21:18:21.43084	-27.76116	152.41244	-18.36	38.2
10/01/2011	21:18:21.51056	-27.79246	152.37886	-37.42	42.7
10/01/2011	21:18:28.56092	-27.71168	152.42929	-29.01	34.6
10/01/2011	21:18:28.80142	-27.73842	152.42436	-17.37	36.1
10/01/2011	21:18:28.86828	-27.72245	152.42417	-15.13	35.4
10/01/2011	21:18:32.91690	-27.47123	152.58967	-54.23	23.2
10/01/2011	21:18:32.95075	-27.48208	152.54580	-22.87	25.8
10/01/2011	21:18:37.19593	-27.48528	152.59248	0.00	21.9
10/01/2011	21:18:37.99535	-27.49378	152.59843	0.00	20.9
10/01/2011	21:18:40.50316	-27.75539	152.33930	-33.43	44.6

10/01/2011	21:18:40.59635	-27.79344	152.31669	-55.83	48.3
10/01/2011	21:18:40.74945	-27.79306	152.31516	-21.86	48.4
10/01/2011	21:18:40.77928	-27.79109	152.31046	-17.52	48.7
10/01/2011	21:18:58.51668	-27.43327	152.56130	16.99	28.1
10/01/2011	21:19:04.90856	-27.73342	152.41182	-55.74	37.0
10/01/2011	21:19:04.92737	-27.72731	152.39188	-23.00	38.6
10/01/2011	21:19:07.58996	-27.39578	152.61499	-40.06	28.2
10/01/2011	21:19:07.64713	-27.40967	152.61416	-27.93	26.9
10/01/2011	21:19:07.68398	-27.41368	152.55280	-46.47	30.3
10/01/2011	21:19:08.06942	-27.41297	152.56828	-47.67	29.3
10/01/2011	21:19:08.20267	-27.38508	152.59467	-20.27	30.2
10/01/2011	21:19:08.40323	-27.39145	152.58099	-26.15	30.4
10/01/2011	21:19:10.70338	-27.95067	152.45060	-34.03	48.5
10/01/2011	21:19:10.78747	-27.92245	152.42862	-48.49	47.6
10/01/2011	21:19:20.13764	-27.46530	152.57827	-36.46	24.4
10/01/2011	21:19:23.95493	-27.22004	152.86906	-22.11	45.0
10/01/2011	21:19:25.16854	-27.34798	152.70043	0.00	30.1
10/01/2011	21:19:26.36612	-27.48786	152.58820	0.00	22.1
10/01/2011	21:19:26.83266	-27.49266	152.61901	-15.60	19.4
10/01/2011	21:19:27.86369	-27.76493	152.32620	-21.68	46.1
10/01/2011	21:19:28.71357	-27.71789	152.40987	-51.08	36.6
10/01/2011	21:19:44.54093	-27.56733	152.54749	-180.00	21.7
10/01/2011	21:19:45.00657	-27.58622	152.47171	-22.79	28.8
10/01/2011	21:19:45.04124	-27.58639	152.47441	-43.49	28.5
10/01/2011	21:19:47.90759	-27.49089	152.62027	-46.66	19.5
10/01/2011	21:19:48.33382	-27.46364	152.48730	-25.57	31.8
10/01/2011	21:19:48.46100	-27.45827	152.62064	-23.53	22.1
10/01/2011	21:19:50.35817	-27.52125	152.54613	-17.31	23.6
10/01/2011	21:19:51.64166	-27.73641	152.43057	-28.83	35.4
10/01/2011	21:19:51.66050	-27.73287	152.33597	-22.84	44.0
10/01/2011	21:19:51.67763	-27.73637	152.38293	-52.53	39.8
10/01/2011	21:19:51.72296	-27.73994	152.42875	-29.68	35.7
10/01/2011	21:19:51.74905	-27.73724	152.38059	-45.50	40.0
10/01/2011	21:19:51.89631	-27.73117	152.33987	-63.67	43.6
10/01/2011	21:19:52.09535	-27.73671	152.38090	-49.59	40.0
10/01/2011	21:19:58.06652	-27.80006	152.38917	-36.56	42.2
10/01/2011	21:19:58.17648	-27.80556	152.38226	-50.82	43.1
10/01/2011	21:19:58.58820	-27.52048	152.50973	-22.16	26.9
10/01/2011	21:20:07.04835	-27.25620	152.63070	-22.15	41.8
10/01/2011	21:20:13.37763	-27.45709	152.55013	-22.30	27.1
10/01/2011	21:20:14.73232	-27.44464	152.62279	-32.62	23.2
10/01/2011	21:20:14.90239	-27.48131	152.64267	-59.11	18.8

10/01/2011	21:20:27.47656	-27.45617	152.63539	-21.17	21.4
10/01/2011	21:20:36.37748	-27.38916	152.69614	-34.19	25.7
10/01/2011	21:20:36.93602	-27.39674	152.70008	-25.68	24.8
10/01/2011	21:20:37.11547	-27.77511	152.41945	-19.99	38.3
10/01/2011	21:20:37.20667	-27.75627	152.42631	-17.65	36.7
10/01/2011	21:20:37.30683	-27.77510	152.41751	-23.02	38.4
10/01/2011	21:20:42.14614	-27.47086	152.61115	-18.39	21.7
10/01/2011	21:20:42.16909	-27.50796	152.57771	-33.16	21.6
10/01/2011	21:20:42.22538	-27.47693	152.61075	-26.32	21.2
10/01/2011	21:20:42.40019	-27.46342	152.67579	-180.00	18.7
10/01/2011	21:20:42.52396	-27.51215	152.53096	-42.45	25.4
10/01/2011	21:20:42.76160	-27.45314	152.62013	-14.35	22.6
10/01/2011	21:20:43.02044	-27.46988	152.61580	-32.64	21.5
10/01/2011	21:20:43.11738	-27.49356	152.56827	-19.59	23.3
10/01/2011	21:20:46.52903	-27.81781	152.31460	-31.60	49.6
10/01/2011	21:20:52.87536	-27.51752	152.52090	-20.62	26.0
10/01/2011	21:21:05.81046	-27.23731	152.81116	-80.39	42.1
10/01/2011	21:21:05.84630	-27.23100	152.86925	-35.42	43.8
10/01/2011	21:21:05.90403	-27.18867	152.85200	-19.85	48.0
10/01/2011	21:21:05.95897	-27.24584	152.82613	-28.87	41.3
10/01/2011	21:21:12.39265	-27.53664	152.52946	-22.09	24.4
10/01/2011	21:21:12.53186	-27.58453	152.46775	-28.09	29.2
10/01/2011	21:21:15.86321	-27.46729	152.61846	-47.04	21.5
10/01/2011	21:21:15.90783	-27.50012	152.61045	-22.99	19.5
10/01/2011	21:21:15.94919	-27.49940	152.62474	-82.50	18.5
10/01/2011	21:21:16.14385	-27.49678	152.63139	-40.16	18.2
10/01/2011	21:21:16.16698	-27.49138	152.57800	-19.65	22.6
10/01/2011	21:21:16.25485	-27.51391	152.57306	-40.43	21.6
10/01/2011	21:21:16.31182	-27.49040	152.60006	-16.33	21.0
10/01/2011	21:21:16.72493	-27.48515	152.59473	-46.42	21.8
10/01/2011	21:21:18.03644	-27.48994	152.52692	-24.17	26.9
10/01/2011	21:21:18.38980	-27.78482	152.42373	-25.90	38.4
10/01/2011	21:21:18.52320	-27.80548	152.38089	-49.57	43.2
10/01/2011	21:21:34.56520	-27.54028	152.45591	-31.00	31.2
10/01/2011	21:21:34.62121	-27.53970	152.48538	-48.75	28.5
10/01/2011	21:21:35.10903	-27.53804	152.48472	-46.60	28.6
10/01/2011	21:21:35.33897	-27.53867	152.48711	-37.27	28.3
10/01/2011	21:21:51.00288	-27.42777	152.56418	-25.31	28.4
10/01/2011	21:21:51.26219	-27.39023	152.61720	-18.25	28.6
10/01/2011	21:21:51.77260	-27.42359	152.58938	-18.97	27.1
10/01/2011	21:21:52.38620	-27.78558	152.41612	-19.87	39.1
10/01/2011	21:21:52.43570	-27.82538	152.42548	-32.33	40.7

10/01/2011	21:21:52.80458	-27.82886	152.38426	-39.15	44.3
10/01/2011	21:22:04.29856	-27.46374	152.65058	-19.57	19.9
10/01/2011	21:22:04.30288	-27.47168	152.52521	-27.33	28.1
10/01/2011	21:22:04.43944	-27.51243	152.63634	-43.35	16.7
10/01/2011	21:22:04.66351	-27.50088	152.59643	-30.94	20.5
10/01/2011	21:22:04.72118	-27.49502	152.59579	-30.63	21.0
10/01/2011	21:22:13.98409	-27.56522	152.40357	-29.00	35.7
10/01/2011	21:22:14.02825	-27.55528	152.46066	-31.21	30.4
10/01/2011	21:22:14.12105	-27.56822	152.41872	-30.53	34.2
10/01/2011	21:22:14.50519	-27.53081	152.48698	-24.21	28.6
10/01/2011	21:22:14.76120	-27.54724	152.49025	-33.14	27.8
10/01/2011	21:22:15.15751	-27.54559	152.45779	-22.24	30.9
10/01/2011	21:22:19.13669	-27.75803	152.34152	-29.11	44.5
10/01/2011	21:22:19.25980	-27.74434	152.28231	-32.66	49.5
10/01/2011	21:22:19.65002	-27.54877	152.55144	-21.89	21.9
10/01/2011	21:22:28.64581	-27.42948	152.49940	-33.51	33.0
10/01/2011	21:22:28.71474	-27.47302	152.56081	-20.03	25.2
10/01/2011	21:22:29.08707	-27.50160	152.50430	-25.38	28.3
10/01/2011	21:22:33.18045	-27.80579	152.37202	-34.83	44.0
10/01/2011	21:22:33.21330	-27.80475	152.36836	-31.39	44.3
10/01/2011	21:22:33.23885	-27.80804	152.36488	-41.73	44.7
10/01/2011	21:22:33.37987	-27.80482	152.36379	-32.66	44.7
10/01/2011	21:22:33.66943	-27.80335	152.38750	-28.60	42.5
10/01/2011	21:22:39.34825	-27.37536	152.71133	-17.03	26.9
10/01/2011	21:22:39.64480	-27.42817	152.72941	-20.80	20.8
10/01/2011	21:22:39.69766	-27.40567	152.64126	-23.11	25.9
10/01/2011	21:22:39.77315	-27.40011	152.68489	-17.59	24.9
10/01/2011	21:22:46.24195	-27.51581	152.54494	0.00	24.0
10/01/2011	21:22:58.30476	-27.56318	152.49482	-37.98	26.9
10/01/2011	21:23:06.36042	-27.23233	152.84827	-26.70	43.2
10/01/2011	21:23:06.36479	-27.21642	152.80066	-124.55	44.3
10/01/2011	21:23:06.45431	-27.23748	152.83301	-25.56	42.4
10/01/2011	21:23:06.49224	-27.22397	152.85278	-50.94	44.2
10/01/2011	21:23:06.52484	-27.22467	152.88776	-56.87	45.0
10/01/2011	21:23:06.55048	-27.22120	152.79607	-20.88	43.7
10/01/2011	21:23:12.82651	-27.53130	152.53809	-30.58	23.9
10/01/2011	21:23:12.93063	-27.52912	152.55203	-25.21	22.7
10/01/2011	21:23:13.01565	-27.54113	152.50565	-30.84	26.5
10/01/2011	21:23:13.18003	-27.50974	152.54688	-30.29	24.1
10/01/2011	21:23:13.32725	-27.54683	152.50942	-30.65	26.0
10/01/2011	21:23:15.79747	-27.55965	152.56056	-33.21	20.7
10/01/2011	21:23:23.70914	-27.50114	152.61190	-28.42	19.3

10/01/2011	21:23:23.79530	-27.46289	152.60199	-16.11	23.0
10/01/2011	21:23:24.72893	-27.71197	152.38990	-22.64	38.3
10/01/2011	21:23:24.80708	-27.76816	152.38162	-58.13	41.3
10/01/2011	21:23:24.83720	-27.77191	152.38378	-30.16	41.2
10/01/2011	21:23:33.64475	-27.38015	152.66458	-23.94	27.6
10/01/2011	21:23:36.74114	-27.56473	152.54467	-25.65	22.1
10/01/2011	21:23:38.29393	-27.49451	152.53358	-19.00	26.1
10/01/2011	21:23:40.91129	-27.92470	152.61784	-50.13	37.5
10/01/2011	21:23:41.00648	-27.58212	152.43787	-21.97	32.1
10/01/2011	21:23:41.07358	-27.59758	152.48660	-43.21	27.2
10/01/2011	21:23:43.65539	-27.80586	152.30656	-9.39	49.7
10/01/2011	21:23:45.86972	-27.40206	152.73678	-46.53	23.6
10/01/2011	21:23:45.91689	-27.42476	152.68074	-25.67	22.4
10/01/2011	21:23:46.23414	-27.40210	152.68025	-44.03	24.8
10/01/2011	21:23:46.28201	-27.40016	152.68641	-21.51	24.8
10/01/2011	21:23:46.34095	-27.40285	152.68129	-46.80	24.7
10/01/2011	21:23:49.50373	-27.48517	152.59934	-24.43	21.4
10/01/2011	21:23:49.61018	-27.51752	152.56276	-45.96	22.3
10/01/2011	21:24:02.90249	-27.56163	152.57838	-15.74	19.0
10/01/2011	21:24:08.40844	-27.51293	152.53890	-41.37	24.6
10/01/2011	21:24:08.51046	-27.51911	152.53443	-32.31	24.7
10/01/2011	21:24:08.56329	-27.51449	152.57526	-37.54	21.4
10/01/2011	21:24:08.61796	-27.52581	152.52390	-36.91	25.4
10/01/2011	21:24:08.80564	-27.48194	152.42707	-20.95	36.1
10/01/2011	21:24:08.96855	-27.50191	152.53285	-25.66	25.7
10/01/2011	21:24:09.11278	-27.49623	152.54271	-18.86	25.2
10/01/2011	21:24:09.42950	-27.49931	152.51633	-35.40	27.3
10/01/2011	21:24:14.11269	-27.56880	152.56561	-24.76	20.0
10/01/2011	21:24:20.05254	-27.38507	152.71814	-47.10	25.7
10/01/2011	21:24:20.15461	-27.36698	152.72354	-22.40	27.6
10/01/2011	21:24:20.51768	-27.41880	152.67402	-40.61	23.3
10/01/2011	21:24:23.25431	-27.52821	152.56020	-35.09	22.0
10/01/2011	21:24:23.41685	-27.51757	152.48053	-25.32	29.7
10/01/2011	21:24:28.78478	-27.53611	152.55251	-21.65	22.3
10/01/2011	21:24:28.86494	-27.59918	152.57019	-38.75	19.0
10/01/2011	21:24:34.07309	-27.57275	152.46421	-17.69	29.7
10/01/2011	21:24:34.20977	-27.57079	152.48008	-24.91	28.2
10/01/2011	21:24:34.65626	-27.57006	152.48049	-34.08	28.1
10/01/2011	21:24:36.66418	-27.49243	152.56260	-28.11	23.8
10/01/2011	21:24:38.50362	-27.77992	152.35652	-19.44	44.1
10/01/2011	21:24:38.58649	-27.74523	152.30507	-39.33	47.4
10/01/2011	21:24:46.88693	-27.57919	152.46550	-33.88	29.5

10/01/2011	21:24:46.95234	-27.58434	152.54464	-180.00	21.6
10/01/2011	21:24:47.56572	-27.50798	152.58965	-19.95	20.6
10/01/2011	21:24:52.59746	-27.50347	152.54935	-19.03	24.2
10/01/2011	21:24:57.20094	-27.50708	152.56703	-26.20	22.5
10/01/2011	21:24:57.52600	-27.48829	152.54913	-18.05	25.1
10/01/2011	21:24:59.74010	-27.42713	152.67461	-23.04	22.4
10/01/2011	21:24:59.79091	-27.42464	152.67944	-35.36	22.5
10/01/2011	21:25:00.12667	-27.43099	152.69506	-37.55	21.3
10/01/2011	21:25:10.78094	-27.81749	152.33562	-180.00	47.8
10/01/2011	21:25:11.30295	-27.48696	152.53383	-30.86	26.5
10/01/2011	21:25:11.38057	-27.56817	152.51303	-34.34	25.0
10/01/2011	21:25:19.48182	-27.54644	152.58737	-110.62	18.7
10/01/2011	21:25:21.17612	-27.25156	152.87804	-125.59	41.8
10/01/2011	21:25:28.33696	-27.62921	152.44684	-39.33	31.1
10/01/2011	21:25:28.38392	-27.61335	152.42668	-21.30	33.0
10/01/2011	21:25:28.40348	-27.60775	152.44242	-23.34	31.5
10/01/2011	21:25:28.47225	-27.63350	152.45997	-18.16	29.9
10/01/2011	21:25:28.52571	-27.58095	152.44766	-19.19	31.2
10/01/2011	21:25:29.06870	-27.60826	152.43796	-32.60	31.9
10/01/2011	21:25:29.17822	-27.61013	152.43327	-29.50	32.4
10/01/2011	21:25:29.36573	-27.53748	152.37992	-27.54	38.6
10/01/2011	21:25:34.02546	-27.79110	152.33998	-29.90	46.1
10/01/2011	21:25:34.12528	-27.80889	152.35326	-19.61	45.8
10/01/2011	21:25:39.93162	-27.58222	152.54220	-40.58	21.9
10/01/2011	21:25:40.01978	-27.58426	152.68142	-180.00	8.5
10/01/2011	21:25:40.07705	-27.81399	152.67878	-16.05	23.8
10/01/2011	21:25:40.20472	-27.60292	152.54719	-33.05	21.2
10/01/2011	21:25:40.44078	-27.58354	152.66013	-180.00	10.5
10/01/2011	21:25:45.98162	-27.49237	152.51731	-33.03	27.6
10/01/2011	21:25:47.26623	-27.55588	152.49812	-32.98	26.8
10/01/2011	21:25:48.60029	-27.84044	152.34325	-26.53	48.4
10/01/2011	21:25:48.72996	-27.81633	152.34602	-35.78	46.8
10/01/2011	21:25:48.99235	-27.82227	152.35492	-49.08	46.4
10/01/2011	21:25:52.24903	-27.61272	152.40590	-24.33	35.1
10/01/2011	21:25:52.51618	-27.61021	152.42067	-37.73	33.6
10/01/2011	21:26:05.48297	-27.46472	152.56254	-48.19	25.7
10/01/2011	21:26:05.70106	-27.52208	152.64407	-35.53	15.4
10/01/2011	21:26:07.64053	-27.81037	152.32728	-180.00	48.1
10/01/2011	21:26:13.31686	-27.56236	152.59622	-22.67	17.3
10/01/2011	21:26:13.92366	-27.42021	152.71884	-35.17	21.9
10/01/2011	21:26:17.92746	-27.83421	152.37133	-30.02	45.7
10/01/2011	21:26:17.97857	-27.81333	152.38702	-15.85	43.1

10/01/2011	21:26:18.00399	-27.82906	152.33299	-17.47	48.6
10/01/2011	21:26:18.10576	-27.86403	152.39579	-19.17	45.6
10/01/2011	21:26:26.76283	-27.63919	152.41003	-16.75	34.8
10/01/2011	21:26:26.83002	-27.62074	152.41028	-39.16	34.7
10/01/2011	21:26:26.95528	-27.61020	152.40361	-27.69	35.3
10/01/2011	21:26:29.84967	-27.56025	152.61379	-27.87	15.7
10/01/2011	21:26:30.73525	-27.58413	152.50297	-19.04	25.7
10/01/2011	21:26:31.21815	-27.58869	152.41740	-23.09	34.1
10/01/2011	21:26:33.67631	-27.57361	152.57343	-18.55	19.1
10/01/2011	21:26:36.37417	-27.54624	152.50862	-32.20	26.0
10/01/2011	21:26:38.54487	-27.27146	152.83566	-121.24	38.7
10/01/2011	21:26:38.57119	-27.32235	152.70994	-15.96	32.7
10/01/2011	21:26:38.57731	-27.26935	152.85010	-57.72	39.2
10/01/2011	21:26:38.63437	-27.26816	152.84523	-31.25	39.2
10/01/2011	21:26:38.65083	-27.27361	152.83358	-22.30	38.4
10/01/2011	21:26:45.35225	-27.52449	152.57036	-44.01	21.3
10/01/2011	21:26:45.53637	-27.51414	152.59326	-23.83	19.9
10/01/2011	21:26:49.63933	-27.82743	152.33839	-43.72	48.1
10/01/2011	21:26:49.70940	-27.57512	152.31404	-29.41	44.4
10/01/2011	21:26:50.54263	-27.71564	152.32908	-37.27	44.2
10/01/2011	21:26:58.17546	-27.54021	152.60076	-65.70	17.8
10/01/2011	21:26:58.54307	-27.51296	152.64355	-180.00	16.1
10/01/2011	21:26:58.68124	-27.46898	152.44603	-180.00	35.0
10/01/2011	21:26:59.81751	-27.62126	152.50198	-20.76	25.6
10/01/2011	21:27:03.97244	-27.52435	152.65175	-21.29	14.7
10/01/2011	21:27:04.03168	-27.53158	152.59293	-21.39	19.0
10/01/2011	21:27:08.48364	-27.58528	152.49728	-17.83	26.3
10/01/2011	21:27:08.58804	-27.58087	152.53239	-24.21	22.9
10/01/2011	21:27:16.29603	-27.43746	152.63677	-25.94	23.1
10/01/2011	21:27:26.93999	-27.20378	152.92747	-26.93	48.4
10/01/2011	21:27:33.03596	-27.56370	152.55861	-19.23	20.8
10/01/2011	21:27:33.53040	-27.54334	152.59544	-54.30	18.1
10/01/2011	21:27:33.68819	-27.53670	152.60644	-33.72	17.5
10/01/2011	21:27:33.78848	-27.58411	152.55497	-27.81	20.6
10/01/2011	21:27:38.36417	-27.83643	152.38458	-21.16	44.7
10/01/2011	21:27:38.40642	-27.84404	152.34628	-30.85	48.4
10/01/2011	21:27:40.37903	-27.60056	152.38207	-19.86	37.5
10/01/2011	21:27:40.44225	-27.58221	152.43045	-28.62	32.9
10/01/2011	21:27:40.50270	-27.57360	152.41731	-21.96	34.3
10/01/2011	21:27:40.59600	-27.63089	152.42600	-20.03	33.2
10/01/2011	21:27:40.71844	-27.63393	152.38654	-43.01	37.1
10/01/2011	21:27:41.15377	-27.37818	152.71869	-15.59	26.5

10/01/2011	21:27:41.21478	-27.41159	152.78743	-180.00	22.5
10/01/2011	21:27:50.82241	-27.57874	152.51842	-24.89	24.3
10/01/2011	21:27:55.70722	-27.49299	152.59081	-22.95	21.5
10/01/2011	21:28:02.30958	-27.56167	152.51284	-23.79	25.2
10/01/2011	21:28:02.61194	-27.51279	152.41718	-180.00	35.8
10/01/2011	21:28:02.95461	-27.55508	152.56322	-23.99	20.6
10/01/2011	21:28:03.07910	-27.56162	152.52899	-18.41	23.7
10/01/2011	21:28:03.60383	-27.69410	152.47444	-44.43	29.7
10/01/2011	21:28:03.73529	-27.57121	152.50214	-18.99	26.0
10/01/2011	21:28:11.25948	-27.81314	152.33027	-28.89	48.0
10/01/2011	21:28:11.31116	-27.81461	152.33298	-40.70	47.9
10/01/2011	21:28:11.39831	-27.81038	152.34022	-32.68	47.0
10/01/2011	21:28:15.55765	-27.48363	152.87753	-180.00	18.4
10/01/2011	21:28:19.15061	-27.27099	152.85038	-22.04	39.0
10/01/2011	21:28:19.28177	-27.26600	152.82128	-34.49	39.1
10/01/2011	21:28:19.79853	-27.58570	152.47839	-25.46	28.1
10/01/2011	21:28:19.97459	-27.58717	152.46544	-18.47	29.4
10/01/2011	21:28:22.37623	-27.55709	152.50787	-18.63	25.8
10/01/2011	21:28:30.20644	-27.58837	152.43502	-18.28	32.3
10/01/2011	21:28:32.56531	-27.59969	152.44613	-15.85	31.2
10/01/2011	21:28:32.70092	-27.57125	152.48460	-16.19	27.7
10/01/2011	21:28:35.75118	-27.50774	152.54905	-31.30	24.0
10/01/2011	21:28:35.80823	-27.48070	152.58390	-16.26	22.9
10/01/2011	21:28:36.93332	-27.49236	152.62175	-17.69	19.2
10/01/2011	21:28:45.39832	-27.58064	152.54747	-36.68	21.4
10/01/2011	21:29:01.76376	-27.59543	152.47921	-37.02	27.9
10/01/2011	21:29:01.83407	-27.58985	152.45138	-26.02	30.7
10/01/2011	21:29:01.90177	-27.59607	152.48280	-39.20	27.6
10/01/2011	21:29:02.02384	-27.59954	152.48181	-30.06	27.7
10/01/2011	21:29:02.13333	-27.58494	152.53796	-180.00	22.3
10/01/2011	21:29:02.14158	-27.59711	152.43777	-27.64	32.0
10/01/2011	21:29:02.18714	-27.58382	152.54044	-180.00	22.1
10/01/2011	21:29:02.23448	-27.59873	152.44588	-43.56	31.2
10/01/2011	21:29:02.28696	-27.59563	152.43825	-17.86	32.0
10/01/2011	21:29:33.76236	-27.58236	152.41621	-26.19	34.3
10/01/2011	21:29:33.86239	-27.58159	152.45071	-32.11	30.9
10/01/2011	21:29:34.26605	-27.50896	152.54839	-29.67	24.0
10/01/2011	21:29:34.56273	-27.58970	152.43934	-22.56	31.9
10/01/2011	21:29:39.88079	-27.54514	152.50507	-29.77	26.4
10/01/2011	21:29:51.90773	-27.64289	152.43047	-18.89	32.8
10/01/2011	21:29:52.04513	-27.65747	152.36517	-49.31	39.4
10/01/2011	21:29:52.19959	-27.65902	152.40511	-48.94	35.5

10/01/2011	21:29:52.43054	-27.59144	152.43962	-42.86	31.9
10/01/2011	21:29:59.32810	-27.56915	152.55750	-27.72	20.7
10/01/2011	21:30:04.66480	-27.56119	152.56613	-30.31	20.1
10/01/2011	21:30:18.80957	-27.53931	152.54587	-31.52	22.8
10/01/2011	21:30:19.67813	-27.82839	152.32493	-52.20	49.3
10/01/2011	21:30:19.75503	-27.82751	152.34937	-38.07	47.1
10/01/2011	21:30:19.87933	-27.82057	152.32560	-34.45	48.8
10/01/2011	21:30:19.93592	-27.81200	152.33771	-34.69	47.3
10/01/2011	21:30:23.38464	-27.57110	152.51236	-22.97	25.0
10/01/2011	21:30:23.46156	-27.58794	152.53877	-37.54	22.2
10/01/2011	21:30:23.52358	-27.57457	152.50035	-42.51	26.1
10/01/2011	21:30:23.61169	-27.57012	152.55588	-37.73	20.9
10/01/2011	21:30:23.67236	-27.57362	152.49760	-24.18	26.4
10/01/2011	21:30:23.75781	-27.56214	152.61369	-180.00	15.7
10/01/2011	21:30:24.20622	-27.57299	152.50285	-17.31	25.9
10/01/2011	21:30:33.85067	-27.56567	152.59698	-22.98	17.1
10/01/2011	21:30:37.00852	-27.79379	152.45774	-24.53	36.1
10/01/2011	21:30:48.30857	-27.54859	152.40312	-19.74	36.1
10/01/2011	21:30:50.86585	-27.43081	152.69685	-24.65	21.2
10/01/2011	21:30:52.12628	-27.50792	152.58634	-33.81	20.9
10/01/2011	21:30:57.20904	-27.64620	152.48940	-10.79	27.1
10/01/2011	21:30:57.35949	-27.60597	152.42152	-17.12	33.6
10/01/2011	21:31:07.65525	-27.38105	152.70053	-24.78	26.5
10/01/2011	21:31:10.46641	-27.57862	152.53997	-24.91	22.2
10/01/2011	21:31:10.56086	-27.52499	152.60309	-22.90	18.5
10/01/2011	21:31:10.63547	-27.53761	152.58371	-19.51	19.5
10/01/2011	21:31:10.78378	-27.59967	152.71508	-19.16	4.8
10/01/2011	21:31:14.90470	-27.58494	152.49819	-42.04	26.2
10/01/2011	21:31:24.29748	-27.64419	152.46245	-41.46	29.7
10/01/2011	21:31:24.36899	-27.64953	152.49807	-29.25	26.3
10/01/2011	21:31:24.43571	-27.63202	152.40451	-22.33	35.3
10/01/2011	21:31:24.68920	-27.63649	152.49947	-19.58	26.0
10/01/2011	21:31:32.18085	-27.60519	152.51453	-23.59	24.4
10/01/2011	21:31:44.37019	-27.53529	152.68926	-34.10	11.2
10/01/2011	21:31:44.42410	-27.54948	152.60410	-19.27	17.1
10/01/2011	21:31:44.45387	-27.51648	152.60421	-21.37	18.9
10/01/2011	21:31:47.24908	-27.54603	152.50724	-16.60	26.2
10/01/2011	21:31:50.11314	-27.37439	152.71844	-25.38	26.9
10/01/2011	21:31:52.28671	-27.56702	152.57647	-16.75	19.0
10/01/2011	21:31:57.34189	-27.58165	152.55394	-22.38	20.8
10/01/2011	21:31:57.40927	-27.52711	152.52784	-21.87	25.0
10/01/2011	21:31:57.71177	-27.55235	152.58986	-18.85	18.2

10/01/2011	21:32:11.89882	-27.62298	152.45046	-20.00	30.7
10/01/2011	21:32:25.94983	-27.43788	152.64051	-24.02	22.9
10/01/2011	21:32:32.35152	-27.53878	152.62753	-180.00	15.6
10/01/2011	21:32:32.60276	-27.62260	152.50831	-80.03	25.0
10/01/2011	21:32:32.72475	-27.55439	152.51711	-12.90	25.0
10/01/2011	21:32:32.81024	-27.53686	152.58851	-17.14	19.1
10/01/2011	21:32:42.47750	-27.59158	152.53727	-65.95	22.3
10/01/2011	21:32:42.53747	-27.59386	152.49914	-16.53	26.0
10/01/2011	21:32:42.72708	-27.82662	152.32416	-20.79	49.3
10/01/2011	21:32:53.27076	-27.57069	152.57702	-26.11	18.8
10/01/2011	21:32:53.47280	-27.55257	152.52656	-43.58	24.2
10/01/2011	21:33:00.94254	-27.56104	152.54573	-20.45	22.1
10/01/2011	21:33:00.99916	-27.58600	152.51452	-15.20	24.6
10/01/2011	21:33:01.08262	-27.58683	152.50512	-33.05	25.5
10/01/2011	21:33:01.22503	-27.59156	152.55432	-31.76	20.6
10/01/2011	21:33:01.66069	-27.58664	152.52833	-16.96	23.2
10/01/2011	21:33:02.60588	-27.45174	152.71708	-18.50	18.5
10/01/2011	21:33:06.95854	-27.64653	152.49275	-17.81	26.8
10/01/2011	21:33:11.01726	-27.42496	152.66061	35.73	23.2
10/01/2011	21:33:16.25665	-27.55157	152.54736	-31.11	22.2
10/01/2011	21:33:16.77303	-27.59048	152.52148	-180.00	23.8
10/01/2011	21:33:19.41153	-27.47461	152.56745	-180.00	24.6
10/01/2011	21:33:27.19611	-27.66584	152.46432	-68.38	29.9
10/01/2011	21:33:27.26822	-27.65656	152.48685	-25.37	27.5
10/01/2011	21:33:27.31484	-27.62620	152.56925	-180.00	19.0
10/01/2011	21:33:34.29544	-27.67036	152.37681	-20.44	38.5
10/01/2011	21:33:36.76364	-27.81792	152.39316	-180.00	42.9
10/01/2011	21:33:40.51260	-27.59114	152.49144	-17.27	26.8
10/01/2011	21:33:43.70535	-27.42667	152.62998	-26.39	24.5
10/01/2011	21:33:51.88841	-27.64988	152.50616	-29.96	25.5
10/01/2011	21:33:51.93880	-27.65908	152.49821	-23.49	26.5
10/01/2011	21:33:53.37546	-27.60544	152.53678	-15.87	22.2
10/01/2011	21:34:04.05917	-27.41512	152.64282	-21.30	24.9
10/01/2011	21:34:15.36999	-27.60556	152.49250	-35.35	26.6
10/01/2011	21:34:17.92698	-27.63234	152.44029	-40.91	31.8
10/01/2011	21:34:18.06195	-27.63049	152.43828	-30.32	32.0
10/01/2011	21:34:18.22733	-27.62997	152.43572	-20.06	32.2
10/01/2011	21:34:20.54635	-27.59836	152.44836	-23.13	31.0
10/01/2011	21:34:21.79282	-27.63668	152.38077	-23.85	37.7
10/01/2011	21:34:22.13139	-27.62302	152.39892	-32.86	35.8
10/01/2011	21:34:22.24033	-27.62368	152.41869	-28.21	33.9
10/01/2011	21:34:22.44192	-27.62124	152.41200	-15.30	34.5

10/01/2011	21:34:28.34957	-27.59183	152.48617	-27.41	27.3
10/01/2011	21:34:43.32605	-27.57902	152.47864	-20.78	28.2
10/01/2011	21:34:48.03716	-27.43364	152.64563	30.09	23.0
10/01/2011	21:34:48.72948	-27.41928	152.66029	36.17	23.8
10/01/2011	21:34:53.10706	-27.53050	152.63155	-39.45	15.8
10/01/2011	21:34:53.15351	-27.56124	152.61518	-31.51	15.6
10/01/2011	21:34:53.24885	-27.52864	152.60798	-33.72	17.8
10/01/2011	21:34:53.34134	-27.63158	152.57508	-18.80	18.5
10/01/2011	21:34:53.69529	-27.54225	152.62998	-19.24	15.2
10/01/2011	21:34:58.21962	-27.41142	152.67410	-19.12	24.0
10/01/2011	21:34:59.26547	-27.57569	152.52818	-17.19	23.4
10/01/2011	21:35:05.49072	-27.40221	152.66234	0.00	25.4
10/01/2011	21:35:05.55911	-27.58134	152.47579	-19.11	28.4
10/01/2011	21:35:16.43187	-27.66720	152.37700	-27.09	38.4
10/01/2011	21:35:25.01875	-27.66758	152.43958	-18.47	32.3
10/01/2011	21:35:25.09921	-27.68105	152.44006	-41.99	32.6
10/01/2011	21:35:31.44323	-27.44793	152.61127	-17.18	23.6
10/01/2011	21:35:31.93317	-27.43761	152.65309	-18.21	22.3
10/01/2011	21:35:33.23808	-27.58014	152.48847	-18.01	27.2
10/01/2011	21:35:38.24463	-27.41523	152.68179	-20.63	23.4
10/01/2011	21:35:43.44748	-27.61843	152.51199	-28.45	24.6
10/01/2011	21:35:44.64375	-27.55961	152.51980	-19.12	24.6
10/01/2011	21:35:44.96539	-27.56373	152.49571	-21.44	26.8
10/01/2011	21:36:03.13226	-27.39827	152.67212	-23.72	25.5
10/01/2011	21:36:08.38156	-27.63596	152.52968	-25.94	23.0
10/01/2011	21:36:09.09044	-27.82024	152.37080	-25.02	44.9
10/01/2011	21:36:09.14563	-27.63442	152.44783	-28.15	31.1
10/01/2011	21:36:09.25325	-27.63262	152.48160	-15.00	27.7
10/01/2011	21:36:11.30421	-27.40497	152.67317	0.00	24.7
10/01/2011	21:36:13.31651	-27.57979	152.54018	-17.35	22.2
10/01/2011	21:36:13.55394	-27.61191	152.49747	-25.50	26.1
10/01/2011	21:36:13.57271	-27.61733	152.51666	-19.73	24.2
10/01/2011	21:36:27.44107	-27.46699	152.69463	-18.91	17.5
10/01/2011	21:36:27.46950	-27.52721	152.63169	-41.40	16.0
10/01/2011	21:36:28.12133	-27.48378	152.68730	-26.56	16.1
10/01/2011	21:36:28.28024	-27.51927	152.64953	-21.16	15.2
10/01/2011	21:36:31.36848	-27.59228	152.59646	-180.00	16.5
10/01/2011	21:36:31.70942	-27.57700	152.46228	-31.36	29.8
10/01/2011	21:36:31.71490	-27.58330	152.52681	-23.30	23.4
10/01/2011	21:36:31.96657	-27.59009	152.46690	-25.86	29.2
10/01/2011	21:36:45.65347	-27.75680	152.33410	-92.07	45.1
10/01/2011	21:36:45.67176	-27.74772	152.31266	-27.05	46.7

10/01/2011	21:36:45.71978	-27.76020	152.28884	-22.43	49.4
10/01/2011	21:36:45.73988	-27.76310	152.29045	-20.60	49.4
10/01/2011	21:36:45.77351	-27.72900	152.34129	-180.00	43.4
10/01/2011	21:36:45.78848	-27.75776	152.34049	-16.85	44.5
10/01/2011	21:36:45.83551	-27.72399	152.35090	0.00	42.4
10/01/2011	21:37:00.33970	-27.64722	152.44528	-22.48	31.4
10/01/2011	21:37:00.74297	-27.61558	152.51243	-16.85	24.6
10/01/2011	21:37:04.09089	-27.67783	152.45657	-31.32	30.9
10/01/2011	21:37:10.03807	-27.63236	152.44443	-20.20	31.4
10/01/2011	21:37:10.47337	-27.60853	152.48872	-19.47	26.9
10/01/2011	21:37:15.45313	-27.65095	152.46807	-19.49	29.3
10/01/2011	21:37:15.80538	-27.63795	152.46662	-27.58	29.2
10/01/2011	21:37:15.94310	-27.62868	152.52165	-20.79	23.7
10/01/2011	21:37:24.84615	-27.61733	152.54798	-27.36	21.1
10/01/2011	21:37:24.91738	-27.59488	152.59796	-180.00	16.3
10/01/2011	21:37:27.66388	-27.64065	152.46141	-23.04	29.8
10/01/2011	21:37:28.04791	-27.63992	152.45668	-23.07	30.2
10/01/2011	21:37:35.26528	-27.86054	152.33892	-180.00	50.0
10/01/2011	21:37:35.33961	-27.59663	152.45658	-16.28	30.2
10/01/2011	21:37:35.38681	-27.63008	152.42024	-45.78	33.7
10/01/2011	21:37:35.42840	-27.62816	152.42507	-21.65	33.2
10/01/2011	21:37:35.50202	-27.60834	152.45536	-17.21	30.2
10/01/2011	21:37:35.61475	-27.63515	152.43000	-35.94	32.8
10/01/2011	21:37:35.83355	-27.62697	152.46450	-20.57	29.4
10/01/2011	21:37:42.53289	-27.68780	152.40039	-30.06	36.6
10/01/2011	21:37:42.65933	-27.65504	152.46997	-21.62	29.2
10/01/2011	21:37:42.89131	-27.43722	152.59517	-26.41	25.5
10/01/2011	21:37:52.91337	-27.56753	152.57895	-21.13	18.7
10/01/2011	21:37:52.98728	-27.55893	152.51798	-35.28	24.8
10/01/2011	21:37:53.40553	-27.52879	152.51911	-18.68	25.7
10/01/2011	21:37:53.61945	-27.58868	152.58663	-25.47	17.5
10/01/2011	21:37:53.75840	-27.58130	152.55827	-22.12	20.4
10/01/2011	21:37:55.41083	-27.39542	152.71746	-53.78	24.6
10/01/2011	21:38:01.15235	-27.62362	152.52117	-33.37	23.8
10/01/2011	21:38:01.25299	-27.60271	152.51188	-18.27	24.7
10/01/2011	21:38:12.73678	-27.62340	152.47432	-26.75	28.4
10/01/2011	21:38:20.28412	-27.63161	152.44612	-28.55	31.2
10/01/2011	21:38:22.30733	-27.42725	152.68738	-56.28	21.9
10/01/2011	21:38:22.34722	-27.42831	152.68645	-27.08	21.8
10/01/2011	21:38:22.45423	-27.41604	152.69640	-180.00	22.8
10/01/2011	21:38:22.48100	-27.42247	152.65089	-19.45	23.8
10/01/2011	21:38:22.50312	-27.41790	152.66537	-19.70	23.7

10/01/2011	21:38:22.55582	-27.42296	152.64544	-28.51	24.0
10/01/2011	21:38:23.00542	-27.42445	152.63276	-29.01	24.5
10/01/2011	21:38:23.05431	-27.42401	152.63597	-37.08	24.4
10/01/2011	21:38:32.35800	-27.62696	152.43910	-22.04	31.9
10/01/2011	21:38:32.56862	-27.61324	152.52746	-180.00	23.1
10/01/2011	21:38:36.39300	-27.66137	152.37984	-36.40	38.0
10/01/2011	21:38:36.46883	-27.66678	152.35961	-36.03	40.1
10/01/2011	21:38:38.46019	-27.60980	152.42870	-46.26	32.9
10/01/2011	21:38:38.71011	-27.60982	152.43693	-51.86	32.0
10/01/2011	21:38:50.49729	-27.62573	152.58305	-180.00	17.7
10/01/2011	21:38:50.87847	-27.68688	152.46305	-28.57	30.6
10/01/2011	21:38:51.01766	-27.63628	152.49762	-39.24	26.2
10/01/2011	21:39:05.11750	-27.70384	152.39969	-43.78	37.1
10/01/2011	21:39:05.14027	-27.69769	152.40290	-23.69	36.6
10/01/2011	21:39:05.21235	-27.71726	152.40855	-33.25	36.7
10/01/2011	21:39:05.32362	-27.69979	152.49413	-180.00	28.1
10/01/2011	21:39:05.46922	-27.71137	152.40382	-21.84	37.0
10/01/2011	21:39:08.27690	-27.65105	152.39590	-26.84	36.3
10/01/2011	21:39:08.63786	-27.65128	152.42110	-36.89	33.9
10/01/2011	21:39:20.00087	-27.64254	152.52191	-180.00	23.9
10/01/2011	21:39:20.10610	-27.65531	152.42186	-30.41	33.8
10/01/2011	21:39:29.36293	-27.65309	152.47240	-32.81	28.9
10/01/2011	21:39:29.44804	-27.62540	152.53433	-180.00	22.5
10/01/2011	21:39:29.53413	-27.65032	152.38156	-27.42	37.7
10/01/2011	21:39:29.93897	-27.64241	152.42561	-31.63	33.3
10/01/2011	21:39:30.04422	-27.64765	152.42317	-30.36	33.6
10/01/2011	21:39:30.24050	-27.64618	152.40990	-24.16	34.9
10/01/2011	21:39:34.08937	-27.32598	152.85007	-22.60	33.1
10/01/2011	21:39:39.29524	-27.59925	152.48847	-40.27	27.0
10/01/2011	21:39:39.38189	-27.61072	152.50879	-37.89	24.9
10/01/2011	21:39:57.09301	-27.39771	152.62685	-19.29	27.4
10/01/2011	21:39:58.71340	-27.65869	152.47093	-39.13	29.1
10/01/2011	21:39:59.97834	-27.68565	152.46038	-17.93	30.8
10/01/2011	21:40:00.13441	-27.65617	152.42176	-13.25	33.9
10/01/2011	21:40:00.28851	-27.71266	152.43823	-27.27	33.8
10/01/2011	21:40:00.36338	-27.72107	152.44342	-28.28	33.6
10/01/2011	21:40:00.42042	-27.65201	152.46188	-21.67	29.9
10/01/2011	21:40:00.72602	-27.67395	152.42992	-36.84	33.4
10/01/2011	21:40:04.76006	-27.56249	152.62551	-42.81	14.6
10/01/2011	21:40:04.87604	-27.54138	152.63706	-42.23	14.6
10/01/2011	21:40:04.96130	-27.54489	152.65757	-25.52	12.8
10/01/2011	21:40:05.44429	-27.39946	152.62573	-32.68	27.3

10/01/2011	21:40:05.45184	-27.55079	152.63482	-22.69	14.3
10/01/2011	21:40:13.44160	-27.61952	152.46113	-22.72	29.7
10/01/2011	21:40:22.52560	-27.62182	152.50794	-26.29	25.1
10/01/2011	21:40:23.20090	-27.66782	152.43577	-33.57	32.7
10/01/2011	21:40:23.27793	-27.65980	152.41699	-43.88	34.4
10/01/2011	21:40:41.10494	-27.66099	152.47575	-22.43	28.7
10/01/2011	21:40:48.15121	-27.63485	152.45146	-30.74	30.7
10/01/2011	21:40:48.23605	-27.63207	152.45100	-33.59	30.7
10/01/2011	21:40:50.36175	-27.69258	152.46259	-35.14	30.8
10/01/2011	21:40:54.16022	-27.55854	152.57223	-31.17	19.6
10/01/2011	21:40:54.20831	-27.54825	152.54475	-38.16	22.6
10/01/2011	21:40:55.18156	-27.39345	152.67135	-100.42	26.0
10/01/2011	21:40:55.47400	-27.39016	152.68123	-19.94	26.0
10/01/2011	21:41:18.28901	-27.40559	152.64113	-27.07	26.0
10/01/2011	21:41:19.85317	-27.53387	152.62238	-48.27	16.3
10/01/2011	21:41:19.95216	-27.52412	152.58109	-41.77	20.4
10/01/2011	21:41:20.01447	-27.59973	152.59575	-18.17	16.4
10/01/2011	21:41:20.02439	-27.65076	152.44735	-49.94	31.3
10/01/2011	21:41:20.05283	-27.64750	152.45061	-37.36	30.9
10/01/2011	21:41:20.11381	-27.50325	152.66240	-38.85	15.6
10/01/2011	21:41:20.12632	-27.56222	152.54825	-180.00	21.8
10/01/2011	21:41:20.34816	-27.66809	152.48545	-37.29	27.9
10/01/2011	21:41:20.45846	-27.50216	152.64079	-33.38	17.1
10/01/2011	21:41:20.46269	-27.62199	152.45577	-23.75	30.2
10/01/2011	21:41:20.51215	-27.50313	152.61876	-23.95	18.7
10/01/2011	21:41:20.57068	-27.67571	152.50945	-37.74	25.8
10/01/2011	21:41:20.74449	-27.66307	152.51159	-30.31	25.3
10/01/2011	21:41:20.96825	-27.70967	152.42052	-23.73	35.3
10/01/2011	21:41:28.74681	-27.62573	152.57983	-180.00	18.0
10/01/2011	21:41:31.31309	-27.42730	152.65338	-19.35	23.3
10/01/2011	21:41:33.07822	-27.65000	152.43211	-20.07	32.8
10/01/2011	21:41:43.59914	-27.64998	152.42394	-16.81	33.6
10/01/2011	21:41:43.68671	-27.63711	152.50728	-180.00	25.2
10/01/2011	21:41:43.73413	-27.68534	152.38551	-17.99	38.0
10/01/2011	21:41:57.42901	-27.52455	152.53445	-23.32	24.5
10/01/2011	21:42:03.12609	-27.63983	152.55639	-180.00	20.5
10/01/2011	21:42:06.68815	-27.33061	152.80042	-23.75	31.6
10/01/2011	21:42:06.75016	-27.32496	152.73466	-33.83	32.2
10/01/2011	21:42:12.60936	-27.65104	152.46245	-29.34	29.8
10/01/2011	21:42:12.65086	-27.56571	152.47793	-17.07	28.5
10/01/2011	21:42:15.33938	-27.66741	152.46436	-20.38	29.9
10/01/2011	21:42:15.43035	-27.64570	152.49660	-58.38	26.4

10/01/2011	21:42:19.18037	-27.39685	152.64760	-29.34	26.5
10/01/2011	21:42:19.36881	-27.38913	152.64775	-38.73	27.3
10/01/2011	21:42:19.44052	-27.39036	152.62712	-21.40	28.1
10/01/2011	21:42:25.93002	-27.69325	152.53795	-180.00	23.8
10/01/2011	21:42:25.98443	-27.70129	152.50235	-180.00	27.4
10/01/2011	21:42:26.03413	-27.69537	152.51361	-180.00	26.1
10/01/2011	21:42:26.10254	-27.69268	152.51428	-180.00	26.0
10/01/2011	21:42:26.14679	-27.70537	152.41972	-55.17	35.3
10/01/2011	21:42:26.18468	-27.70140	152.42125	-42.30	35.0
10/01/2011	21:42:34.45692	-27.40940	152.66843	-21.39	24.4
10/01/2011	21:42:38.61750	-27.62792	152.54005	-19.25	21.9
10/01/2011	21:42:46.24298	-27.71844	152.33451	-18.93	43.7
10/01/2011	21:42:49.27823	-27.66386	152.43019	-37.06	33.2
10/01/2011	21:42:49.86077	-27.54786	152.51225	-180.00	25.7
10/01/2011	21:42:50.34110	-27.66194	152.43167	-46.67	33.0
10/01/2011	21:43:06.22008	-27.73617	152.37566	-36.22	40.5
10/01/2011	21:43:11.97101	-27.64073	152.49712	-26.66	26.3
10/01/2011	21:43:20.99991	-27.38809	152.58437	-16.50	30.5
10/01/2011	21:43:21.01717	-27.32511	152.71933	-23.27	32.3
10/01/2011	21:43:22.26919	-27.61028	152.40538	-36.84	35.2
10/01/2011	21:43:22.37980	-27.59785	152.45947	-41.70	29.9
10/01/2011	21:43:22.46742	-27.60738	152.44655	-42.88	31.1
10/01/2011	21:43:34.26511	-27.68510	152.49433	-34.33	27.6
10/01/2011	21:43:34.65158	-27.68703	152.51220	-37.05	26.0
10/01/2011	21:43:34.90286	-27.66043	152.44286	-24.36	31.9
10/01/2011	21:43:37.01435	-27.71765	152.35369	0.00	41.9
10/01/2011	21:43:37.04705	-27.70144	152.32534	-20.20	44.1
10/01/2011	21:43:37.10455	-27.71859	152.32249	-28.11	44.9
10/01/2011	21:44:00.84343	-27.66842	152.44132	-49.74	32.2
10/01/2011	21:44:10.98962	-27.68358	152.45649	-44.64	31.1
10/01/2011	21:44:19.01317	-27.44083	152.72631	-180.00	19.5
10/01/2011	21:44:21.06616	-27.55968	152.59137	-23.09	17.8
10/01/2011	21:44:21.21815	-27.57038	152.56040	-50.27	20.4
10/01/2011	21:44:23.13067	-27.70651	152.39273	-48.32	37.8
10/01/2011	21:44:25.81234	-27.62920	152.46498	-40.83	29.3
10/01/2011	21:44:25.92299	-27.60672	152.48377	-23.19	27.4
10/01/2011	21:44:43.04457	-27.67519	152.56579	-180.00	20.5
10/01/2011	21:44:43.30167	-27.67859	152.55708	-180.00	21.5
10/01/2011	21:44:43.88151	-27.69158	152.49463	-17.70	27.8
10/01/2011	21:44:44.00387	-27.68950	152.44796	-24.31	32.1
10/01/2011	21:44:51.84219	-27.60836	152.38828	-23.81	36.8
10/01/2011	21:44:52.32764	-27.44776	152.62431	19.88	22.8

10/01/2011	21:44:52.84055	-27.65606	152.48953	-33.23	27.3
10/01/2011	21:44:55.17606	-27.66523	152.46516	-22.30	29.8
10/01/2011	21:44:55.52526	-27.66867	152.48483	-43.17	28.0
10/01/2011	21:45:01.00826	-27.35481	152.76813	-62.02	28.7
10/01/2011	21:45:01.90332	-27.39900	152.60458	16.34	28.4
10/01/2011	21:45:02.60893	-27.48824	152.77335	-180.00	13.9
10/01/2011	21:45:08.44314	-27.63480	152.47828	-29.67	28.1
10/01/2011	21:45:09.00092	-27.63661	152.46269	-36.24	29.6
10/01/2011	21:45:09.08753	-27.65054	152.38746	-25.90	37.1
10/01/2011	21:45:09.22273	-27.60640	152.45661	-18.03	30.1
10/01/2011	21:45:09.36235	-27.62703	152.42327	-25.27	33.4
10/01/2011	21:45:15.11403	-27.59623	152.62068	-31.05	14.0
10/01/2011	21:45:15.17260	-27.58508	152.58929	-27.66	17.3
10/01/2011	21:45:21.42879	-27.76014	152.32828	-23.79	45.8
10/01/2011	21:45:22.14962	-27.43848	152.59942	-24.11	25.2
10/01/2011	21:45:29.90527	-27.64486	152.50851	-75.68	25.2
10/01/2011	21:45:29.98143	-27.63276	152.53380	-45.53	22.6
10/01/2011	21:45:30.59169	-27.61803	152.58522	-180.00	17.4
10/01/2011	21:45:30.92377	-27.63180	152.49334	-31.29	26.6
10/01/2011	21:45:31.23430	-27.63250	152.50859	-20.45	25.1
10/01/2011	21:45:45.43951	-27.68226	152.44523	-20.68	32.2
10/01/2011	21:45:45.72011	-27.65389	152.46605	-42.91	29.5
10/01/2011	21:45:51.62132	-27.69588	152.42620	-15.67	34.4
10/01/2011	21:45:51.87285	-27.73941	152.38840	-49.93	39.4
10/01/2011	21:45:57.54135	-27.57384	152.56095	-55.68	20.3
10/01/2011	21:46:06.62018	-27.47995	152.63550	0.00	19.3
10/01/2011	21:46:06.96148	-27.45985	152.70705	-25.83	17.9
10/01/2011	21:46:07.07278	-27.38759	152.61031	-22.62	29.2
10/01/2011	21:46:15.06031	-27.60560	152.63464	-50.37	12.6
10/01/2011	21:46:15.12465	-27.59103	152.58159	-43.01	17.9
10/01/2011	21:46:15.13237	-27.55510	152.64050	-180.00	13.6
10/01/2011	21:46:15.17853	-27.59182	152.59305	-35.26	16.8
10/01/2011	21:46:15.24388	-27.54821	152.64310	-180.00	13.7
10/01/2011	21:46:15.45173	-27.64836	152.44260	-35.40	31.7
10/01/2011	21:46:16.81559	-27.73805	152.54044	-53.26	25.9
10/01/2011	21:46:20.70815	-27.73864	152.38648	-28.81	39.6
10/01/2011	21:46:22.94566	-27.47713	152.66568	0.00	17.8
10/01/2011	21:46:24.11500	-27.40600	152.84453	-30.64	24.4
10/01/2011	21:46:28.75781	-27.70796	152.50650	-44.52	27.3
10/01/2011	21:46:28.86012	-27.71213	152.41741	-20.28	35.7
10/01/2011	21:46:38.96840	-27.47043	152.62537	-23.28	20.8
10/01/2011	21:46:39.90095	-27.66017	152.41078	-52.70	35.0

10/01/2011	21:46:40.18404	-27.63652	152.48402	-19.06	27.5
10/01/2011	21:46:40.22737	-27.60921	152.48749	-39.43	27.1
10/01/2011	21:46:40.32758	-27.64250	152.50486	-36.28	25.5
10/01/2011	21:46:40.41329	-27.60440	152.45590	-22.10	30.2
10/01/2011	21:46:50.31887	-27.69999	152.52170	-180.00	25.6
10/01/2011	21:46:50.38993	-27.71318	152.42126	-43.73	35.4
10/01/2011	21:46:50.54317	-27.71498	152.46618	-25.46	31.3
10/01/2011	21:46:50.84395	-27.71063	152.40140	-19.77	37.2
10/01/2011	21:46:51.26576	-27.58092	152.55285	0.00	20.9
10/01/2011	21:46:58.03600	-27.72684	152.46175	-31.50	32.2
10/01/2011	21:47:02.52950	-27.45809	152.61388	-21.18	22.6
10/01/2011	21:47:10.15153	-27.65028	152.41871	-36.95	34.1
10/01/2011	21:47:10.34648	-27.65748	152.45687	-30.35	30.5
10/01/2011	21:47:10.39402	-27.64644	152.43621	-18.94	32.3
10/01/2011	21:47:10.64827	-27.59921	152.46345	-30.53	29.5
10/01/2011	21:47:14.83344	-27.59124	152.56248	-38.54	19.8
10/01/2011	21:47:14.87612	-27.59901	152.56158	-35.09	19.8
10/01/2011	21:47:14.91568	-27.59199	152.54495	-25.22	21.5
10/01/2011	21:47:18.64369	-27.71077	152.48267	-37.73	29.6
10/01/2011	21:47:18.75640	-27.69739	152.41003	-21.07	35.9
10/01/2011	21:47:18.86542	-27.71279	152.42813	-39.35	34.7
10/01/2011	21:47:18.94874	-27.70391	152.46069	-20.40	31.4
10/01/2011	21:47:23.96379	-27.50281	152.59860	-20.07	20.2
10/01/2011	21:47:24.46179	-27.49910	152.55434	-19.15	24.1
10/01/2011	21:47:25.43669	-27.42468	152.57963	-18.88	27.6
10/01/2011	21:47:25.69811	-27.38478	152.60570	-17.12	29.7
10/01/2011	21:47:28.63658	-27.58748	152.47922	-26.11	28.0
10/01/2011	21:47:32.81148	-27.39736	152.74538	-127.11	24.0
10/01/2011	21:47:32.83681	-27.35314	152.77446	-29.48	28.9
10/01/2011	21:47:38.84173	-27.46555	152.60695	-27.04	22.4
10/01/2011	21:47:38.90658	-27.64552	152.41794	-39.76	34.1
10/01/2011	21:47:39.21204	-27.46725	152.61594	-26.08	21.7
10/01/2011	21:47:42.28522	-27.67292	152.47497	-17.68	29.1
10/01/2011	21:47:42.35862	-27.59615	152.50796	-48.97	25.1
10/01/2011	21:47:42.92228	-27.66428	152.55646	-180.00	21.0
10/01/2011	21:47:45.15049	-27.65008	152.36160	-41.20	39.7
10/01/2011	21:47:56.41814	-27.57681	152.59088	-30.03	17.3
10/01/2011	21:47:56.44112	-27.59466	152.54419	-29.13	21.6
10/01/2011	21:47:56.46464	-27.58042	152.59092	-40.70	17.2
10/01/2011	21:47:56.49365	-27.54832	152.54581	-24.47	22.5
10/01/2011	21:47:56.56468	-27.60361	152.56420	-38.67	19.5
10/01/2011	21:47:56.60442	-27.58884	152.52625	-29.41	23.4

10/01/2011	21:47:57.10372	-27.58754	152.54128	-29.27	21.9
10/01/2011	21:47:57.30048	-27.60726	152.54111	-19.67	21.8
10/01/2011	21:48:06.92903	-27.46989	152.59102	-25.46	23.2
10/01/2011	21:48:08.21206	-27.45339	152.64318	-65.81	21.3
10/01/2011	21:48:12.44114	-27.72874	152.38976	-47.01	38.9
10/01/2011	21:48:20.60751	-27.32756	152.76552	-16.93	31.8
10/01/2011	21:48:20.63248	-27.38115	152.76531	-24.20	25.8
10/01/2011	21:48:20.89303	-27.36060	152.76737	-42.63	28.1
10/01/2011	21:48:21.02176	-27.36192	152.72744	-54.44	28.1
10/01/2011	21:48:21.08626	-27.35824	152.72785	-37.70	28.5
10/01/2011	21:48:22.34976	-27.60483	152.47244	-21.36	28.5
10/01/2011	21:48:22.42680	-27.64810	152.46470	-18.44	29.6
10/01/2011	21:48:22.72754	-27.62846	152.50023	-52.28	25.8
10/01/2011	21:48:23.70497	-27.62932	152.48551	-21.39	27.3
10/01/2011	21:48:35.44975	-27.46491	152.61242	-16.94	22.1
10/01/2011	21:48:36.86800	-27.72353	152.49963	-180.00	28.6
10/01/2011	21:48:37.05927	-27.73381	152.41624	-19.21	36.6
10/01/2011	21:48:37.11609	-27.76444	152.35923	-15.79	43.1
10/01/2011	21:48:37.19483	-27.77485	152.38355	-19.28	41.4
10/01/2011	21:48:37.30867	-27.74263	152.48169	-180.00	31.2
10/01/2011	21:48:37.60829	-27.75263	152.41113	-28.62	37.9
10/01/2011	21:48:55.58800	-27.66010	152.46558	-53.39	29.7
10/01/2011	21:48:56.00775	-27.60572	152.49411	-25.42	26.4
10/01/2011	21:48:56.31140	-27.59098	152.60072	-180.00	16.1
10/01/2011	21:48:56.64619	-27.60742	152.49621	-48.48	26.2
10/01/2011	21:48:56.78221	-27.60146	152.52743	-22.03	23.1
10/01/2011	21:48:57.07803	-27.35246	152.79349	-180.00	29.1
10/01/2011	21:48:57.10362	-27.37862	152.71145	-39.83	26.5
10/01/2011	21:48:57.15532	-27.38742	152.69525	-24.35	25.9
10/01/2011	21:48:57.20685	-27.36270	152.70867	-20.84	28.3
10/01/2011	21:48:57.28482	-27.38555	152.72432	-19.31	25.6
10/01/2011	21:48:57.40972	-27.34748	152.75405	-22.08	29.5
10/01/2011	21:48:57.60261	-27.35706	152.73834	-40.01	28.6
10/01/2011	21:48:58.95332	-27.72264	152.39822	-44.33	37.9
10/01/2011	21:49:06.74156	-27.58674	152.58785	-29.82	17.4
10/01/2011	21:49:06.81323	-27.59349	152.53427	-20.95	22.5
10/01/2011	21:49:07.38269	-27.60245	152.52482	-39.76	23.4
10/01/2011	21:49:07.54216	-27.58348	152.54616	-24.00	21.5
10/01/2011	21:49:09.02940	-27.72538	152.44508	-32.66	33.6
10/01/2011	21:49:09.72450	-27.72183	152.40069	-25.08	37.6
10/01/2011	21:49:23.06097	-27.68855	152.50266	-19.06	26.9
10/01/2011	21:49:23.13916	-27.70969	152.49219	-21.38	28.7

10/01/2011	21:49:23.23961	-27.69294	152.43222	-41.14	33.7
10/01/2011	21:49:26.60292	-27.58987	152.55527	-28.68	20.5
10/01/2011	21:49:35.68334	-27.71518	152.42183	-25.03	35.4
10/01/2011	21:49:35.89037	-27.73367	152.44533	-25.98	34.0
10/01/2011	21:49:36.06014	-27.72252	152.39516	-15.78	38.1
10/01/2011	21:49:37.97382	-27.38931	152.63824	-14.28	27.7
10/01/2011	21:49:38.41404	-27.44077	152.63069	-31.16	23.1
10/01/2011	21:49:38.61195	-27.43174	152.60831	-21.68	25.2
10/01/2011	21:49:38.84265	-27.44063	152.58216	-19.67	26.1
10/01/2011	21:49:48.56091	-27.68487	152.53199	-180.00	24.0
10/01/2011	21:49:51.85368	-27.64481	152.40766	-22.03	35.1
10/01/2011	21:49:51.93702	-27.66922	152.39857	-30.23	36.4
10/01/2011	21:49:53.09433	-27.62126	152.43184	-43.97	32.6
10/01/2011	21:49:58.75631	-27.67707	152.54792	-23.07	22.3
10/01/2011	21:49:58.81383	-27.68124	152.54650	-180.00	22.5
10/01/2011	21:50:03.71597	-27.69893	152.39515	-37.53	37.4
10/01/2011	21:50:03.81049	-27.72578	152.39519	-49.09	38.3
10/01/2011	21:50:03.88669	-27.72512	152.39182	-41.85	38.6
10/01/2011	21:50:03.99647	-27.72973	152.44549	-35.15	33.8
10/01/2011	21:50:05.28211	-27.38238	152.67711	-38.61	27.0
10/01/2011	21:50:05.32617	-27.39437	152.69444	-30.88	25.2
10/01/2011	21:50:05.41659	-27.37560	152.80691	-180.00	26.8
10/01/2011	21:50:05.46142	-27.74776	152.30978	-18.17	47.0
10/01/2011	21:50:05.99729	-27.39442	152.69645	-38.80	25.1
10/01/2011	21:50:13.46785	-27.59804	152.54821	-26.36	21.1
10/01/2011	21:50:17.83687	-27.66886	152.45266	-22.91	31.1
10/01/2011	21:50:17.90632	-27.69754	152.41263	-49.11	35.7
10/01/2011	21:50:18.17208	-27.69212	152.42082	-20.43	34.8
10/01/2011	21:50:18.21449	-27.69412	152.42870	-20.79	34.1
10/01/2011	21:50:34.01398	-27.53395	152.55882	-21.41	21.9
10/01/2011	21:50:34.29518	-27.50941	152.57591	-22.33	21.6
10/01/2011	21:50:35.80932	-27.60765	152.53218	-41.86	22.6
10/01/2011	21:50:35.97608	-27.60118	152.58187	-45.24	17.8
10/01/2011	21:50:36.52407	-27.72680	152.42058	-24.76	35.9
10/01/2011	21:50:36.57702	-27.59038	152.63110	-180.00	13.1
10/01/2011	21:50:44.52082	-27.68122	152.37547	-36.53	38.8
10/01/2011	21:50:44.72911	-27.67389	152.35462	-42.70	40.7
10/01/2011	21:50:44.76594	-27.67301	152.35369	-45.13	40.8
10/01/2011	21:50:45.08114	-27.66343	152.36527	-19.73	39.5
10/01/2011	21:50:49.68256	-27.62425	152.48982	-28.29	26.8
10/01/2011	21:50:56.94503	-27.73170	152.44418	-18.80	34.0
10/01/2011	21:50:57.15281	-27.75270	152.41855	-46.27	37.2

10/01/2011	21:50:57.35596	-27.73696	152.51820	-180.00	27.7
10/01/2011	21:50:57.62105	-27.58919	152.55211	-21.21	20.8
10/01/2011	21:51:11.54391	-27.63583	152.55522	-20.23	20.5
10/01/2011	21:51:11.60779	-27.58815	152.60778	-29.39	15.4
10/01/2011	21:51:11.67219	-27.58724	152.56443	-21.43	19.7
10/01/2011	21:51:23.61493	-27.62071	152.55657	-180.00	20.3
10/01/2011	21:51:23.67633	-27.59267	152.48919	-14.48	27.0
10/01/2011	21:51:23.74115	-27.62020	152.58267	-180.00	17.7
10/01/2011	21:51:23.90903	-27.63031	152.52555	-28.60	23.4
10/01/2011	21:51:25.04751	-27.69384	152.39758	-23.33	37.0
10/01/2011	21:51:25.27925	-27.75877	152.38447	-45.43	40.6
10/01/2011	21:51:28.16745	-27.39158	152.76136	-149.03	24.6
10/01/2011	21:51:28.21056	-27.39424	152.72925	-45.23	24.5
10/01/2011	21:51:28.23270	-27.39556	152.71454	-19.03	24.6
10/01/2011	21:51:28.27474	-27.38911	152.73720	-22.19	25.0
10/01/2011	21:51:28.90331	-27.40263	152.73059	-24.53	23.6
10/01/2011	21:51:28.93282	-27.34755	152.82680	-25.52	30.2
10/01/2011	21:51:29.17932	-27.31308	152.84397	-22.00	34.3
10/01/2011	21:51:37.05743	-27.47740	152.59271	-16.25	22.5
10/01/2011	21:51:49.85431	-27.62857	152.45630	-19.15	30.2
10/01/2011	21:51:49.93427	-27.60607	152.48724	-31.45	27.1
10/01/2011	21:51:49.97192	-27.63432	152.44667	-29.06	31.2
10/01/2011	21:51:51.42458	-27.68701	152.42757	-29.40	34.0
10/01/2011	21:51:57.19892	-27.35452	152.78740	-25.61	28.9
10/01/2011	21:51:57.24436	-27.40203	152.74462	-25.11	23.5
10/01/2011	21:51:57.56325	-27.40443	152.71915	-28.58	23.6
10/01/2011	21:52:04.04878	-27.73789	152.41347	-39.64	37.0
10/01/2011	21:52:04.16042	-27.74316	152.38851	-41.33	39.5
10/01/2011	21:52:04.24296	-27.72840	152.47630	-180.00	30.9
10/01/2011	21:52:08.79458	-27.58052	152.63033	-180.00	13.4
10/01/2011	21:52:08.84843	-27.57397	152.55198	-16.81	21.1
10/01/2011	21:52:17.83908	-27.58709	152.59578	-26.25	16.6
10/01/2011	21:52:21.47524	-27.61848	152.48336	-28.51	27.5
10/01/2011	21:52:28.99250	-27.73474	152.49777	-180.00	29.3
10/01/2011	21:52:34.29837	-27.73989	152.43022	-29.53	35.6
10/01/2011	21:52:34.37341	-27.72102	152.46437	-26.62	31.7
10/01/2011	21:52:34.56825	-27.72965	152.47627	-26.28	31.0
10/01/2011	21:52:35.49003	-27.73930	152.41870	-32.37	36.6
10/01/2011	21:52:36.57621	-27.39187	152.65135	-19.45	26.9
10/01/2011	21:52:36.60466	-27.39632	152.65368	-32.15	26.4
10/01/2011	21:52:36.63100	-27.38743	152.72122	-42.13	25.4
10/01/2011	21:52:36.69007	-27.38503	152.68683	-38.97	26.4

10/01/2011	21:52:36.71465	-27.39060	152.67927	-33.09	26.0
10/01/2011	21:52:49.07560	-27.65587	152.45786	-42.74	30.3
10/01/2011	21:53:04.35382	-27.59843	152.66569	-180.00	9.6
10/01/2011	21:53:04.37546	-27.61359	152.54277	-53.35	21.6
10/01/2011	21:53:04.41620	-27.61422	152.53821	-31.05	22.0
10/01/2011	21:53:04.51850	-27.60995	152.59793	-35.36	16.2
10/01/2011	21:53:04.55785	-27.61262	152.54804	-43.71	21.1
10/01/2011	21:53:04.62562	-27.62040	152.52439	-40.04	23.4
10/01/2011	21:53:04.79125	-27.61528	152.50434	-24.76	25.4
10/01/2011	21:53:08.86600	-27.72784	152.49088	-180.00	29.6
10/01/2011	21:53:12.44984	-27.47851	152.58579	-24.22	22.9
10/01/2011	21:53:13.69689	-27.67242	152.43938	-31.65	32.5
10/01/2011	21:53:13.76837	-27.65332	152.46513	-55.83	29.6
10/01/2011	21:53:26.21814	-27.46739	152.59401	-22.22	23.2
10/01/2011	21:53:31.29890	-27.75683	152.42691	-30.88	36.7
10/01/2011	21:53:32.65022	-27.45977	152.63432	-32.18	21.2
10/01/2011	21:53:33.65182	-27.60262	152.53457	-26.34	22.4
10/01/2011	21:53:39.85026	-27.38129	152.73702	-37.88	25.9
10/01/2011	21:53:39.89707	-27.36040	152.72259	-19.48	28.4
10/01/2011	21:53:39.99018	-27.37982	152.74592	-69.06	26.0
10/01/2011	21:53:40.05751	-27.35175	152.72512	-16.41	29.3
10/01/2011	21:53:40.43942	-27.38855	152.68720	-58.45	26.0
10/01/2011	21:53:40.51317	-27.38451	152.69170	-60.65	26.3
10/01/2011	21:53:51.35468	-27.58641	152.54238	-24.18	21.8
10/01/2011	21:53:51.39716	-27.60532	152.49317	-33.15	26.5
10/01/2011	21:53:51.41689	-27.61160	152.50884	-27.09	24.9
10/01/2011	21:53:52.22626	-27.58336	152.54572	-23.41	21.6
10/01/2011	21:54:18.67026	-27.41675	152.69986	-134.37	22.7
10/01/2011	21:54:18.73058	-27.38057	152.73403	-17.74	26.0
10/01/2011	21:54:18.76004	-27.40632	152.69023	-21.74	24.0
10/01/2011	21:54:19.45021	-27.69198	152.32271	-23.96	44.2
10/01/2011	21:54:19.54127	-27.64934	152.42800	-14.95	33.2
10/01/2011	21:54:19.67077	-27.69404	152.32921	-28.23	43.6
10/01/2011	21:54:33.15646	-27.65564	152.48634	-23.29	27.6
10/01/2011	21:54:33.33225	-27.64719	152.40985	-32.74	34.9
10/01/2011	21:54:33.59744	-27.63748	152.48947	-42.27	27.0
10/01/2011	21:54:33.91981	-27.63851	152.53507	-32.60	22.5
10/01/2011	21:54:38.03991	-27.47083	152.61591	-25.10	21.4
10/01/2011	21:54:38.21060	-27.47291	152.57263	-31.18	24.3
10/01/2011	21:54:38.31272	-27.49066	152.54412	-20.81	25.4
10/01/2011	21:54:38.40644	-27.47772	152.56345	-47.14	24.7
10/01/2011	21:54:38.46952	-27.47543	152.54905	-27.15	26.0

10/01/2011	21:54:38.80551	-27.47273	152.57289	-31.13	24.3
10/01/2011	21:54:45.54860	-27.37686	152.71142	-39.04	26.7
10/01/2011	21:54:45.62615	-27.40671	152.72328	-34.89	23.3
10/01/2011	21:54:45.69965	-27.40725	152.66897	-27.40	24.6
10/01/2011	21:54:46.17726	-27.42195	152.67747	-48.87	22.8
10/01/2011	21:54:57.37315	-27.61756	152.51360	-35.07	24.5
10/01/2011	21:54:57.41805	-27.62632	152.50188	-44.50	25.7
10/01/2011	21:55:14.48074	-27.75733	152.41249	-39.50	38.0
10/01/2011	21:55:14.87049	-27.78116	152.32652	-17.65	46.8
10/01/2011	21:55:15.22863	-27.78469	152.33184	-26.18	46.5
10/01/2011	21:55:24.80798	-27.37554	152.71680	-20.59	26.8
10/01/2011	21:55:24.84040	-27.39408	152.65263	-24.07	26.6
10/01/2011	21:55:24.91462	-27.39306	152.66922	-50.42	26.1
10/01/2011	21:55:24.97145	-27.37541	152.73942	-180.00	26.5
10/01/2011	21:55:25.21487	-27.57721	152.57050	-23.42	19.3
10/01/2011	21:55:25.42105	-27.64826	152.43689	-23.93	32.3
10/01/2011	21:55:30.74865	-27.47608	152.62021	-36.60	20.7
10/01/2011	21:55:30.80629	-27.44289	152.61234	-20.40	24.0
10/01/2011	21:55:30.84319	-27.47147	152.57641	-52.80	24.1
10/01/2011	21:55:30.98953	-27.62901	152.67671	-25.29	8.6
10/01/2011	21:55:46.92051	-27.58703	152.51733	-36.71	24.3
10/01/2011	21:55:46.98235	-27.58242	152.53699	-19.00	22.4
10/01/2011	21:55:47.00661	-27.61471	152.50407	-19.74	25.4
10/01/2011	21:56:02.29144	-27.74776	152.42115	-34.49	36.8
10/01/2011	21:56:02.57249	-27.67823	152.44989	-31.80	31.6
10/01/2011	21:56:05.66429	-27.47828	152.59278	-41.74	22.4
10/01/2011	21:56:05.95208	-27.45428	152.68734	-26.71	19.1
10/01/2011	21:56:17.21616	-27.47517	152.63032	-180.00	20.1
10/01/2011	21:56:17.64529	-27.48803	152.54589	-40.15	25.4
10/01/2011	21:56:17.67426	-27.49003	152.55738	-32.23	24.4
10/01/2011	21:56:17.84469	-27.48886	152.55913	-47.73	24.3
10/01/2011	21:56:18.07345	-27.48728	152.55732	-21.33	24.5
10/01/2011	21:56:19.80771	-27.43084	152.70919	-32.63	20.9
10/01/2011	21:56:19.86058	-27.42139	152.70590	-35.61	22.0
10/01/2011	21:56:19.88612	-27.42444	152.65907	-44.31	23.3
10/01/2011	21:56:19.91881	-27.43519	152.65813	-28.90	22.3
10/01/2011	21:56:20.02036	-27.42153	152.65581	-27.20	23.7
10/01/2011	21:56:25.82262	-27.78372	152.34880	-34.76	44.9
10/01/2011	21:56:25.93827	-27.74948	152.40151	-25.45	38.6
10/01/2011	21:56:26.00892	-27.78183	152.36052	-39.16	43.8
10/01/2011	21:56:31.60602	-27.58217	152.51526	-24.56	24.6
10/01/2011	21:56:31.68249	-27.60749	152.56689	-35.48	19.2

10/01/2011	21:56:31.73540	-27.57830	152.55080	-23.41	21.2
10/01/2011	21:56:32.32585	-27.58567	152.55923	-31.97	20.2
10/01/2011	21:56:39.20294	-27.62189	152.55190	-28.90	20.7
10/01/2011	21:56:49.38353	-27.57750	152.53653	-32.96	22.6
10/01/2011	21:57:00.01751	-27.46618	152.59179	-60.98	23.4
10/01/2011	21:57:00.05425	-27.46855	152.62703	-180.00	20.8
10/01/2011	21:57:00.06928	-27.48788	152.55504	-23.69	24.7
10/01/2011	21:57:04.78448	-27.67210	152.44823	-40.89	31.6
10/01/2011	21:57:04.84989	-27.66993	152.48512	-30.22	28.0
10/01/2011	21:57:04.92455	-27.65109	152.40235	-20.42	35.7
10/01/2011	21:57:09.54752	-27.60560	152.50984	-30.55	24.9
10/01/2011	21:57:09.64969	-27.49568	152.60120	-180.00	20.5
10/01/2011	21:57:10.30494	-27.60337	152.50718	-26.01	25.1
10/01/2011	21:57:11.61378	-27.40614	152.66449	-16.72	24.9
10/01/2011	21:57:11.95493	-27.40537	152.65868	-21.51	25.2
10/01/2011	21:57:12.08941	-27.40507	152.65890	-37.36	25.3
10/01/2011	21:57:25.19681	-27.69657	152.45556	-12.64	31.6
10/01/2011	21:57:25.29387	-27.73569	152.41836	-21.73	36.5
10/01/2011	21:57:25.38026	-27.74602	152.41749	-29.90	37.0
10/01/2011	21:57:29.79750	-27.45518	152.64301	-27.69	21.1
10/01/2011	21:57:29.92242	-27.51807	152.74994	-88.58	10.6
10/01/2011	21:57:40.75148	-27.59365	152.58740	-34.89	17.3
10/01/2011	21:57:40.81821	-27.59915	152.51941	-23.86	24.0
10/01/2011	21:57:41.56233	-27.58163	152.47286	-27.65	28.7
10/01/2011	21:57:47.63002	-27.67719	152.50414	-25.18	26.4
10/01/2011	21:57:47.82573	-27.59028	152.53524	-20.93	22.5
10/01/2011	21:57:50.56987	-27.47452	152.60559	-30.05	21.8
10/01/2011	21:57:50.67910	-27.50393	152.57338	-52.11	22.2
10/01/2011	21:57:56.84392	-27.72155	152.37560	-20.94	39.9
10/01/2011	21:57:57.48824	-27.47341	152.62338	-35.07	20.7
10/01/2011	21:57:57.65399	-27.47854	152.56269	-24.08	24.7
10/01/2011	21:58:02.68549	-27.62650	152.47144	-20.25	28.7
10/01/2011	21:58:26.55878	-27.76206	152.37248	-39.62	41.8
10/01/2011	21:58:36.89242	-27.44540	152.62827	-44.07	22.8
10/01/2011	21:58:37.02936	-27.47747	152.56123	-35.33	24.9
10/01/2011	21:58:37.51077	-27.48897	152.56715	-23.03	23.6
10/01/2011	21:58:37.77531	-27.48956	152.56391	-23.75	23.9
10/01/2011	21:58:40.74720	-27.66103	152.45389	-15.96	30.8
10/01/2011	21:58:40.79643	-27.70032	152.40419	-40.02	36.6
10/01/2011	21:58:40.88515	-27.70683	152.39266	-45.08	37.9
10/01/2011	21:58:52.56596	-27.48214	152.61033	-18.88	20.9
10/01/2011	21:58:52.96656	-27.45283	152.52779	-52.85	29.2

10/01/2011	21:59:21.46135	-27.56341	152.58202	-25.59	18.6
10/01/2011	21:59:21.54049	-27.55855	152.54788	-22.58	21.9
10/01/2011	21:59:21.67157	-27.56157	152.49501	-32.08	26.9
10/01/2011	21:59:21.89338	-27.56466	152.57669	-74.43	19.0
10/01/2011	21:59:22.00707	-27.55551	152.53814	-25.09	23.0
10/01/2011	21:59:22.01402	-27.58141	152.50082	-25.55	26.0
10/01/2011	21:59:22.05099	-27.55416	152.54593	-46.00	22.3
10/01/2011	21:59:25.78220	-27.40618	152.72399	-38.85	23.3
10/01/2011	21:59:25.86917	-27.40789	152.70884	-34.48	23.4
10/01/2011	21:59:29.21706	-27.48859	152.58743	-27.28	22.1
10/01/2011	21:59:34.45780	-27.69843	152.44737	-45.15	32.4
10/01/2011	21:59:34.55342	-27.70779	152.37855	-46.05	39.2
10/01/2011	21:59:35.77458	-27.50303	152.54990	-29.56	24.2
10/01/2011	21:59:54.35521	-27.48276	152.61335	-43.05	20.6
10/01/2011	21:59:54.44215	-27.81996	152.77349	-26.20	23.1
10/01/2011	22:00:01.89134	-27.65717	152.55691	-23.72	20.8
10/01/2011	22:00:04.51375	-27.79418	152.31207	-24.76	48.7
10/01/2011	22:00:08.98796	-27.63070	152.44930	-33.57	30.9
10/01/2011	22:00:09.28210	-27.62764	152.45242	-45.32	30.6
10/01/2011	22:00:19.32688	-27.51194	152.60567	-24.77	19.1
10/01/2011	22:00:22.51569	-27.65781	152.40678	-39.68	35.4
10/01/2011	22:00:22.57564	-27.66548	152.38165	-24.00	37.9
10/01/2011	22:00:24.63782	-27.63914	152.53835	-29.00	22.2
10/01/2011	22:00:40.94749	-27.60472	152.52090	-34.03	23.8
10/01/2011	22:00:41.05119	-27.57829	152.56127	-31.08	20.1
10/01/2011	22:00:41.28795	-27.61775	152.54987	-36.43	20.9
10/01/2011	22:01:04.67773	-27.47634	152.60140	-20.49	21.9
10/01/2011	22:01:09.08708	-27.71385	152.42014	-25.62	35.5
10/01/2011	22:01:12.58925	-27.67894	152.54205	-37.04	22.9
10/01/2011	22:01:25.45268	-27.56981	152.55486	-17.44	21.0
10/01/2011	22:01:25.56954	-27.61011	152.55183	-35.29	20.7
10/01/2011	22:01:25.93970	-27.59788	152.51536	-22.71	24.4
10/01/2011	22:01:35.31051	-27.45243	152.60201	-42.28	23.8
10/01/2011	22:01:50.44847	-27.47605	152.59921	-25.02	22.1
10/01/2011	22:01:53.25714	-27.56373	152.50678	-15.65	25.7
10/01/2011	22:01:59.76336	-27.63251	152.50170	-26.29	25.7
10/01/2011	22:01:59.90215	-27.63061	152.50411	-40.74	25.5
10/01/2011	22:02:03.06251	-27.49013	152.59068	-29.14	21.7
10/01/2011	22:02:03.81206	-27.45850	152.62343	-41.48	21.9
10/01/2011	22:02:04.02296	-27.46084	152.66663	-31.38	19.3
10/01/2011	22:02:09.33977	-27.60849	152.54350	-37.90	21.5
10/01/2011	22:02:09.50949	-27.50635	152.61255	-180.00	18.9

10/01/2011	22:02:33.96553	-27.82980	152.35607	-41.73	46.7
10/01/2011	22:02:34.10014	-27.82482	152.36271	-40.53	45.9
10/01/2011	22:02:34.69905	-27.83335	152.34519	-22.32	47.8
10/01/2011	22:02:38.92453	-27.63306	152.49992	-31.94	25.9
10/01/2011	22:02:38.96615	-27.63476	152.48380	-47.66	27.5
10/01/2011	22:03:00.18223	-27.58862	152.55020	-22.23	21.0
10/01/2011	22:03:00.75090	-27.59802	152.51764	-27.42	24.1
10/01/2011	22:03:00.97730	-27.49310	152.60917	-180.00	20.1
10/01/2011	22:03:14.48459	-27.61126	152.54319	0.00	21.6
10/01/2011	22:03:28.46104	-27.84617	152.35454	-37.39	47.8
10/01/2011	22:03:49.12113	-27.41467	152.69682	-19.66	23.0
10/01/2011	22:03:49.45754	-27.41439	152.70338	-27.41	22.8
10/01/2011	22:03:57.53809	-27.49548	152.58881	-39.18	21.5
10/01/2011	22:04:12.89138	-27.48887	152.58809	-26.82	22.0
10/01/2011	22:04:19.51626	-27.63424	152.52549	-24.20	23.4
10/01/2011	22:04:26.54692	-27.50727	152.52329	-17.30	26.3
10/01/2011	22:04:26.79433	-27.64833	152.56220	-24.05	20.1
10/01/2011	22:04:32.85446	-27.46902	152.66868	-19.88	18.5
10/01/2011	22:04:32.90549	-27.44838	152.58453	-25.60	25.3
10/01/2011	22:04:48.68573	-27.63472	152.55809	-27.92	20.2
10/01/2011	22:05:08.61253	-27.57154	152.56080	-14.81	20.3
10/01/2011	22:05:09.59583	-27.61949	152.55170	-24.11	20.7
10/01/2011	22:05:38.78077	-27.62328	152.53137	-29.70	22.7
10/01/2011	22:05:38.95777	-27.64720	152.49060	-26.91	27.0
10/01/2011	22:05:44.82870	-27.59499	152.48695	-57.02	27.2
10/01/2011	22:05:51.87631	-27.64385	152.50433	-43.66	25.6
10/01/2011	22:06:07.06237	-27.51200	152.65519	-77.94	15.4
10/01/2011	22:06:07.15055	-27.50150	152.59986	-21.39	20.2
10/01/2011	22:06:14.72019	-27.65443	152.52950	-25.15	23.4
10/01/2011	22:06:14.83873	-27.65392	152.49387	-26.29	26.8
10/01/2011	22:06:14.94382	-27.61141	152.53486	-13.47	22.4
10/01/2011	22:06:26.89764	-27.66343	152.50953	-24.39	25.5
10/01/2011	22:06:26.90521	-27.65389	152.52692	-26.00	23.6
10/01/2011	22:06:38.84688	-27.60843	152.47634	-27.31	28.2
10/01/2011	22:07:00.92350	-27.51021	152.61481	-19.99	18.5
10/01/2011	22:07:26.16928	-27.67398	152.41973	-44.15	34.4
10/01/2011	22:07:26.22842	-27.73143	152.42977	-35.18	35.3
10/01/2011	22:07:26.94498	-27.58816	152.53740	-24.91	22.3
10/01/2011	22:07:26.98310	-27.59271	152.51048	-22.82	24.9
10/01/2011	22:07:36.54645	-27.58676	152.56509	-17.88	19.6
10/01/2011	22:07:36.98818	-27.62097	152.51958	-30.05	23.9
10/01/2011	22:07:46.49692	-27.50606	152.60368	-20.82	19.6

10/01/2011	22:07:47.21328	-27.48673	152.70481	-39.14	15.1
10/01/2011	22:07:51.30868	-27.66013	152.47744	-25.88	28.5
10/01/2011	22:08:03.07745	-27.65700	152.50148	-22.88	26.1
10/01/2011	22:08:13.89034	-27.66361	152.49735	-26.01	26.7
10/01/2011	22:08:13.94954	-27.63411	152.48930	-40.75	27.0
10/01/2011	22:08:19.55456	-27.47055	152.62056	-13.91	21.1
10/01/2011	22:08:44.76940	-27.60225	152.54537	-33.20	21.4
10/01/2011	22:08:44.78872	-27.49387	152.61437	-73.69	19.7
10/01/2011	22:08:44.80028	-27.49606	152.61130	-29.42	19.7
10/01/2011	22:08:44.82598	-27.63639	152.54883	-31.51	21.2
10/01/2011	22:08:44.83538	-27.52228	152.60557	-40.69	18.4
10/01/2011	22:08:44.90673	-27.62876	152.50023	-23.95	25.9
10/01/2011	22:08:44.96564	-27.63681	152.50777	-30.76	25.2
10/01/2011	22:08:45.01475	-27.54477	152.54631	-38.46	22.6
10/01/2011	22:08:45.17193	-27.62412	152.50425	-22.95	25.4
10/01/2011	22:08:45.24271	-27.63469	152.51577	-22.77	24.4
10/01/2011	22:08:45.57732	-27.52956	152.57309	-19.95	20.8
10/01/2011	22:08:59.73757	-27.67321	152.48012	-29.99	28.6
10/01/2011	22:08:59.88135	-27.64622	152.52578	-20.15	23.6
10/01/2011	22:09:00.59277	-27.52286	152.58307	-17.09	20.3
10/01/2011	22:09:21.40955	-27.69158	152.45850	-15.33	31.2
10/01/2011	22:09:25.16655	-27.57404	152.58119	-78.98	18.3
10/01/2011	22:09:25.19352	-27.58126	152.52810	-29.40	23.3
10/01/2011	22:09:25.27579	-27.58863	152.52993	-28.57	23.0
10/01/2011	22:09:25.36371	-27.58813	152.56307	-80.16	19.8
10/01/2011	22:09:25.91815	-27.58487	152.52660	-19.51	23.4
10/01/2011	22:09:26.04528	-27.57238	152.52936	-35.91	23.4
10/01/2011	22:09:26.12825	-27.57256	152.52117	-19.72	24.2
10/01/2011	22:09:29.61985	-27.62357	152.55168	-14.95	20.8
10/01/2011	22:09:29.67327	-27.65751	152.49811	-24.09	26.5
10/01/2011	22:09:29.76092	-27.65781	152.51115	-42.57	25.2
10/01/2011	22:09:29.87868	-27.64900	152.51946	-36.03	24.2
10/01/2011	22:09:36.06005	-27.68737	152.44671	-16.99	32.2
10/01/2011	22:09:49.16536	-27.68159	152.51352	-22.47	25.6
10/01/2011	22:10:25.81046	-27.55285	152.55920	-30.95	21.1
10/01/2011	22:10:25.94356	-27.58334	152.56477	-40.53	19.7
10/01/2011	22:10:25.98694	-27.56935	152.51475	-19.91	24.8
10/01/2011	22:10:27.13857	-27.52161	152.56167	-25.00	22.2
10/01/2011	22:10:37.89281	-27.66302	152.44602	-34.81	31.6
10/01/2011	22:10:50.88351	-27.41019	152.60170	-111.94	27.5
10/01/2011	22:10:51.01252	-27.46027	152.59765	-20.25	23.5
10/01/2011	22:10:51.64927	-27.42254	152.64872	-15.87	23.9

10/01/2011	22:11:09.32058	-27.60019	152.58307	-180.00	17.7
10/01/2011	22:11:09.38652	-27.56752	152.53966	-21.71	22.5
10/01/2011	22:11:10.07746	-27.60356	152.55532	-29.26	20.4
10/01/2011	22:11:10.07992	-27.58412	152.52618	-49.57	23.5
10/01/2011	22:11:15.70860	-27.65076	152.52904	-18.94	23.3
10/01/2011	22:11:31.57223	-27.40379	152.60759	-16.37	27.8
10/01/2011	22:11:31.64391	-27.47137	152.61410	-16.44	21.5
10/01/2011	22:11:31.79459	-27.53672	152.50954	-35.55	26.3
10/01/2011	22:11:35.43850	-27.65461	152.49723	-38.78	26.5
10/01/2011	22:11:35.50081	-27.65621	152.49114	-15.89	27.1
10/01/2011	22:11:35.79552	-27.30273	152.69940	-25.13	35.1
10/01/2011	22:12:08.11298	-27.63045	152.50475	-35.12	25.4
10/01/2011	22:12:08.85684	-27.68265	152.51772	-22.50	25.3
10/01/2011	22:12:09.08772	-27.68193	152.50698	-22.65	26.3
10/01/2011	22:12:10.06780	-27.45011	152.62611	-39.73	22.5
10/01/2011	22:12:10.11123	-27.47533	152.58424	-20.52	23.3
10/01/2011	22:12:10.12956	-27.47442	152.58169	-20.54	23.5
10/01/2011	22:12:10.36731	-27.45338	152.66054	-180.00	20.4
10/01/2011	22:12:10.53435	-27.47337	152.59974	-23.03	22.3
10/01/2011	22:12:10.68504	-27.44858	152.61628	-18.97	23.2
10/01/2011	22:12:10.72128	-27.48051	152.60124	-42.90	21.6
10/01/2011	22:12:10.77504	-27.48072	152.58466	-30.02	22.8
10/01/2011	22:12:30.14966	-27.42476	152.72651	-21.98	21.2
10/01/2011	22:12:30.20242	-27.48367	152.70459	-46.51	15.4
10/01/2011	22:12:30.22296	-27.47095	152.68000	-18.42	17.7
10/01/2011	22:12:30.24015	-27.46806	152.68674	-21.38	17.7
10/01/2011	22:12:30.25427	-27.47368	152.67808	-44.88	17.5
10/01/2011	22:12:30.54335	-27.47435	152.67484	-44.43	17.6
10/01/2011	22:12:30.85983	-27.47267	152.67849	-49.20	17.6
10/01/2011	22:12:30.95565	-27.46858	152.71427	-19.20	16.7
10/01/2011	22:12:31.30358	-27.47261	152.67081	-23.95	18.0
10/01/2011	22:12:58.00093	-27.59802	152.51182	-33.82	24.7
10/01/2011	22:13:15.14139	-27.64991	152.52570	-27.61	23.6
10/01/2011	22:13:15.20151	-27.70356	152.47561	-34.90	30.0
10/01/2011	22:13:15.27646	-27.65757	152.50059	-22.13	26.2
10/01/2011	22:13:15.33611	-27.68595	152.47508	-28.30	29.4
10/01/2011	22:13:15.43639	-27.68369	152.47048	-43.79	29.8
10/01/2011	22:13:15.63721	-27.68149	152.47055	-43.32	29.7
10/01/2011	22:13:15.68853	-27.67890	152.49956	-17.70	26.9
10/01/2011	22:13:15.90224	-27.68136	152.50985	-20.72	26.0
10/01/2011	22:13:20.17879	-27.50340	152.56977	-56.82	22.5
10/01/2011	22:13:20.24880	-27.47890	152.58328	-39.12	23.1

10/01/2011	22:13:20.37196	-27.74029	152.36761	-34.43	41.4
10/01/2011	22:13:44.78549	-27.49861	152.61516	-136.12	19.3
10/01/2011	22:13:44.82414	-27.49970	152.60421	-56.10	20.0
10/01/2011	22:13:44.84306	-27.48611	152.62179	-27.73	19.7
10/01/2011	22:13:44.84633	-27.50440	152.57093	-34.10	22.4
10/01/2011	22:13:44.90072	-27.47794	152.60990	-33.95	21.2
10/01/2011	22:13:44.93420	-27.50083	152.57561	-40.59	22.2
10/01/2011	22:13:44.96142	-27.48020	152.60800	-14.84	21.2
10/01/2011	22:13:46.32535	-27.49378	152.60888	-53.59	20.1
10/01/2011	22:14:08.04511	-27.46269	152.71435	-45.95	17.4
10/01/2011	22:14:08.07970	-27.48461	152.73231	-30.82	14.6
10/01/2011	22:14:08.10996	-27.49074	152.67618	-29.90	16.0
10/01/2011	22:14:08.21138	-27.48806	152.68750	-24.58	15.7
10/01/2011	22:14:08.30784	-27.50065	152.70370	-71.40	13.7
10/01/2011	22:14:08.36209	-27.48699	152.69959	-18.15	15.3
10/01/2011	22:14:08.72284	-27.49531	152.68176	-33.19	15.3
10/01/2011	22:14:09.01968	-27.49293	152.67892	-27.22	15.6
10/01/2011	22:14:17.97677	-27.58212	152.52278	-39.00	23.8
10/01/2011	22:14:18.11303	-27.62623	152.51422	-19.36	24.5
10/01/2011	22:14:37.04322	-27.64922	152.51772	0.00	24.4
10/01/2011	22:14:37.27474	-27.52111	152.54142	-25.07	24.0
10/01/2011	22:14:37.28095	-27.52942	152.59887	-61.62	18.6
10/01/2011	22:14:38.03073	-27.52347	152.55700	-21.17	22.5
10/01/2011	22:14:39.20571	-27.28025	152.73488	-52.16	37.1
10/01/2011	22:14:44.09496	-27.73565	152.40342	-33.09	37.9
10/01/2011	22:14:54.32458	-27.47619	152.58709	-19.49	23.0
10/01/2011	22:15:05.88142	-27.63835	152.51187	-22.94	24.8
10/01/2011	22:15:05.93630	-27.63448	152.47825	-47.70	28.1
10/01/2011	22:15:06.00908	-27.65067	152.47217	-27.65	28.9
10/01/2011	22:15:06.07929	-27.68206	152.47601	-34.01	29.2
10/01/2011	22:15:06.60900	-27.61394	152.52132	-21.12	23.7
10/01/2011	22:15:07.13135	-27.65452	152.48196	-24.11	28.0
10/01/2011	22:15:09.77472	-27.47899	152.73779	-180.00	15.1
10/01/2011	22:15:09.82897	-27.51062	152.70096	-35.12	12.9
10/01/2011	22:15:09.91591	-27.49621	152.67174	-39.14	15.7
10/01/2011	22:15:25.66782	-27.54667	152.52842	-42.97	24.2
10/01/2011	22:15:34.49773	-27.45681	152.60388	-15.80	23.3
10/01/2011	22:15:45.09232	-27.67205	152.49600	-20.41	27.0
10/01/2011	22:15:50.99023	-27.53052	152.55030	-16.40	22.8
10/01/2011	22:15:51.09516	-27.57689	152.49783	-60.02	26.3
10/01/2011	22:15:51.24824	-27.55006	152.53708	-13.97	23.2
10/01/2011	22:15:51.40660	-27.60388	152.48331	-27.07	27.5

10/01/2011	22:15:51.79350	-27.66227	152.35194	-15.51	40.8
10/01/2011	22:15:52.05723	-27.60538	152.49296	-20.10	26.5
10/01/2011	22:16:03.12906	-27.67450	152.46695	-35.53	29.9
10/01/2011	22:16:08.12257	-27.73583	152.41653	-46.80	36.7
10/01/2011	22:16:08.17538	-27.73002	152.43206	-15.65	35.0
10/01/2011	22:16:08.21582	-27.75474	152.39939	-55.83	39.1
10/01/2011	22:16:09.59159	-27.48991	152.57566	-28.35	22.9
10/01/2011	22:16:21.16342	-27.67422	152.46737	-17.78	29.8
10/01/2011	22:16:33.84662	-27.63336	152.50963	-29.91	25.0
10/01/2011	22:16:33.95936	-27.46063	152.47468	-15.89	33.0
10/01/2011	22:16:33.96935	-27.62467	152.50566	-26.36	25.3
10/01/2011	22:16:34.14935	-27.61717	152.52246	-35.17	23.6
10/01/2011	22:16:34.52195	-27.60971	152.53196	-32.70	22.7
10/01/2011	22:16:34.78317	-27.61051	152.55357	-22.52	20.5
10/01/2011	22:16:45.07609	-27.68599	152.47514	-27.94	29.4
10/01/2011	22:16:47.60674	-27.57559	152.52765	-42.71	23.5
10/01/2011	22:16:47.66296	-27.52641	152.54772	-15.79	23.2
10/01/2011	22:16:47.77814	-27.56725	152.57693	-39.34	18.9
10/01/2011	22:16:47.85829	-27.53439	152.55411	-15.18	22.3
10/01/2011	22:16:47.90915	-27.56152	152.51435	-23.37	25.1
10/01/2011	22:17:12.65958	-27.73561	152.38294	-33.86	39.8
10/01/2011	22:17:12.75523	-27.70098	152.38600	-18.32	38.3
10/01/2011	22:17:13.22822	-27.67296	152.42883	-16.71	33.5
10/01/2011	22:17:13.62642	-27.62152	152.41930	-28.77	33.8
10/01/2011	22:17:13.86868	-27.65095	152.38459	-23.51	37.4
10/01/2011	22:17:14.31708	-27.64785	152.39972	-17.00	35.9
10/01/2011	22:17:14.53679	-27.64792	152.38918	-48.46	36.9
10/01/2011	22:17:14.66648	-27.64885	152.39479	-46.65	36.4
10/01/2011	22:17:42.08727	-27.67665	152.45192	-29.11	31.4
10/01/2011	22:17:42.94604	-27.57047	152.54988	-24.28	21.4
10/01/2011	22:17:43.18019	-27.56632	152.55602	-53.19	20.9
10/01/2011	22:17:43.19951	-27.54400	152.50525	-34.14	26.4
10/01/2011	22:17:43.22618	-27.63076	152.67018	-16.73	9.2
10/01/2011	22:17:55.12323	-27.62023	152.53633	-15.56	22.2
10/01/2011	22:17:55.25356	-27.68136	152.44172	-22.68	32.5
10/01/2011	22:18:00.80724	-27.49494	152.62301	-23.50	19.0
10/01/2011	22:18:01.06271	-27.50628	152.54865	-28.52	24.1
10/01/2011	22:18:07.03307	-27.75204	152.63764	-30.26	19.7
10/01/2011	22:18:28.54029	-27.50932	152.68139	-75.83	14.0
10/01/2011	22:18:28.61074	-27.50466	152.69354	-21.62	13.8
10/01/2011	22:18:29.06989	-27.50803	152.64050	-30.76	16.7
10/01/2011	22:18:29.19053	-27.51182	152.63552	-29.43	16.8

10/01/2011	22:18:29.44440	-27.50792	152.66680	-20.27	15.0
10/01/2011	22:18:36.35668	-27.65580	152.51045	-55.92	25.2
10/01/2011	22:18:36.38765	-27.67353	152.51149	-31.60	25.6
10/01/2011	22:18:36.42507	-27.67777	152.47462	-33.61	29.2
10/01/2011	22:18:36.87409	-27.68803	152.46230	-34.30	30.7
10/01/2011	22:18:36.95647	-27.68747	152.46711	-49.39	30.2
10/01/2011	22:18:37.32962	-27.67368	152.47176	-29.24	29.4
10/01/2011	22:18:39.00627	-27.27051	152.93550	-30.31	41.8
10/01/2011	22:19:00.19435	-27.59556	152.53250	-23.62	22.7
10/01/2011	22:19:00.23987	-27.62326	152.53927	-29.07	22.0
10/01/2011	22:19:00.30036	-27.61778	152.54218	-44.05	21.7
10/01/2011	22:19:00.32661	-27.62149	152.49691	-36.82	26.1
10/01/2011	22:19:08.39983	-27.50204	152.55438	-25.24	23.9
10/01/2011	22:19:08.45769	-27.52085	152.59961	-28.29	19.0
10/01/2011	22:19:08.53678	-27.46626	152.60166	-27.95	22.7
10/01/2011	22:19:34.48165	-27.65580	152.51242	-24.19	25.0
10/01/2011	22:19:53.36429	-27.31593	152.90645	-30.41	36.0
10/01/2011	22:19:58.75071	-27.64914	152.52262	-18.39	23.9
10/01/2011	22:20:15.68963	-27.70409	152.43095	-20.07	34.2
10/01/2011	22:20:15.74267	-27.78769	152.36945	-34.13	43.3
10/01/2011	22:20:15.77600	-27.73489	152.38980	-25.80	39.1
10/01/2011	22:20:15.81181	-27.77683	152.38881	-26.23	41.0
10/01/2011	22:20:23.76362	-27.68013	152.45926	-32.82	30.8
10/01/2011	22:20:23.84243	-27.57594	152.53804	-14.63	22.4
10/01/2011	22:20:24.25394	-27.63496	152.50984	-36.55	25.0
10/01/2011	22:20:24.32931	-27.62053	152.51326	-13.10	24.5
10/01/2011	22:20:24.44143	-27.63160	152.51419	-21.56	24.5
10/01/2011	22:20:24.53149	-27.65740	152.49399	-17.37	26.9
10/01/2011	22:20:24.89970	-27.64933	152.52974	-24.46	23.2
10/01/2011	22:20:48.18944	-27.41390	152.35418	-30.90	45.9
10/01/2011	22:20:51.88260	-27.51387	152.53984	-19.71	24.5
10/01/2011	22:20:52.29133	-27.68010	152.56494	-39.36	20.8
10/01/2011	22:20:52.39090	-27.64378	152.63188	-180.00	13.3
10/01/2011	22:20:52.41118	-27.66843	152.47958	-15.31	28.5
10/01/2011	22:21:29.17492	-27.60139	152.52851	-35.80	23.0
10/01/2011	22:21:29.33441	-27.61388	152.52397	-24.46	23.5
10/01/2011	22:21:29.44370	-27.65971	152.49811	-25.59	26.5
10/01/2011	22:21:42.76323	-27.35092	152.95343	-34.63	34.8
10/01/2011	22:21:42.77167	-27.31704	153.02248	-180.00	41.8
10/01/2011	22:21:42.82375	-27.31820	152.93048	-26.08	36.8
10/01/2011	22:21:43.15986	-27.29798	152.98550	-180.00	41.4
10/01/2011	22:21:54.06374	-27.50410	152.67864	-23.29	14.6

10/01/2011	22:22:08.08251	-27.68483	152.50206	-24.67	26.8
10/01/2011	22:22:09.36329	-27.23135	153.02857	-22.11	50.0
10/01/2011	22:22:24.84449	-27.67784	152.52380	-37.47	24.6
10/01/2011	22:22:24.95144	-27.67888	152.52516	-40.59	24.5
10/01/2011	22:22:44.73945	-27.65571	152.53034	-68.08	23.3
10/01/2011	22:22:44.85416	-27.64151	152.53963	-20.42	22.1
10/01/2011	22:22:44.88606	-27.64600	152.49208	-39.35	26.8
10/01/2011	22:22:45.74152	-27.64699	152.48665	-20.56	27.4
10/01/2011	22:22:46.26907	-27.64063	152.50768	-18.94	25.2
10/01/2011	22:23:14.59078	-27.72543	152.39026	-36.04	38.7
10/01/2011	22:23:15.13331	-27.54123	152.54986	-20.04	22.4
10/01/2011	22:23:15.41461	-27.53849	152.56547	-17.00	21.1
10/01/2011	22:23:26.95298	-27.48585	152.68146	-21.84	16.2
10/01/2011	22:23:44.03965	-27.69926	152.47424	-21.25	29.9
10/01/2011	22:24:00.78943	-27.70026	152.53708	-180.00	24.2
10/01/2011	22:24:00.86096	-27.70272	152.49944	-26.79	27.7
10/01/2011	22:24:01.00769	-27.65603	152.48927	-19.29	27.3
10/01/2011	22:24:01.12735	-27.69726	152.44736	-43.48	32.4
10/01/2011	22:24:01.23890	-27.69528	152.47149	-21.49	30.1
10/01/2011	22:24:01.37197	-27.70936	152.48647	-36.85	29.2
10/01/2011	22:24:01.42729	-27.70192	152.45442	-52.08	31.9
10/01/2011	22:24:01.97808	-27.69086	152.50141	-21.61	27.1
10/01/2011	22:24:19.16359	-27.84814	152.46821	-24.51	39.0
10/01/2011	22:24:19.91179	-27.65519	152.54512	-20.52	21.9
10/01/2011	22:24:20.12004	-27.65210	152.49772	-15.80	26.4
10/01/2011	22:24:20.19416	-27.57048	152.50563	-23.52	25.7
10/01/2011	22:24:20.20343	-27.65372	152.51308	-15.96	24.9
10/01/2011	22:24:49.73395	-27.78240	152.38482	23.57	41.7
10/01/2011	22:24:49.74873	-27.76731	152.41401	-28.06	38.3
10/01/2011	22:24:49.78048	-27.80549	152.41870	-15.81	40.0
10/01/2011	22:24:49.83896	-27.74779	152.53618	-180.00	26.8
10/01/2011	22:24:50.27108	-27.77239	152.39925	-20.60	39.9
10/01/2011	22:25:02.24089	-27.72597	152.42793	-19.59	35.2
10/01/2011	22:25:02.72977	-27.61945	152.44269	-16.67	31.5
10/01/2011	22:25:03.00045	-27.61295	152.52577	-180.00	23.3
10/01/2011	22:25:03.11651	-27.62120	152.43727	-17.49	32.0
10/01/2011	22:25:03.31958	-27.62943	152.42732	-32.63	33.0
10/01/2011	22:25:30.51359	-27.59497	152.48821	-20.12	27.1
10/01/2011	22:25:50.99332	-27.67191	152.49677	-19.40	26.9
10/01/2011	22:25:51.11620	-27.76001	152.44569	-27.42	35.2
10/01/2011	22:26:01.45997	-27.50104	152.57658	-19.64	22.1
10/01/2011	22:26:01.49983	-27.53666	152.55699	-18.20	21.9

10/01/2011	22:26:01.55306	-27.53765	152.56325	-31.86	21.3
10/01/2011	22:26:01.58954	-27.53910	152.49971	-24.78	27.1
10/01/2011	22:26:01.67736	-27.50488	152.62034	-180.00	18.4
10/01/2011	22:26:01.81624	-27.50993	152.56097	-21.56	22.9
10/01/2011	22:26:19.33082	-27.71293	152.56934	-180.00	22.0
10/01/2011	22:26:19.37051	-27.73549	152.43827	-25.67	34.7
10/01/2011	22:26:19.42102	-27.70783	152.48169	-30.54	29.6
10/01/2011	22:26:19.51405	-27.66200	152.49732	-22.23	26.6
10/01/2011	22:26:19.78925	-27.71319	152.55612	-180.00	23.1
10/01/2011	22:26:29.14049	-27.60729	152.51162	-22.35	24.7
10/01/2011	22:26:29.21137	-27.50747	152.57779	-180.00	21.6
10/01/2011	22:26:29.93585	-27.62994	152.53673	-24.82	22.3
10/01/2011	22:26:30.05351	-27.60885	152.55262	-180.00	20.6
10/01/2011	22:26:58.51920	-27.72000	152.45011	-77.12	33.0
10/01/2011	22:26:58.56828	-27.70599	152.46431	-21.61	31.1
10/01/2011	22:26:58.62434	-27.70761	152.43878	-31.07	33.5
10/01/2011	22:26:59.32433	-27.57854	152.55941	-32.36	20.3
10/01/2011	22:26:59.45406	-27.57594	152.50617	-38.16	25.5
10/01/2011	22:26:59.93111	-27.57797	152.48825	-24.05	27.3
10/01/2011	22:27:26.23104	-27.51814	152.64045	-49.12	15.9
10/01/2011	22:27:26.25659	-27.51173	152.59017	-28.67	20.3
10/01/2011	22:27:26.29595	-27.48659	152.62177	-16.83	19.7
10/01/2011	22:27:26.31895	-27.49305	152.70070	-180.00	14.6
10/01/2011	22:27:26.38064	-27.49704	152.65997	-20.95	16.3
10/01/2011	22:27:26.92914	-27.47454	152.62537	-16.20	20.4
10/01/2011	22:27:27.13436	-27.51170	152.58488	-39.67	20.8
10/01/2011	22:27:40.21564	-27.62884	152.53526	-33.13	22.4
10/01/2011	22:27:48.91552	-27.71395	152.48797	-17.15	29.2
10/01/2011	22:27:49.45290	-27.70791	152.49093	-42.59	28.7
10/01/2011	22:27:49.61579	-27.71078	152.43300	-25.38	34.2
10/01/2011	22:27:59.29978	-27.56668	152.62119	-180.00	14.8
10/01/2011	22:27:59.34990	-27.57064	152.55592	-30.49	20.8
10/01/2011	22:27:59.42404	-27.51501	152.57860	-19.71	21.1
10/01/2011	22:27:59.46606	-27.58474	152.51844	-20.28	24.2
10/01/2011	22:27:59.51370	-27.58599	152.51406	-19.52	24.6
10/01/2011	22:27:59.63326	-27.53281	152.51566	-35.61	25.9
10/01/2011	22:27:59.85460	-27.68374	152.32021	-180.00	44.2
10/01/2011	22:28:30.13835	-27.74277	152.48521	-58.98	30.9
10/01/2011	22:28:30.20932	-27.74404	152.47691	-17.19	31.7
10/01/2011	22:28:30.36153	-27.72885	152.53040	-32.23	26.2
10/01/2011	22:28:30.64609	-27.62549	152.49637	-22.01	26.2
10/01/2011	22:28:31.22229	-27.61536	152.59816	-180.00	16.1

10/01/2011	22:28:31.40075	-27.62722	152.48541	-30.58	27.3
10/01/2011	22:28:45.27685	-27.55086	152.54828	-26.98	22.2
10/01/2011	22:28:45.39951	-27.61382	152.48883	-18.49	26.9
10/01/2011	22:28:46.05149	-27.59379	152.49572	-30.33	26.3
10/01/2011	22:28:46.34706	-27.59760	152.48757	-25.39	27.1
10/01/2011	22:29:00.96257	-27.73904	152.42290	-35.61	36.2
10/01/2011	22:29:01.02611	-27.71804	152.45241	-46.90	32.7
10/01/2011	22:29:01.42758	-27.71712	152.45178	-22.62	32.7
10/01/2011	22:29:01.45214	-27.71752	152.44608	-18.07	33.2
10/01/2011	22:29:12.14873	-27.52881	152.63734	-27.64	15.4
10/01/2011	22:29:13.30407	-27.29156	152.68042	-50.40	36.6
10/01/2011	22:29:13.34026	-27.32590	152.62830	-48.74	34.5
10/01/2011	22:29:13.46423	-27.32723	152.62985	-51.59	34.4
10/01/2011	22:29:13.47441	-27.32591	152.63065	-30.44	34.5
10/01/2011	22:29:13.58677	-27.31780	152.65925	-21.68	34.4
10/01/2011	22:29:13.62367	-27.32794	152.62505	-30.12	34.5
10/01/2011	22:29:16.58553	-27.63470	152.43145	-24.66	32.7
10/01/2011	22:29:29.86212	-27.60317	152.56151	-20.30	19.8
10/01/2011	22:29:29.91679	-27.48897	152.63769	-180.00	18.4
10/01/2011	22:29:29.96161	-27.51254	152.60960	-31.09	18.7
10/01/2011	22:29:30.02451	-27.46657	152.60621	-13.04	22.4
10/01/2011	22:29:30.07707	-27.50167	152.57307	-35.14	22.4
10/01/2011	22:29:30.12410	-27.49908	152.56734	-18.03	23.0
10/01/2011	22:29:30.49229	-27.50557	152.58220	-35.85	21.4
10/01/2011	22:29:40.31705	-27.60027	152.63587	-180.00	12.5
10/01/2011	22:29:40.34560	-27.58427	152.54637	-14.68	21.5
10/01/2011	22:29:40.81057	-27.60258	152.60825	-180.00	15.2
10/01/2011	22:29:40.89406	-27.61396	152.55422	-21.61	20.5
10/01/2011	22:29:41.85605	-27.75533	152.48408	-73.78	31.6
10/01/2011	22:29:42.18651	-27.75454	152.48302	-31.19	31.7
10/01/2011	22:29:42.23511	-27.73602	152.44322	-27.21	34.3
10/01/2011	22:29:42.47820	-27.74148	152.44349	-47.43	34.5
10/01/2011	22:29:56.68080	-27.61534	152.47883	-27.54	27.9
10/01/2011	22:29:56.95079	-27.60263	152.58814	-180.00	17.2
10/01/2011	22:30:25.49054	-27.73731	152.48925	-79.92	30.2
10/01/2011	22:30:25.69916	-27.68392	152.50581	-22.62	26.4
10/01/2011	22:30:38.87987	-27.51716	152.67420	-22.53	13.7
10/01/2011	22:30:39.05337	-27.58296	152.61036	-180.00	15.3
10/01/2011	22:30:39.49298	-27.60227	152.51508	-20.69	24.4
10/01/2011	22:30:54.21041	-27.69748	152.46594	-20.52	30.6
10/01/2011	22:31:03.84886	-27.77003	152.40824	-37.39	39.0
10/01/2011	22:31:05.70360	-27.54907	152.57780	-34.18	19.5

10/01/2011	22:31:05.73212	-27.58198	152.54027	-40.74	22.1
10/01/2011	22:31:05.77440	-27.57074	152.63868	-180.00	13.0
10/01/2011	22:31:05.80800	-27.57595	152.57343	-23.71	19.0
10/01/2011	22:31:05.87175	-27.60047	152.55065	-29.82	20.9
10/01/2011	22:31:06.50614	-27.56921	152.51861	-42.91	24.5
10/01/2011	22:31:22.51413	-27.61555	152.51430	-19.76	24.4
10/01/2011	22:31:23.07791	-27.54239	152.57453	-38.38	20.1
10/01/2011	22:31:23.16315	-27.57282	152.54255	-19.77	22.1
10/01/2011	22:31:35.74511	-27.65205	152.52037	-20.03	24.2
10/01/2011	22:31:35.80394	-27.64278	152.49612	-19.41	26.4
10/01/2011	22:31:35.87171	-27.64928	152.48994	-21.86	27.1
10/01/2011	22:31:44.45723	-27.53116	152.61200	-101.90	17.3
10/01/2011	22:31:44.57100	-27.54896	152.58487	-18.97	18.8
10/01/2011	22:31:44.62883	-27.53138	152.61837	-21.54	16.8
10/01/2011	22:31:44.90470	-27.53220	152.58929	-54.28	19.2
10/01/2011	22:31:44.96079	-27.53621	152.58883	-55.60	19.1
10/01/2011	22:31:44.99952	-27.53199	152.59120	-18.41	19.1
10/01/2011	22:31:48.37914	-27.73651	152.39792	-19.25	38.4
10/01/2011	22:31:48.52401	-27.73696	152.40617	-20.09	37.7
10/01/2011	22:31:56.35555	-27.72132	152.52101	-16.81	26.6
10/01/2011	22:31:56.67072	-27.74658	152.54134	-180.00	26.3
10/01/2011	22:31:56.82536	-27.75109	152.47855	-24.02	31.9
10/01/2011	22:32:20.99374	-27.53565	152.62045	-35.06	16.4
10/01/2011	22:32:21.01791	-27.53202	152.61049	-29.70	17.4
10/01/2011	22:32:40.22793	-27.56658	152.59451	-106.14	17.3
10/01/2011	22:32:40.32554	-27.55260	152.52044	-21.64	24.7
10/01/2011	22:32:40.39364	-27.58009	152.56257	-21.13	20.0
10/01/2011	22:32:40.40202	-27.57399	152.66448	-180.00	10.5
10/01/2011	22:32:40.42015	-27.58968	152.55176	-24.39	20.9
10/01/2011	22:32:43.99852	-27.79658	152.42950	-20.39	38.6
10/01/2011	22:32:44.08020	-27.75586	152.53541	-180.00	27.4
10/01/2011	22:32:57.17321	-27.58279	152.54168	-27.18	22.0
10/01/2011	22:32:57.18861	-27.61617	152.49422	-35.30	26.4
10/01/2011	22:32:57.24010	-27.61044	152.53621	-28.90	22.2
10/01/2011	22:32:57.70839	-27.62184	152.47541	-26.12	28.3
10/01/2011	22:33:08.63428	-27.54156	152.56314	-19.33	21.1
10/01/2011	22:33:22.37934	-27.58239	152.54238	-52.07	21.9
10/01/2011	22:33:22.40694	-27.56507	152.51755	-29.81	24.7
10/01/2011	22:33:22.46628	-27.54702	152.59381	-180.00	18.1
10/01/2011	22:33:23.17991	-27.55141	152.52552	-36.91	24.3
10/01/2011	22:33:26.31892	-27.37644	152.69999	-26.03	27.0
10/01/2011	22:33:26.39330	-27.39860	152.72027	-38.79	24.2

10/01/2011	22:33:27.22087	-27.39598	152.76512	-180.00	24.1
10/01/2011	22:33:41.47044	-27.74835	152.43452	-28.96	35.6
10/01/2011	22:33:41.67506	-27.76271	152.42418	-31.01	37.2
10/01/2011	22:33:52.57934	-27.60442	152.49258	-38.86	26.6
10/01/2011	22:33:52.75426	-27.57859	152.52494	-27.28	23.7
10/01/2011	22:33:52.92883	-27.58389	152.52903	-29.50	23.2
10/01/2011	22:33:52.99894	-27.57490	152.53174	-36.69	23.1
10/01/2011	22:33:53.19850	-27.57499	152.52542	-30.93	23.7
10/01/2011	22:33:53.22892	-27.57290	152.57472	-44.97	19.0
10/01/2011	22:33:53.49252	-27.57758	152.52775	-21.83	23.4
10/01/2011	22:33:57.13008	-27.53897	152.56258	-33.01	21.3
10/01/2011	22:33:59.37171	-27.48815	152.63748	-38.76	18.5
10/01/2011	22:33:59.67181	-27.48845	152.63478	-52.68	18.7
10/01/2011	22:34:00.15798	-27.48550	152.59986	-24.82	21.4
10/01/2011	22:34:11.55624	-27.62787	152.50228	-30.96	25.6
10/01/2011	22:34:11.61234	-27.61695	152.47832	-56.92	28.0
10/01/2011	22:34:11.66268	-27.60429	152.57690	-180.00	18.3
10/01/2011	22:34:11.78529	-27.60284	152.51252	-14.63	24.6
10/01/2011	22:34:11.88888	-27.63205	152.46647	-51.09	29.2
10/01/2011	22:34:24.45169	-27.39531	152.66423	-29.86	26.1
10/01/2011	22:34:32.71077	-27.76405	152.40632	-28.21	38.9
10/01/2011	22:34:32.78474	-27.77432	152.35280	-31.75	44.1
10/01/2011	22:34:39.59881	-27.55764	152.54110	-24.39	22.6
10/01/2011	22:34:39.66265	-27.59827	152.53911	-60.43	22.0
10/01/2011	22:34:39.73533	-27.58391	152.49372	-20.55	26.6
10/01/2011	22:34:40.08040	-27.97461	152.68600	-28.56	41.0
10/01/2011	22:34:40.12948	-27.55354	152.53934	-16.04	22.9
10/01/2011	22:34:40.16876	-27.58689	152.50809	-50.08	25.2
10/01/2011	22:34:49.95753	-27.52329	152.54958	-45.71	23.2
10/01/2011	22:34:50.02062	-27.55461	152.60731	-29.23	16.6
10/01/2011	22:34:50.06468	-27.54850	152.56805	-29.14	20.4
10/01/2011	22:34:50.22723	-27.55599	152.56648	-43.93	20.3
10/01/2011	22:34:50.29750	-27.53595	152.60463	-14.46	17.7
10/01/2011	22:34:57.82409	-27.84258	152.36851	-34.90	46.4
10/01/2011	22:34:57.92534	-27.87532	152.35252	-33.35	49.8
10/01/2011	22:34:57.98495	-27.82596	152.45885	-180.00	38.1
10/01/2011	22:35:16.05166	-27.66090	152.46680	-28.57	29.6
10/01/2011	22:35:17.98340	-27.47995	152.67267	-43.07	17.2
10/01/2011	22:35:26.83948	-27.26190	152.97541	-180.00	44.4
10/01/2011	22:35:33.04296	-27.41569	152.70016	-108.26	22.8
10/01/2011	22:35:33.12203	-27.41410	152.63998	-22.79	25.2
10/01/2011	22:35:33.17939	-27.42737	152.67549	-25.39	22.3

10/01/2011	22:35:47.37411	-27.48018	152.68181	-19.88	16.7
10/01/2011	22:35:47.56888	-27.49335	152.62394	-22.74	19.0
10/01/2011	22:35:53.95611	-27.78714	152.35766	-35.66	44.3
10/01/2011	22:35:54.05741	-27.76013	152.40853	-28.99	38.5
10/01/2011	22:36:08.63926	-27.53892	152.57549	-29.55	20.1
10/01/2011	22:36:09.22765	-27.52813	152.55932	-34.22	22.1
10/01/2011	22:36:09.32118	-27.52049	152.52366	-47.47	25.6
10/01/2011	22:36:18.92156	-27.55209	152.48865	-47.47	27.8
10/01/2011	22:36:19.06629	-27.55389	152.53057	-40.31	23.7
10/01/2011	22:36:55.13836	-27.48511	152.77594	-180.00	14.3
10/01/2011	22:36:55.17341	-27.47702	152.69041	-25.93	16.7
10/01/2011	22:36:55.22315	-27.49979	152.67420	-34.74	15.3
10/01/2011	22:36:55.80778	-27.49611	152.66920	-29.66	15.9
10/01/2011	22:37:28.11211	-27.46613	152.58076	-104.89	24.2
10/01/2011	22:37:28.17562	-27.52982	152.52903	-40.36	24.7
10/01/2011	22:37:28.23330	-27.52386	152.54106	-26.68	23.9
10/01/2011	22:37:28.37436	-27.52260	152.56177	-32.33	22.1
10/01/2011	22:37:28.47025	-27.52843	152.52729	-45.14	25.0
10/01/2011	22:37:28.75844	-27.53051	152.53130	-57.24	24.5
10/01/2011	22:37:44.05259	-27.59733	152.59923	-180.00	16.1
10/01/2011	22:37:44.10530	-27.61513	152.48647	-32.69	27.2
10/01/2011	22:37:44.13689	-27.61639	152.47746	-45.07	28.0
10/01/2011	22:38:05.61153	-27.58176	152.57673	-18.31	18.6
10/01/2011	22:38:05.74211	-27.58447	152.60779	-21.26	15.5
10/01/2011	22:38:11.32025	-27.40155	152.69351	-29.09	24.5
10/01/2011	22:38:11.37224	-27.40767	152.67944	-33.02	24.2
10/01/2011	22:38:11.50849	-27.39730	152.64569	-27.04	26.6
10/01/2011	22:38:11.79732	-27.40267	152.64429	-50.35	26.1
10/01/2011	22:38:15.81595	-27.60212	152.59894	-180.00	16.1
10/01/2011	22:38:15.85806	-27.61269	152.46771	-26.03	29.0
10/01/2011	22:38:15.90742	-27.61776	152.47841	-53.69	27.9
10/01/2011	22:38:15.95502	-27.61798	152.48569	-36.05	27.2
10/01/2011	22:38:16.01523	-27.61605	152.49109	-30.94	26.7
10/01/2011	22:38:16.16487	-27.59773	152.51605	-15.36	24.3
10/01/2011	22:38:26.49296	-27.79338	152.38709	-32.44	42.0
10/01/2011	22:38:30.39773	-27.54589	152.62093	-180.00	15.8
10/01/2011	22:38:30.44422	-27.55791	152.50360	-51.56	26.2
10/01/2011	22:38:30.49159	-27.55227	152.49042	-33.56	27.6
10/01/2011	22:38:30.52343	-27.55832	152.50197	-47.85	26.3
10/01/2011	22:38:30.55319	-27.54117	152.60461	-180.00	17.4
10/01/2011	22:38:30.87794	-27.55923	152.50620	-43.28	25.9
10/01/2011	22:38:47.58323	-27.52908	152.57377	-37.61	20.8

10/01/2011	22:38:47.87649	-27.50370	152.68723	-180.00	14.2
10/01/2011	22:38:48.58293	-27.51338	152.56162	-23.31	22.6
10/01/2011	22:38:58.59735	-27.38353	152.78155	-180.00	25.6
10/01/2011	22:38:58.67508	-27.41746	152.68599	-44.90	23.0
10/01/2011	22:38:58.80108	-27.42461	152.64019	-47.80	24.1
10/01/2011	22:38:58.88249	-27.42281	152.61900	-16.55	25.4
10/01/2011	22:38:59.08377	-27.42641	152.64252	-31.52	23.9
10/01/2011	22:39:11.43400	-27.78110	152.43892	-78.74	36.9
10/01/2011	22:39:11.45782	-27.77106	152.42041	-54.91	38.0
10/01/2011	22:39:11.56770	-27.74992	152.42262	-40.02	36.7
10/01/2011	22:39:11.64233	-27.75701	152.42909	-45.23	36.5
10/01/2011	22:39:11.88618	-27.76982	152.42871	-49.07	37.2
10/01/2011	22:39:12.63090	-27.77071	152.42651	-27.33	37.4
10/01/2011	22:39:12.75089	-27.76001	152.43414	-39.29	36.2
10/01/2011	22:39:13.01672	-27.77014	152.41622	-27.58	38.3
10/01/2011	22:39:17.41848	-27.58899	152.62033	-21.93	14.2
10/01/2011	22:39:17.52027	-27.49918	152.64028	-27.20	17.4
10/01/2011	22:39:18.01419	-27.45909	152.64060	-47.40	20.9
10/01/2011	22:39:26.96073	-27.50986	152.61779	-24.04	18.2
10/01/2011	22:39:35.91870	-27.47980	152.64603	-31.32	18.7
10/01/2011	22:39:36.00272	-27.48754	152.64507	-21.98	18.1
10/01/2011	22:39:36.12354	-27.50721	152.64034	-29.38	16.8
10/01/2011	22:39:36.17859	-27.46446	152.67965	-14.71	18.4
10/01/2011	22:39:36.23843	-27.46621	152.71576	-180.00	16.9
10/01/2011	22:39:36.28866	-27.48077	152.64723	-20.17	18.5
10/01/2011	22:39:36.34769	-27.50646	152.65031	-27.07	16.2
10/01/2011	22:39:36.70033	-27.49679	152.70034	-180.00	14.3
10/01/2011	22:39:50.70248	-27.48475	152.77619	-180.00	14.3
10/01/2011	22:39:50.77614	-27.48983	152.65162	-24.02	17.5
10/01/2011	22:39:50.89379	-27.50240	152.62539	-51.02	18.2
10/01/2011	22:39:50.91957	-27.50249	152.65129	-28.00	16.4
10/01/2011	22:39:51.00423	-27.48413	152.71239	-180.00	15.1
10/01/2011	22:39:51.05528	-27.50272	152.65420	-44.31	16.2
10/01/2011	22:39:51.23969	-27.48315	152.71398	-180.00	15.2
10/01/2011	22:40:02.38196	-27.81454	152.39737	-41.78	42.4
10/01/2011	22:40:02.55823	-27.81555	152.39581	-29.29	42.5
10/01/2011	22:40:10.26496	-27.49542	152.63293	-30.69	18.2
10/01/2011	22:40:11.03274	-27.50282	152.64168	-40.89	17.0
10/01/2011	22:40:17.45687	-27.52341	152.52385	-21.57	25.5
10/01/2011	22:40:17.57718	-27.50426	152.63576	-43.87	17.3
10/01/2011	22:40:27.20019	-27.50981	152.66846	-39.38	14.7
10/01/2011	22:40:27.30097	-27.51349	152.63118	-27.83	17.0

10/01/2011	22:40:27.35695	-27.51671	152.63266	-33.15	16.6
10/01/2011	22:40:27.63727	-27.52675	152.63145	-32.15	16.0
10/01/2011	22:40:27.93156	-27.50635	152.63576	-24.05	17.2
10/01/2011	22:40:28.23292	-27.51273	152.62965	-23.07	17.1
10/01/2011	22:40:40.10824	-27.60166	152.48902	-45.36	26.9
10/01/2011	22:40:40.16614	-27.59705	152.49673	-28.86	26.2
10/01/2011	22:40:48.85147	-27.39565	152.60415	-41.05	28.7
10/01/2011	22:40:48.93973	-27.39890	152.60308	-31.04	28.5
10/01/2011	22:40:56.27413	-27.56150	152.50716	-22.16	25.8
10/01/2011	22:41:09.23519	-27.57556	152.62188	-27.61	14.4
10/01/2011	22:41:09.34231	-27.50767	152.73111	-180.00	12.1
10/01/2011	22:41:09.41267	-27.46670	152.68464	-46.27	18.0
10/01/2011	22:41:09.87093	-27.50845	152.72891	-180.00	12.1
10/01/2011	22:41:09.94084	-27.52614	152.62821	-33.96	16.3
10/01/2011	22:41:16.88972	-27.58994	152.61576	-180.00	14.6
10/01/2011	22:41:29.59988	-27.44244	152.72353	-180.00	19.3
10/01/2011	22:41:29.92302	-27.45090	152.60700	-35.11	23.6
10/01/2011	22:41:30.81951	-27.28494	152.89967	-180.00	39.0
10/01/2011	22:41:43.35069	-27.48690	152.75259	-180.00	14.0
10/01/2011	22:41:43.39829	-27.48916	152.63809	-35.56	18.4
10/01/2011	22:41:43.42626	-27.49679	152.63734	-34.24	17.8
10/01/2011	22:41:43.53731	-27.49405	152.66269	-19.66	16.4
10/01/2011	22:41:43.60630	-27.48676	152.73951	-180.00	14.2
10/01/2011	22:41:43.66797	-27.48561	152.69580	-35.83	15.6
10/01/2011	22:41:44.15182	-27.49343	152.64659	-19.51	17.5
10/01/2011	22:41:54.10268	-27.59899	152.61289	-180.00	14.8
10/01/2011	22:41:54.96988	-27.59764	152.52238	-48.71	23.7
10/01/2011	22:41:56.39649	-27.36838	152.63805	-16.96	29.8
10/01/2011	22:41:56.45447	-27.39134	152.64831	-35.93	27.1
10/01/2011	22:41:56.83764	-27.37485	152.72089	-180.00	26.8
10/01/2011	22:41:56.87856	-27.38867	152.60109	-41.78	29.6
10/01/2011	22:42:23.36169	-27.41733	152.77071	-180.00	21.8
10/01/2011	22:42:23.42833	-27.44239	152.63798	-35.87	22.6
10/01/2011	22:42:23.55697	-27.44895	152.68521	-46.09	19.7
10/01/2011	22:42:31.90571	-27.49926	152.72108	-180.00	13.3
10/01/2011	22:42:31.96554	-27.50911	152.67226	-27.26	14.5
10/01/2011	22:42:32.02368	-27.50332	152.62642	-23.76	18.1
10/01/2011	22:42:32.19145	-27.52469	152.61832	-17.19	17.2
10/01/2011	22:42:32.57717	-27.51362	152.69602	-180.00	12.8
10/01/2011	22:42:32.89707	-27.52511	152.59145	-26.69	19.4
10/01/2011	22:42:37.72263	-27.38761	152.67816	-20.31	26.4
10/01/2011	22:42:37.85878	-27.87065	152.41066	-180.00	44.9

10/01/2011	22:42:38.68890	-27.42439	152.62042	-26.49	25.2
10/01/2011	22:42:58.96850	-27.60861	152.56438	-32.15	19.5
10/01/2011	22:42:59.00099	-27.60467	152.49286	-20.23	26.5
10/01/2011	22:42:59.01944	-27.60908	152.49103	-42.13	26.7
10/01/2011	22:42:59.04603	-27.60714	152.49485	-39.47	26.3
10/01/2011	22:43:03.33811	-27.45799	152.76539	-180.00	17.2
10/01/2011	22:43:19.43029	-27.44310	152.67757	-39.86	20.6
10/01/2011	22:43:19.48561	-27.45894	152.62651	-32.36	21.7
10/01/2011	22:43:19.53271	-27.44763	152.68085	-43.26	20.0
10/01/2011	22:43:19.62443	-27.42791	152.73554	-180.00	20.7
10/01/2011	22:43:39.14337	-27.46195	152.60390	-26.71	22.9
10/01/2011	22:43:39.19204	-27.46608	152.63715	-17.69	20.4
10/01/2011	22:43:39.31652	-27.46321	152.64324	-18.81	20.3
10/01/2011	22:43:39.36654	-27.48906	152.63029	-25.44	18.9
10/01/2011	22:44:11.00850	-27.48382	152.64272	-20.27	18.5
10/01/2011	22:44:11.30910	-27.38688	152.62044	-19.37	28.8
10/01/2011	22:44:16.34729	-27.52485	152.62645	-18.77	16.6
10/01/2011	22:44:16.87374	-27.52356	152.64147	-18.87	15.5
10/01/2011	22:44:16.97778	-27.56085	152.52958	-18.52	23.6
10/01/2011	22:44:17.05720	-27.52520	152.61491	-19.94	17.5
10/01/2011	22:44:17.52770	-27.52856	152.60646	-36.11	18.0
10/01/2011	22:44:28.76580	-27.46409	152.64845	-22.53	20.0
10/01/2011	22:44:28.80112	-27.48941	152.61361	-43.12	20.1
10/01/2011	22:44:28.96733	-27.47827	152.69300	-180.00	16.4
10/01/2011	22:44:29.01233	-27.49162	152.62379	-51.82	19.2
10/01/2011	22:44:29.06078	-27.49131	152.62696	-49.11	19.0
10/01/2011	22:44:29.12718	-27.48293	152.72106	-180.00	15.0
10/01/2011	22:44:29.17627	-27.49159	152.61198	-22.34	20.0
10/01/2011	22:44:29.29776	-27.49011	152.67220	-29.38	16.3
10/01/2011	22:44:40.89570	-27.55860	152.56215	-32.82	20.6
10/01/2011	22:44:49.80934	-27.50795	152.65752	-98.03	15.6
10/01/2011	22:44:49.83283	-27.48183	152.62257	-22.13	20.0
10/01/2011	22:44:49.88151	-27.51501	152.65723	-33.37	15.0
10/01/2011	22:44:49.92899	-27.51668	152.66741	-34.49	14.2
10/01/2011	22:44:50.00570	-27.51746	152.60927	-17.97	18.4
10/01/2011	22:44:50.05669	-27.49036	152.63507	-19.58	18.5
10/01/2011	22:44:50.19065	-27.49349	152.61661	-30.53	19.5
10/01/2011	22:44:50.28527	-27.46598	152.66212	-36.81	19.1
10/01/2011	22:44:50.37100	-27.48268	152.64280	-15.57	18.6
10/01/2011	22:44:50.71401	-27.48466	152.66381	-23.10	17.2
10/01/2011	22:44:50.78616	-27.48917	152.65757	-20.20	17.2
10/01/2011	22:45:10.19726	-27.47346	152.61371	-41.52	21.3

10/01/2011	22:45:10.63223	-27.45391	152.62628	-32.95	22.2
10/01/2011	22:45:10.78114	-27.46400	152.60926	-21.10	22.4
10/01/2011	22:45:10.99464	-27.46440	152.61810	-21.44	21.8
10/01/2011	22:45:20.15782	-27.49784	152.73595	-180.00	13.0
10/01/2011	22:45:20.19023	-27.49371	152.63108	-29.45	18.5
10/01/2011	22:45:20.25127	-27.47892	152.66310	-30.93	17.8
10/01/2011	22:45:29.61146	-27.53961	152.54021	-30.77	23.3
10/01/2011	22:45:38.71997	-27.47226	152.65843	-63.34	18.7
10/01/2011	22:45:38.73485	-27.49106	152.63926	-25.56	18.2
10/01/2011	22:45:38.79636	-27.49088	152.66705	-17.39	16.5
10/01/2011	22:45:38.84769	-27.49409	152.67297	-45.27	15.9
10/01/2011	22:45:39.52428	-27.47361	152.65738	-22.52	18.6
10/01/2011	22:45:42.85002	-27.56102	152.54493	-29.06	22.2
10/01/2011	22:45:53.21978	-27.46468	152.66058	-28.66	19.3
10/01/2011	22:45:53.24125	-27.49117	152.61705	-28.46	19.7
10/01/2011	22:45:55.42972	-27.17893	152.78535	-33.07	48.4
10/01/2011	22:46:03.32049	-27.55736	152.57060	-27.61	19.8
10/01/2011	22:46:03.42702	-27.44166	152.74682	-180.00	19.1
10/01/2011	22:46:03.46244	-27.45409	152.62219	-50.61	22.4
10/01/2011	22:46:03.52025	-27.46240	152.65565	-34.16	19.7
10/01/2011	22:46:04.09088	-27.45601	152.61909	-60.70	22.4
10/01/2011	22:46:10.59586	-27.44835	152.63567	-31.00	22.1
10/01/2011	22:46:10.88997	-27.44672	152.64358	-30.92	21.9
10/01/2011	22:46:11.06347	-27.44902	152.64419	-19.16	21.6
10/01/2011	22:46:11.30982	-27.44704	152.63307	-17.86	22.4
10/01/2011	22:46:27.89274	-27.44871	152.71057	-180.00	19.0
10/01/2011	22:46:28.00915	-27.45428	152.66350	-23.96	20.1
10/01/2011	22:46:35.82874	-27.43654	152.71868	-180.00	20.1
10/01/2011	22:46:35.86472	-27.45168	152.67889	-19.06	19.7
10/01/2011	22:46:35.92759	-27.46757	152.61533	-35.25	21.7
10/01/2011	22:46:53.35987	-27.48223	152.65809	-59.60	17.8
10/01/2011	22:46:53.48407	-27.48200	152.61614	-17.27	20.5
10/01/2011	22:46:53.56848	-27.45685	152.66968	-31.79	19.6
10/01/2011	22:46:54.25354	-27.91174	152.82203	-19.10	33.8
10/01/2011	22:46:54.32706	-27.66808	152.59207	-24.16	17.8
10/01/2011	22:47:05.14333	-27.57133	152.58707	0.00	17.8
10/01/2011	22:47:05.21689	-27.57219	152.55343	-30.59	21.0
10/01/2011	22:47:05.28355	-27.54751	152.53560	-29.71	23.5
10/01/2011	22:47:05.65748	-27.64096	152.58992	-18.07	17.2
10/01/2011	22:47:05.81704	-27.55445	152.64630	-23.80	13.1
10/01/2011	22:47:05.91734	-27.55835	152.60809	-31.44	16.3
10/01/2011	22:47:18.49108	-27.42380	152.66137	-21.58	23.3

10/01/2011	22:47:18.59302	-27.54631	152.60953	-19.15	16.7
10/01/2011	22:47:18.63943	-27.46026	152.61657	-15.05	22.2
10/01/2011	22:47:35.35315	-27.52980	152.67187	-180.00	12.8
10/01/2011	22:47:35.37560	-27.53792	152.54384	-19.05	23.1
10/01/2011	22:47:35.40385	-27.55988	152.60338	-26.12	16.7
10/01/2011	22:47:44.57218	-27.56057	152.55520	180.00	21.2
10/01/2011	22:47:44.82809	-27.56078	152.62021	-28.27	15.1
10/01/2011	22:47:49.62610	-27.45004	152.71572	-180.00	18.7
10/01/2011	22:47:49.76041	-27.45879	152.60478	-29.72	23.1
10/01/2011	22:47:49.84940	-27.46303	152.60929	-31.08	22.5
10/01/2011	22:47:50.00325	-27.47349	152.62848	-28.11	20.3
10/01/2011	22:47:57.92433	-27.26166	152.72531	-22.66	39.3
10/01/2011	22:47:57.97256	-27.29296	152.72694	-37.05	35.8
10/01/2011	22:47:59.93154	-27.60563	152.54148	-40.20	21.7
10/01/2011	22:48:00.36326	-27.55927	152.58201	-14.18	18.7
10/01/2011	22:48:00.55802	-27.60910	152.53825	-25.06	22.0
10/01/2011	22:48:20.91744	-27.81357	152.69377	-29.06	23.3
10/01/2011	22:48:20.97074	-27.54482	152.60870	-35.78	16.9
10/01/2011	22:48:21.09737	-27.54112	152.59499	-29.46	18.3
10/01/2011	22:48:41.31745	-27.45640	152.58546	-29.53	24.6
10/01/2011	22:48:41.37637	-27.49098	152.56663	-19.26	23.5
10/01/2011	22:48:41.44071	-27.44238	152.63372	-37.33	22.8
10/01/2011	22:48:41.45248	-27.62290	152.53473	-43.26	22.4
10/01/2011	22:48:41.51412	-27.47749	152.60351	-19.06	21.7
10/01/2011	22:48:45.61387	-27.56980	152.54448	-31.45	22.0
10/01/2011	22:48:45.64223	-27.55631	152.57374	-22.75	19.6
10/01/2011	22:48:45.66044	-27.56430	152.55016	-26.26	21.6
10/01/2011	22:48:58.61349	-27.56950	152.52879	-30.32	23.5
10/01/2011	22:49:04.72982	-27.50851	152.62600	-25.99	17.7
10/01/2011	22:49:18.95651	-27.43074	152.73101	-180.00	20.5
10/01/2011	22:49:19.51908	-27.43916	152.61169	-43.16	24.3
10/01/2011	22:49:19.63397	-27.44646	152.60592	-28.33	24.1
10/01/2011	22:49:19.75870	-27.44195	152.65297	-29.74	21.8
10/01/2011	22:49:19.99470	-27.43600	152.61862	-32.88	24.2
10/01/2011	22:49:26.41599	-27.52788	152.54286	-29.88	23.6
10/01/2011	22:49:29.66942	-27.40530	152.61526	-18.63	27.3
10/01/2011	22:49:29.69827	-27.43366	152.57295	-38.09	27.3
10/01/2011	22:49:29.71696	-27.42726	152.61099	-18.78	25.5
10/01/2011	22:49:29.78637	-27.44993	152.55997	-55.27	26.9
10/01/2011	22:49:29.95727	-27.42950	152.61974	-20.38	24.8
10/01/2011	22:49:39.60353	-27.42256	152.64900	-93.50	23.9
10/01/2011	22:49:39.71993	-27.41379	152.63650	-16.99	25.4

10/01/2011	22:49:40.17610	-27.41686	152.68189	-180.00	23.2
10/01/2011	22:49:40.55340	-27.41721	152.57653	-25.92	28.4
10/01/2011	22:49:41.06794	-27.41852	152.59383	-21.12	27.2
10/01/2011	22:49:47.10317	-27.48988	152.60598	-43.89	20.6
10/01/2011	22:49:47.63536	-27.48554	152.61001	-28.33	20.6
10/01/2011	22:49:47.95573	-27.48253	152.65887	-17.99	17.7
10/01/2011	22:49:51.96769	-27.59825	152.58960	-22.72	17.1
10/01/2011	22:49:57.46936	-27.30222	152.64924	-34.33	36.3
10/01/2011	22:49:57.99600	-27.44429	152.66534	-180.00	21.0
10/01/2011	22:49:58.02120	-27.45390	152.54758	-29.33	27.6
10/01/2011	22:49:58.08389	-27.47805	152.55365	-32.53	25.4
10/01/2011	22:49:58.27440	-27.45768	152.67485	-180.00	19.3
10/01/2011	22:49:58.38326	-27.46072	152.60484	-29.63	22.9
10/01/2011	22:49:58.54934	-27.46514	152.55729	-21.06	26.0
10/01/2011	22:49:58.66935	-27.46461	152.55787	-20.02	26.0
10/01/2011	22:50:00.80659	-27.55764	152.58243	-45.91	18.7
10/01/2011	22:50:00.90188	-27.55389	152.62374	-20.19	15.1
10/01/2011	22:50:07.45937	-27.41965	152.64132	-15.23	24.6
10/01/2011	22:50:07.51096	-27.48305	152.62707	-25.20	19.6
10/01/2011	22:50:07.66135	-27.48282	152.63468	-29.38	19.1
10/01/2011	22:50:08.18358	-27.48275	152.63826	-24.05	18.9
10/01/2011	22:50:20.43382	-27.57746	152.59546	-21.13	16.9
10/01/2011	22:50:20.43918	-27.57189	152.53693	-24.70	22.6
10/01/2011	22:50:29.41293	-27.52606	152.58342	-17.14	20.1
10/01/2011	22:50:29.45523	-27.55663	152.55087	-37.42	21.7
10/01/2011	22:50:29.55266	-27.49404	152.59088	-46.23	21.4
10/01/2011	22:50:29.61794	-27.55545	152.54990	-38.74	21.9
10/01/2011	22:50:30.24072	-27.56146	152.57947	-29.53	18.9
10/01/2011	22:50:37.45586	-27.54717	152.63293	-34.67	14.7
10/01/2011	22:50:37.65956	-27.55696	152.61821	-43.57	15.5
10/01/2011	22:50:37.76898	-27.54731	152.66427	-17.85	12.1
10/01/2011	22:50:41.44148	-27.31786	152.72475	-31.42	33.0
10/01/2011	22:50:41.46813	-27.30533	152.68719	-32.80	35.0
10/01/2011	22:50:41.52549	-27.31004	152.65787	-21.44	35.2
10/01/2011	22:50:43.48283	-27.57438	152.56858	-21.78	19.5
10/01/2011	22:50:49.21783	-27.48609	152.55728	-16.74	24.6
10/01/2011	22:51:00.16051	-27.58679	152.64713	-30.30	11.7
10/01/2011	22:51:00.80590	-27.58370	152.64608	-35.86	11.9
10/01/2011	22:51:00.96176	-27.58282	152.59501	-32.69	16.8
10/01/2011	22:51:09.95256	-27.58520	152.57548	-27.81	18.6
10/01/2011	22:51:10.00428	-27.55051	152.62283	-180.00	15.4
10/01/2011	22:51:10.05802	-27.51398	152.59540	-25.31	19.8

10/01/2011	22:51:10.13399	-27.48241	152.63075	-32.26	19.4
10/01/2011	22:51:10.20001	-27.47689	152.63048	-24.04	19.9
10/01/2011	22:51:10.68659	-27.47690	152.58941	-32.45	22.8
10/01/2011	22:51:10.88144	-27.48013	152.59865	-21.15	21.8
10/01/2011	22:51:25.44519	-27.79518	152.70379	-45.24	21.1
10/01/2011	22:51:25.50908	-27.43141	152.63718	-180.00	23.6
10/01/2011	22:51:25.53642	-27.66227	152.51524	-26.49	24.9
10/01/2011	22:51:25.57429	-27.44250	152.57707	-20.94	26.3
10/01/2011	22:51:29.04782	-27.58962	152.58633	-180.00	17.5
10/01/2011	22:51:29.15408	-27.58549	152.47785	-26.63	28.2
10/01/2011	22:51:29.28089	-27.55209	152.52481	-19.73	24.3
10/01/2011	22:51:29.37089	-27.54484	152.52502	-14.10	24.5
10/01/2011	22:51:29.43731	-27.58232	152.49339	-19.34	26.7
10/01/2011	22:51:29.50668	-27.58846	152.46919	-25.78	29.0
10/01/2011	22:51:35.89737	-27.54091	152.62407	-34.81	15.8
10/01/2011	22:51:36.33398	-27.54798	152.61805	-36.89	15.9
10/01/2011	22:51:45.37175	-27.60909	152.47536	-17.25	28.2
10/01/2011	22:51:49.41699	-27.57507	152.60208	-40.19	16.3
10/01/2011	22:51:49.50494	-27.59043	152.57315	-19.64	18.8
10/01/2011	22:52:04.73879	-27.58208	152.61947	-180.00	14.4
10/01/2011	22:52:05.02666	-27.58402	152.56197	-33.56	20.0
10/01/2011	22:52:05.23274	-27.30090	152.65524	-18.22	36.3
10/01/2011	22:52:05.67406	-27.59025	152.51272	-49.87	24.7
10/01/2011	22:52:17.52007	-27.54425	152.59984	-51.11	17.7
10/01/2011	22:52:17.56092	-27.54552	152.59485	-26.96	18.1
10/01/2011	22:52:17.60988	-27.53283	152.62297	-14.16	16.3
10/01/2011	22:52:17.96262	-27.57699	152.61806	-35.09	14.7
10/01/2011	22:52:26.49847	-27.59545	152.59958	-180.00	16.1
10/01/2011	22:52:26.51547	-27.61323	152.49422	-24.29	26.4
10/01/2011	22:52:26.90205	-27.56743	152.52672	-13.78	23.7
10/01/2011	22:52:29.66642	-27.56284	152.57240	-28.98	19.5
10/01/2011	22:52:29.85626	-27.54744	152.66198	-180.00	12.2
10/01/2011	22:52:30.38416	-27.55690	152.58863	-36.92	18.2
10/01/2011	22:52:30.71570	-27.56139	152.56769	-51.41	20.0
10/01/2011	22:52:38.25057	-27.57390	152.55716	-29.16	20.6
10/01/2011	22:52:38.42946	-27.59444	152.55316	-18.31	20.7
10/01/2011	22:52:40.26998	-27.49465	152.61094	-18.03	19.9
10/01/2011	22:52:40.65630	-27.59879	152.68022	-23.30	8.2
10/01/2011	22:52:40.78967	-27.48303	152.58934	-24.00	22.3
10/01/2011	22:52:45.82721	-27.47253	152.57457	-21.66	24.2
10/01/2011	22:52:45.97853	-27.46258	152.55867	-41.37	26.1
10/01/2011	22:52:46.09533	-27.46092	152.54755	-22.13	27.1

10/01/2011	22:52:46.37283	-27.45931	152.55956	-27.41	26.3
10/01/2011	22:52:46.57169	-27.45944	152.56178	-28.83	26.1
10/01/2011	22:52:48.91709	-27.60328	152.56212	-27.44	19.7
10/01/2011	22:52:59.00956	-27.48871	152.56753	-30.29	23.6
10/01/2011	22:52:59.11234	-27.51682	152.51874	-19.99	26.2
10/01/2011	22:52:59.46858	-27.62485	152.58750	-21.00	17.2
10/01/2011	22:52:59.47761	-27.53043	152.51663	-28.91	25.9
10/01/2011	22:53:02.96658	-27.61425	152.48142	-22.96	27.6
10/01/2011	22:53:03.11420	-27.60131	152.49624	-25.15	26.2
10/01/2011	22:53:03.19931	-27.59430	152.57770	-180.00	18.3
10/01/2011	22:53:03.27598	-27.59928	152.50615	-19.12	25.3
10/01/2011	22:53:05.87077	-27.42318	152.63253	-16.93	24.7
10/01/2011	22:53:06.12799	-27.47102	152.58510	-20.51	23.5
10/01/2011	22:53:08.63164	-27.58519	152.55077	-46.04	21.0
10/01/2011	22:53:14.78072	-27.44708	152.60347	-29.18	24.2
10/01/2011	22:53:14.89647	-27.43179	152.66493	-180.00	22.3
10/01/2011	22:53:14.95106	-27.44908	152.60547	-29.11	23.9
10/01/2011	22:53:15.07149	-27.43501	152.57360	-23.18	27.1
10/01/2011	22:53:15.11105	-27.20455	152.75967	-55.40	45.4
10/01/2011	22:53:15.15301	-27.20205	152.80737	-24.41	45.9
10/01/2011	22:53:15.25660	-27.17741	152.87697	-180.00	49.8
10/01/2011	22:53:15.30101	-27.47905	152.53774	-26.63	26.7
10/01/2011	22:53:15.52408	-27.49369	152.55049	-28.07	24.7
10/01/2011	22:53:26.73740	-27.43814	152.63197	-17.94	23.3
10/01/2011	22:53:34.60419	-27.45422	152.65127	-180.00	20.7
10/01/2011	22:53:34.65935	-27.58958	152.55463	-25.35	20.6
10/01/2011	22:53:34.70808	-27.59411	152.57813	-28.48	18.2
10/01/2011	22:53:34.84169	-27.57379	152.61794	-39.67	14.8
10/01/2011	22:53:35.06270	-27.55015	152.53642	-16.69	23.3
10/01/2011	22:53:35.34070	-27.58335	152.62974	-25.77	13.4
10/01/2011	22:53:41.24293	-27.33644	152.60962	-21.30	34.2
10/01/2011	22:53:41.24924	-27.32283	152.61330	-76.92	35.5
10/01/2011	22:53:41.28518	-27.33880	152.62567	-39.11	33.3
10/01/2011	22:53:41.30860	-27.34398	152.58347	-27.67	34.7
10/01/2011	22:53:41.33354	-27.32941	152.62466	-19.43	34.3
10/01/2011	22:53:41.54815	-27.44360	152.58216	-30.57	25.9
10/01/2011	22:53:41.60531	-27.44959	152.56993	-29.06	26.2
10/01/2011	22:53:41.90145	-27.57657	152.51825	-29.68	24.4
10/01/2011	22:53:41.94238	-27.63961	152.52970	-26.99	23.1
10/01/2011	22:53:45.59501	-27.51870	152.62500	-34.21	17.1
10/01/2011	22:53:45.73556	-27.51777	152.56575	-16.84	22.0
10/01/2011	22:53:58.23959	-27.54048	152.63939	-32.05	14.5

10/01/2011	22:53:58.49087	-27.56683	152.57278	-32.82	19.3
10/01/2011	22:53:58.54891	-27.56593	152.58412	-21.99	18.3
10/01/2011	22:53:58.70782	-27.58315	152.60278	-31.04	16.0
10/01/2011	22:53:59.08000	-27.76451	152.56207	-30.83	25.9
10/01/2011	22:54:04.82242	-27.44474	152.57619	-29.95	26.2
10/01/2011	22:54:04.99784	-27.46240	152.60038	-31.41	23.1
10/01/2011	22:54:05.05030	-27.45296	152.57800	-31.47	25.4
10/01/2011	22:54:07.31630	-27.59953	152.57789	-24.40	18.2
10/01/2011	22:54:07.43328	-27.59860	152.55860	-24.17	20.1
10/01/2011	22:54:11.35767	-27.72761	152.29462	-22.44	47.8
10/01/2011	22:54:27.03277	-27.45723	152.64750	-31.99	20.7
10/01/2011	22:54:27.06812	-27.45491	152.64282	-11.90	21.1
10/01/2011	22:54:27.49465	-27.58014	152.56278	-20.11	20.0
10/01/2011	22:54:27.69745	-27.49609	152.60356	-26.72	20.3
10/01/2011	22:54:39.43684	-27.63280	152.56007	-20.75	20.0
10/01/2011	22:54:39.58378	-27.61131	152.61373	-43.11	14.6
10/01/2011	22:54:39.72028	-27.60996	152.57198	-22.66	18.7
10/01/2011	22:54:39.79662	-27.60415	152.61991	-16.38	14.0
10/01/2011	22:54:46.45283	-27.48899	152.61231	-180.00	20.2
10/01/2011	22:54:46.50381	-27.47999	152.53086	-31.74	27.2
10/01/2011	22:54:46.55444	-27.48870	152.55707	-33.96	24.5
10/01/2011	22:54:46.63414	-27.54060	152.50002	-32.51	27.0
10/01/2011	22:54:52.15692	-27.45645	152.56222	-29.13	26.3
10/01/2011	22:54:52.32613	-27.43045	152.55993	-27.91	28.4
10/01/2011	22:54:52.58090	-27.48437	152.54286	-33.75	25.9
10/01/2011	22:54:53.08437	-27.56934	152.53583	-17.35	22.8
10/01/2011	22:54:53.31207	-27.60721	152.48779	-32.54	27.0
10/01/2011	22:54:53.36527	-27.60935	152.47420	-28.53	28.4
10/01/2011	22:54:53.45553	-27.60644	152.50110	-25.25	25.7
10/01/2011	22:54:55.55061	-27.19574	152.81365	-31.85	46.7
10/01/2011	22:54:55.58669	-27.19005	152.79797	-36.09	47.2
10/01/2011	22:54:55.62967	-27.20823	152.82995	-46.88	45.5
10/01/2011	22:55:00.43987	-27.59616	152.53411	-23.12	22.5
10/01/2011	22:55:00.68428	-27.59440	152.60180	-20.27	15.9
10/01/2011	22:55:09.16779	-27.45179	152.63790	-12.73	21.7
10/01/2011	22:55:09.27450	-27.50104	152.61959	-39.51	18.7
10/01/2011	22:55:13.67224	-27.52172	152.61528	-40.93	17.7
10/01/2011	22:55:13.86547	-27.52388	152.60694	-41.66	18.2
10/01/2011	22:55:13.92076	-27.51757	152.61932	-28.64	17.6
10/01/2011	22:55:13.97974	-27.52754	152.59983	-26.08	18.6
10/01/2011	22:55:14.03742	-27.52043	152.61362	-39.19	17.9
10/01/2011	22:55:14.11685	-27.52197	152.61279	-28.35	17.8

10/01/2011	22:55:14.23136	-27.52256	152.61406	-17.57	17.7
10/01/2011	22:55:31.40776	-27.64540	152.49997	-24.02	26.1
10/01/2011	22:55:31.48772	-27.68758	152.46520	-22.75	30.4
10/01/2011	22:55:33.17346	-27.61027	152.54573	-30.90	21.3
10/01/2011	22:55:33.62696	-27.60598	152.58912	-17.38	17.0
10/01/2011	22:55:33.94786	-27.56047	152.60066	-13.47	16.9
10/01/2011	22:55:34.45646	-27.58918	152.67415	-180.00	9.0
10/01/2011	22:55:37.76229	-27.34282	152.68579	-55.48	31.0
10/01/2011	22:55:37.84564	-27.34623	152.62683	-31.16	32.5
10/01/2011	22:55:40.59801	-27.59636	152.57943	-36.63	18.1
10/01/2011	22:55:40.66733	-27.53788	152.61809	-13.12	16.4
10/01/2011	22:55:40.72025	-27.58473	152.57886	-36.04	18.3
10/01/2011	22:55:40.74623	-27.58561	152.60477	-97.79	15.8
10/01/2011	22:55:40.85934	-27.62102	152.55578	-30.61	20.3
10/01/2011	22:55:41.18957	-27.59109	152.58736	-17.42	17.4
10/01/2011	22:55:46.61429	-27.50576	152.59769	-38.19	20.1
10/01/2011	22:55:46.68203	-27.53209	152.55865	-20.35	22.0
10/01/2011	22:55:46.83795	-27.51887	152.62104	-53.98	17.4
10/01/2011	22:55:46.83992	-27.50715	152.59675	-20.77	20.1
10/01/2011	22:55:47.02871	-27.52010	152.56556	-22.51	21.9
10/01/2011	22:55:47.22118	-27.52003	152.57749	-35.81	20.9
10/01/2011	22:55:47.38598	-27.52399	152.55470	-25.07	22.7
10/01/2011	22:55:54.34872	-27.57651	152.63545	-32.95	13.1
10/01/2011	22:55:54.54767	-27.59056	152.55483	-26.35	20.6
10/01/2011	22:55:54.60480	-27.58495	152.59987	-19.43	16.3
10/01/2011	22:55:54.70559	-27.56447	152.61613	-12.97	15.3
10/01/2011	22:55:54.77679	-27.59351	152.57073	-27.36	19.0
10/01/2011	22:55:54.83336	-27.59154	152.55945	-24.12	20.1
10/01/2011	22:55:55.11479	-27.59272	152.57487	-49.50	18.6
10/01/2011	22:56:02.31920	-27.59990	152.58462	-33.93	17.5
10/01/2011	22:56:10.64748	-27.19660	152.80607	-45.14	46.5
10/01/2011	22:56:10.70791	-27.17849	152.81067	-20.77	48.6
10/01/2011	22:56:10.77612	-27.17919	152.80776	-23.18	48.5
10/01/2011	22:56:15.68862	-27.65569	152.49276	-66.49	27.0
10/01/2011	22:56:15.71368	-27.63124	152.55639	-180.00	20.4
10/01/2011	22:56:15.73340	-27.63437	152.50221	-30.71	25.7
10/01/2011	22:56:15.78623	-27.64980	152.48999	-30.24	27.1
10/01/2011	22:56:15.84110	-27.64762	152.45357	-39.79	30.6
10/01/2011	22:56:16.45152	-27.64549	152.45974	-36.65	30.0
10/01/2011	22:56:28.67952	-27.57585	152.68055	-38.87	9.0
10/01/2011	22:56:28.71061	-27.57982	152.61225	-37.84	15.2
10/01/2011	22:56:29.50007	-27.57825	152.60632	-25.42	15.8

10/01/2011	22:56:37.96243	-27.45512	152.54566	-16.80	27.6
10/01/2011	22:56:46.41972	-27.59762	152.63645	-180.00	12.5
10/01/2011	22:56:46.47069	-27.59031	152.57214	-32.19	18.9
10/01/2011	22:56:46.55829	-27.62066	152.57051	-21.24	18.9
10/01/2011	22:56:46.62431	-27.62677	152.31712	-18.18	43.9
10/01/2011	22:56:53.91307	-27.20431	152.83970	-103.92	46.1
10/01/2011	22:56:53.97044	-27.18477	152.89114	-180.00	49.3
10/01/2011	22:56:54.03302	-27.17998	152.82081	-21.22	48.5
10/01/2011	22:56:54.13710	-27.22201	152.86579	-23.21	44.7
10/01/2011	22:56:54.23313	-27.45111	152.60041	-20.09	24.0
10/01/2011	22:56:54.27447	-27.49651	152.57886	-14.92	22.2
10/01/2011	22:56:54.30152	-27.45233	152.60316	-12.78	23.7
10/01/2011	22:56:54.37435	-27.44955	152.58366	-18.70	25.3
10/01/2011	22:56:54.45438	-27.49267	152.55811	-26.14	24.1
10/01/2011	22:57:02.09885	-27.58762	152.53353	-23.03	22.7
10/01/2011	22:57:02.14111	-27.63462	152.52390	-32.29	23.6
10/01/2011	22:57:02.19482	-27.61035	152.60655	-180.00	15.3
10/01/2011	22:57:02.30784	-27.60647	152.49044	-17.42	26.8
10/01/2011	22:57:14.42369	-27.42517	152.66838	-180.00	22.8
10/01/2011	22:57:14.46215	-27.54204	152.59830	-29.59	17.9
10/01/2011	22:57:14.49097	-27.53222	152.60270	-25.09	18.1
10/01/2011	22:57:14.53314	-27.52274	152.70156	-180.00	11.6
10/01/2011	22:57:14.77078	-27.52973	152.58319	-28.57	19.9
10/01/2011	22:57:22.61467	-27.65904	152.45725	-19.14	30.5
10/01/2011	22:57:22.65917	-27.64053	152.45530	-47.82	30.4
10/01/2011	22:57:22.70455	-27.64119	152.44371	-46.74	31.5
10/01/2011	22:57:22.82143	-27.62364	152.47205	-20.30	28.6
10/01/2011	22:57:22.85804	-27.63593	152.42844	-27.48	33.0
10/01/2011	22:57:22.94446	-27.64204	152.45343	-52.11	30.6
10/01/2011	22:57:23.14431	-27.63998	152.44449	-24.67	31.4
10/01/2011	22:57:23.29852	-27.64307	152.44946	-48.32	31.0
10/01/2011	22:57:24.70107	-27.61509	152.55394	-21.58	20.5
10/01/2011	22:57:24.80579	-27.60752	152.53687	-25.60	22.2
10/01/2011	22:57:25.01942	-27.60872	152.53084	-22.70	22.8
10/01/2011	22:57:25.12162	-27.80724	152.50192	-23.00	33.5
10/01/2011	22:57:25.19414	-27.60532	152.53721	-28.29	22.2
10/01/2011	22:57:25.28799	-27.60829	152.54143	-29.67	21.7
10/01/2011	22:57:45.41077	-27.47285	152.57937	-41.19	23.8
10/01/2011	22:57:45.51547	-27.43889	152.53937	-13.38	29.3
10/01/2011	22:57:45.77550	-27.46737	152.51312	-33.49	29.4
10/01/2011	22:57:45.89799	-27.46188	152.59064	-15.87	23.8
10/01/2011	22:57:45.96539	-27.49647	152.55421	-33.84	24.2

10/01/2011	22:57:46.32918	-27.49203	152.64726	-180.00	17.6
10/01/2011	22:57:51.95299	-27.61065	152.52427	-48.06	23.4
10/01/2011	22:57:51.99619	-27.62972	152.48514	-22.33	27.3
10/01/2011	22:57:52.06973	-27.62918	152.52803	-31.48	23.1
10/01/2011	22:57:52.11710	-27.59596	152.55484	-18.26	20.5
10/01/2011	22:57:52.15548	-27.61109	152.55912	-46.76	20.0
10/01/2011	22:57:57.07735	-27.61783	152.60970	-20.60	15.0
10/01/2011	22:57:57.17231	-27.59861	152.61576	-39.79	14.5
10/01/2011	22:58:09.10159	-27.59068	152.66457	-180.00	9.9
10/01/2011	22:58:09.21624	-27.62003	152.56324	-33.89	19.6
10/01/2011	22:58:09.28138	-27.61876	152.56231	-46.56	19.7
10/01/2011	22:58:09.39151	-27.81811	152.50327	-29.05	34.2
10/01/2011	22:58:09.49821	-27.61575	152.53070	-37.63	22.8
10/01/2011	22:58:09.76997	-27.61086	152.54173	-31.26	21.7
10/01/2011	22:58:09.84143	-27.63147	152.54061	-28.95	21.9
10/01/2011	22:58:09.94263	-27.60948	152.57841	-33.17	18.1
10/01/2011	22:58:09.98550	-27.61342	152.53782	-45.63	22.1
10/01/2011	22:58:22.03578	-27.64005	152.46051	-24.43	29.9
10/01/2011	22:58:24.03166	-27.74012	152.42917	-28.30	35.7
10/01/2011	22:58:35.84042	-27.63920	152.60285	-22.36	15.9
10/01/2011	22:58:35.98760	-27.59405	152.60872	-20.48	15.2
10/01/2011	22:58:36.38443	-27.59551	152.61179	-30.95	14.9
10/01/2011	22:58:50.16148	-27.60448	152.55868	-19.11	20.0
10/01/2011	22:58:50.18288	-27.60528	152.56599	-22.21	19.3
10/01/2011	22:58:50.28213	-27.62220	152.52291	-38.61	23.6
10/01/2011	22:58:50.49888	-27.58186	152.62408	-180.00	14.0
10/01/2011	22:58:51.08056	-27.60298	152.56506	-17.39	19.4
10/01/2011	22:58:56.57065	-27.19303	152.88620	-53.56	48.3
10/01/2011	22:58:56.59969	-27.17991	152.88496	-16.79	49.7
10/01/2011	22:58:57.00026	-27.24886	152.79920	-17.69	40.7
10/01/2011	22:59:03.89407	-27.57037	152.61653	-112.36	15.1
10/01/2011	22:59:04.05103	-27.54053	152.58151	-16.01	19.5
10/01/2011	22:59:15.45462	-27.39325	152.71748	-20.05	24.8
10/01/2011	22:59:16.32539	-27.36395	152.70488	-14.18	28.3
10/01/2011	22:59:20.99851	-27.47333	152.51104	-19.02	29.2
10/01/2011	22:59:21.20334	-27.57873	152.51033	-27.40	25.1
10/01/2011	22:59:21.26388	-27.65880	152.47167	-17.58	29.1
10/01/2011	22:59:21.31686	-27.63440	152.45386	-18.70	30.5
10/01/2011	22:59:21.90234	-27.65442	152.38489	-31.93	37.5
10/01/2011	22:59:30.31653	-27.67259	152.45860	-17.05	30.6
10/01/2011	22:59:30.88736	-27.67525	152.44738	-30.15	31.8
10/01/2011	22:59:31.06529	-27.67097	152.45019	-31.28	31.4

10/01/2011	22:59:36.78068	-27.58071	152.61694	-29.22	14.7
10/01/2011	22:59:36.99366	-27.61354	152.61523	-53.86	14.4
10/01/2011	22:59:37.25694	-27.18307	152.89407	-81.07	49.6
10/01/2011	22:59:37.74059	-27.18954	152.85545	-38.97	48.0
10/01/2011	22:59:37.81799	-27.18847	152.86896	-39.99	48.4
10/01/2011	22:59:38.08354	-27.18253	152.86265	-26.61	48.9
10/01/2011	22:59:52.50382	-27.48230	152.61025	-26.41	20.8
10/01/2011	22:59:52.66241	-27.53459	152.54491	-23.48	23.1
10/01/2011	22:59:53.19495	-27.53586	152.51337	-25.08	26.0
10/01/2011	23:00:04.32857	-27.57568	152.57669	-57.83	18.7
10/01/2011	23:00:04.38027	-27.57810	152.58263	-35.49	18.1
10/01/2011	23:00:04.50367	-27.53543	152.59155	-23.43	18.9
10/01/2011	23:00:04.58813	-27.53722	152.62317	-33.37	16.1
10/01/2011	23:00:04.70901	-27.57119	152.56536	-17.67	19.9
10/01/2011	23:00:04.99684	-27.57075	152.52869	-34.72	23.5
10/01/2011	23:00:12.88208	-27.20632	152.85363	-18.80	46.2
10/01/2011	23:00:12.95889	-27.19773	152.82353	-21.18	46.6
10/01/2011	23:00:15.36786	-27.65342	152.56782	-180.00	19.6
10/01/2011	23:00:15.46186	-27.66597	152.43393	-28.58	32.9
10/01/2011	23:00:15.66848	-27.49189	152.47630	-30.26	31.2
10/01/2011	23:00:15.78600	-27.47461	152.57059	-16.59	24.3
10/01/2011	23:00:16.09442	-27.47833	152.54574	-15.73	26.0
10/01/2011	23:00:22.36384	-27.59156	152.57295	-24.88	18.8
10/01/2011	23:00:22.47418	-27.52633	152.67618	-180.00	12.8
10/01/2011	23:00:22.72468	-27.54585	152.57637	-33.84	19.7
10/01/2011	23:00:28.46609	-27.59453	152.60814	-28.69	15.3
10/01/2011	23:00:28.54283	-27.56598	152.61290	-29.19	15.6
10/01/2011	23:00:28.68421	-27.57852	152.59389	-29.47	17.0
10/01/2011	23:00:36.54300	-27.80196	152.57680	-180.00	27.8
10/01/2011	23:00:36.61466	-27.82158	152.46034	-20.13	37.7
10/01/2011	23:00:36.65400	-27.83357	152.48722	-31.02	36.5
10/01/2011	23:00:39.18385	-27.51121	152.60661	-26.31	19.0
10/01/2011	23:00:39.26430	-27.55623	152.55751	-42.09	21.1
10/01/2011	23:00:39.73578	-27.55974	152.59428	-34.62	17.5
10/01/2011	23:00:39.82054	-27.55049	152.56849	-32.67	20.3
10/01/2011	23:00:53.79651	-27.61631	152.55547	-44.68	20.3
10/01/2011	23:00:55.50689	-27.28972	152.73538	-24.51	36.1
10/01/2011	23:00:55.54320	-27.33115	152.69683	-36.09	32.0
10/01/2011	23:00:55.82546	-27.33916	152.69862	-37.35	31.1
10/01/2011	23:00:56.03579	-27.57227	152.59811	-18.87	16.8
10/01/2011	23:00:56.04293	-27.34148	152.68581	-17.23	31.1
10/01/2011	23:00:56.28149	-27.36573	152.69205	-30.92	28.3

10/01/2011	23:01:00.68231	-27.49023	152.56155	-40.06	24.0
10/01/2011	23:01:00.72368	-27.47451	152.62393	-180.00	20.5
10/01/2011	23:01:01.46358	-27.19282	152.88548	-24.26	48.3
10/01/2011	23:01:12.54611	-27.55645	152.60612	-46.32	16.6
10/01/2011	23:01:12.65749	-27.58981	152.64477	-21.02	11.8
10/01/2011	23:01:12.78727	-27.54623	152.63719	-180.00	14.3
10/01/2011	23:01:15.93160	-27.52035	152.57254	-30.58	21.3
10/01/2011	23:01:20.36343	-27.60428	152.62724	-180.00	13.3
10/01/2011	23:01:20.44283	-27.60440	152.58081	-180.00	17.9
10/01/2011	23:01:20.60052	-27.44928	152.51465	-43.44	30.4
10/01/2011	23:01:20.76507	-27.58157	152.54925	-12.55	21.2
10/01/2011	23:01:21.09641	-27.62761	152.50947	-18.55	24.9
10/01/2011	23:01:21.26140	-27.62458	152.50877	-24.99	25.0
10/01/2011	23:01:31.97176	-27.64508	152.56091	-19.41	20.1
10/01/2011	23:01:32.04703	-27.61625	152.56786	-30.29	19.1
10/01/2011	23:01:32.07684	-27.61828	152.57492	-45.46	18.4
10/01/2011	23:01:32.18795	-27.63118	152.58326	-46.97	17.7
10/01/2011	23:01:32.25065	-27.83969	152.55546	-22.51	32.4
10/01/2011	23:01:32.41946	-27.63182	152.60627	-21.95	15.5
10/01/2011	23:01:32.60302	-27.62174	152.59442	-32.00	16.5
10/01/2011	23:01:32.69216	-27.62355	152.57592	-20.01	18.4
10/01/2011	23:01:43.50003	-27.20617	152.86805	-17.10	46.5
10/01/2011	23:01:43.52263	-27.19791	152.85373	-22.34	47.1
10/01/2011	23:01:43.54544	-27.18735	152.90182	-44.24	49.3
10/01/2011	23:01:45.84648	-27.62358	152.54506	-35.38	21.4
10/01/2011	23:01:46.32750	-27.62990	152.51907	-22.37	24.0
10/01/2011	23:01:58.19881	-27.54876	152.59602	-20.58	17.8
10/01/2011	23:02:01.06564	-27.60753	152.68121	-180.00	8.0
10/01/2011	23:02:01.14350	-27.61942	152.57202	-19.30	18.7
10/01/2011	23:02:10.39902	-27.94103	152.66049	-55.88	37.9
10/01/2011	23:02:10.44376	-27.86457	152.42556	-46.44	43.4
10/01/2011	23:02:10.70023	-27.87162	152.42260	-46.77	44.1
10/01/2011	23:02:10.79880	-27.87290	152.42221	-49.22	44.2
10/01/2011	23:02:10.87843	-27.87048	152.42347	-16.18	44.0
10/01/2011	23:02:15.85341	-27.55964	152.51223	-49.81	25.3
10/01/2011	23:02:15.89053	-27.55579	152.52435	-30.10	24.3
10/01/2011	23:02:16.51001	-27.55528	152.52280	-63.13	24.4
10/01/2011	23:02:33.30575	-27.52445	152.59616	-34.51	19.1
10/01/2011	23:02:33.62927	-27.52514	152.57643	-36.10	20.7
10/01/2011	23:02:33.67107	-27.52382	152.56462	-18.38	21.8
10/01/2011	23:02:33.72876	-27.52872	152.57479	-23.04	20.7
10/01/2011	23:02:33.74269	-27.52664	152.53425	-38.57	24.4

10/01/2011	23:02:33.83719	-27.49961	152.49228	-28.36	29.4
10/01/2011	23:02:50.64901	-27.59337	152.60334	-17.33	15.8
10/01/2011	23:02:50.67659	-27.62211	152.59115	-17.61	16.9
10/01/2011	23:02:50.74280	-27.61224	152.63632	-180.00	12.4
10/01/2011	23:02:50.83277	-27.65827	152.57987	-21.39	18.6
10/01/2011	23:02:50.91861	-27.62165	152.68107	-180.00	8.0
10/01/2011	23:02:51.07160	-27.63531	152.61019	-28.48	15.2
10/01/2011	23:02:51.15277	-27.66792	152.67008	-26.30	10.9
10/01/2011	23:02:52.01711	-27.76080	152.72642	-29.13	16.8
10/01/2011	23:02:59.49526	-27.81750	152.43493	-24.92	39.5
10/01/2011	23:03:00.36419	-27.64764	152.50893	-28.98	25.2
10/01/2011	23:03:00.40910	-27.64302	152.54396	-19.01	21.7
10/01/2011	23:03:00.73669	-27.64778	152.54251	-23.10	22.0
10/01/2011	23:03:01.22461	-27.20785	152.88958	-88.88	46.8
10/01/2011	23:03:11.34024	-27.61317	152.64013	-29.25	12.0
10/01/2011	23:03:11.83739	-27.65810	152.58054	-35.88	18.6
10/01/2011	23:03:15.58486	-27.39657	152.63131	-28.38	27.3
10/01/2011	23:03:16.12876	-27.47312	152.67362	-27.65	17.8
10/01/2011	23:03:16.50560	-27.36153	152.81568	-99.49	28.5
10/01/2011	23:03:16.55077	-27.35767	152.85592	-180.00	29.9
10/01/2011	23:03:19.46200	-27.78474	152.44500	-31.51	36.6
10/01/2011	23:03:31.17580	-27.63519	152.56085	-57.89	20.0
10/01/2011	23:03:58.35894	-27.81499	152.44162	-38.03	38.8
10/01/2011	23:03:59.06636	-27.82289	152.43353	-23.59	39.9
10/01/2011	23:04:10.69322	-27.18993	152.84950	-33.55	47.9
10/01/2011	23:04:10.78080	-27.19449	152.83626	-30.55	47.1
10/01/2011	23:04:31.27178	-27.56673	152.61841	-29.78	15.0
10/01/2011	23:04:31.33810	-27.57766	152.57563	-22.98	18.8
10/01/2011	23:04:31.37244	-27.58055	152.61077	-35.27	15.3
10/01/2011	23:04:31.50315	-27.57049	152.52948	-35.05	23.4
10/01/2011	23:04:31.53874	-27.58687	152.54932	-17.13	21.2
10/01/2011	23:04:42.66774	-27.65028	152.57600	-39.28	18.8
10/01/2011	23:04:42.69331	-27.64455	152.54700	-18.92	21.5
10/01/2011	23:04:42.73261	-27.64049	152.54471	-39.31	21.6
10/01/2011	23:04:42.83199	-27.64211	152.55124	-30.61	21.0
10/01/2011	23:04:50.91111	-27.61473	152.62222	-180.00	13.8
10/01/2011	23:04:50.96725	-27.61402	152.57870	-16.02	18.1
10/01/2011	23:04:51.69822	-27.64234	152.52888	-21.62	23.2
10/01/2011	23:05:06.46678	-27.49677	152.48671	-21.14	30.1
10/01/2011	23:05:07.93382	-27.57519	152.57020	-24.81	19.4
10/01/2011	23:05:08.63517	-27.66010	152.49122	-19.28	27.2
10/01/2011	23:05:08.75343	-27.57993	152.55014	-31.54	21.2

10/01/2011	23:05:12.89496	-27.91475	152.42267	-28.03	47.4
10/01/2011	23:05:12.97332	-27.87523	152.49848	-180.00	39.1
10/01/2011	23:05:13.05018	-27.86598	152.44416	-24.62	42.1
10/01/2011	23:05:13.17502	-27.89888	152.43299	-36.75	45.4
10/01/2011	23:05:28.71819	-27.44361	152.48074	-25.96	33.5
10/01/2011	23:05:28.74989	-27.44270	152.43996	-18.60	37.0
10/01/2011	23:05:28.95881	-27.44728	152.45889	-21.41	35.1
10/01/2011	23:05:29.99865	-27.50431	152.47627	-33.45	30.6
10/01/2011	23:05:30.08807	-27.50433	152.47880	-31.51	30.4
10/01/2011	23:05:30.21978	-27.50598	152.48597	-18.39	29.7
10/01/2011	23:05:30.43903	-27.50530	152.46621	-23.30	31.5
10/01/2011	23:05:52.14503	-27.66347	152.38564	-27.14	37.5
10/01/2011	23:05:52.69661	-27.65036	152.51937	-28.20	24.3
10/01/2011	23:05:52.71645	-27.58954	152.61266	-20.42	14.9
10/01/2011	23:05:52.77734	-27.65507	152.54336	-94.46	22.0
10/01/2011	23:05:53.74914	-27.65157	153.00742	-68.31	24.6
10/01/2011	23:05:53.78862	-27.21139	152.86343	-22.41	45.8
10/01/2011	23:05:53.87503	-27.22046	152.83020	-25.99	44.2
10/01/2011	23:05:53.95929	-27.25790	152.90110	-19.22	41.8
10/01/2011	23:06:11.39007	-27.64131	152.58852	-42.17	17.4
10/01/2011	23:06:11.66836	-27.21846	152.92145	-63.01	46.6
10/01/2011	23:06:11.82849	-27.21222	152.94497	-180.00	48.1
10/01/2011	23:06:14.75197	-27.66166	152.47979	-28.35	28.3
10/01/2011	23:06:39.38269	-27.95097	152.64288	-60.84	39.4
10/01/2011	23:06:39.41328	-27.67363	152.47927	-34.24	28.7
10/01/2011	23:06:39.42934	-27.66527	152.49082	-37.20	27.3
10/01/2011	23:06:39.48287	-27.65440	152.59869	-180.00	16.7
10/01/2011	23:06:39.56426	-27.65480	152.53078	-35.35	23.2
10/01/2011	23:06:39.61161	-27.66863	152.48323	-25.10	28.2
10/01/2011	23:06:39.62313	-27.66318	152.48302	-29.85	28.1
10/01/2011	23:06:40.07071	-27.65318	152.57783	-180.00	18.7
10/01/2011	23:06:41.77587	-27.21098	152.86631	-45.82	45.9
10/01/2011	23:06:41.84499	-27.22271	152.89133	-43.43	45.3
10/01/2011	23:06:41.88106	-27.23636	152.87236	-43.97	43.3
10/01/2011	23:06:42.83340	-27.43758	152.49393	-41.42	32.9
10/01/2011	23:06:42.88863	-27.43348	152.47367	-21.98	34.7
10/01/2011	23:06:43.00793	-27.43500	152.42923	-28.84	38.3
10/01/2011	23:06:43.05171	-27.42776	152.45225	-42.85	36.8
10/01/2011	23:06:43.11952	-27.43581	152.45516	-39.36	36.1
10/01/2011	23:06:43.23632	-27.43199	152.45332	-25.50	36.5
10/01/2011	23:06:43.24418	-27.43284	152.44984	-19.14	36.7
10/01/2011	23:06:57.48974	-27.67095	152.52778	-40.76	24.0

10/01/2011	23:07:01.51222	-27.63691	152.54064	-28.68	22.0
10/01/2011	23:07:01.62343	-27.61822	152.51930	-19.61	23.9
10/01/2011	23:07:10.03944	-27.62517	152.57276	-26.32	18.7
10/01/2011	23:07:10.11740	-27.61548	152.56339	-32.39	19.6
10/01/2011	23:07:10.26871	-27.65720	152.54155	-25.05	22.3
10/01/2011	23:07:10.41719	-27.66139	152.52024	-45.22	24.4
10/01/2011	23:07:14.06357	-27.74541	152.43678	-23.35	35.3
10/01/2011	23:07:14.42549	-27.75024	152.43240	-41.29	35.9
10/01/2011	23:07:16.40999	-27.29791	152.67469	-41.10	36.1
10/01/2011	23:07:17.00518	-27.38466	152.68296	-34.75	26.6
10/01/2011	23:07:17.75261	-27.48090	152.55808	-46.98	24.9
10/01/2011	23:07:23.88521	-27.65955	152.51922	-20.16	24.5
10/01/2011	23:07:34.43882	-27.62132	152.56171	-21.89	19.8
10/01/2011	23:07:34.53636	-27.59610	152.60470	-19.46	15.6
10/01/2011	23:07:34.62000	-27.62807	152.56494	-44.34	19.5
10/01/2011	23:07:50.31523	-27.94332	152.70669	-28.05	37.2
10/01/2011	23:07:50.35577	-27.63391	152.54908	-20.46	21.1
10/01/2011	23:07:55.83713	-27.79218	152.41245	-23.10	39.8
10/01/2011	23:08:10.16002	-27.30623	152.90983	-178.86	37.1
10/01/2011	23:08:10.17426	-27.33076	152.77604	-25.28	31.4
10/01/2011	23:08:10.18746	-27.29280	152.86565	-24.85	37.1
10/01/2011	23:08:10.49647	-27.31364	152.79530	-14.40	33.5
10/01/2011	23:08:13.65305	-27.66864	152.60426	-180.00	16.7
10/01/2011	23:08:13.81172	-27.66982	152.50037	-22.04	26.5
10/01/2011	23:08:13.92343	-27.66833	152.43958	-26.51	32.4
10/01/2011	23:08:14.91975	-27.63747	152.46362	-32.92	29.5
10/01/2011	23:08:14.96058	-27.54627	152.46908	-41.45	29.8
10/01/2011	23:08:15.20111	-27.50322	152.55233	-19.79	24.0
10/01/2011	23:08:15.33195	-27.58085	152.49783	-18.76	26.3
10/01/2011	23:08:15.44513	-27.54809	152.52837	-24.75	24.1
10/01/2011	23:08:18.15100	-27.77305	152.69682	-37.47	19.0
10/01/2011	23:08:18.23567	-27.82088	152.71834	-41.50	23.6
10/01/2011	23:08:21.39123	-27.65167	152.57106	-180.00	19.3
10/01/2011	23:08:21.48750	-27.67775	152.53353	-43.47	23.6
10/01/2011	23:08:21.60554	-27.66733	152.52960	-19.33	23.7
10/01/2011	23:08:21.63839	-27.67390	152.50319	-32.13	26.4
10/01/2011	23:08:31.06846	-27.64670	152.51214	-18.03	24.9
10/01/2011	23:08:46.20587	-27.61033	152.53454	-13.78	22.4
10/01/2011	23:08:59.53829	-27.65643	152.55622	-180.00	20.8
10/01/2011	23:09:06.61427	-27.68337	152.47194	-23.45	29.6
10/01/2011	23:09:07.13808	-27.67358	152.56677	-180.00	20.4
10/01/2011	23:09:19.01786	-27.80466	152.41773	-23.39	40.1

10/01/2011	23:09:20.85571	-27.64520	152.59194	-26.73	17.1
10/01/2011	23:09:20.94964	-27.66591	152.50731	-41.41	25.8
10/01/2011	23:09:21.58889	-27.63597	152.56209	-30.37	19.9
10/01/2011	23:09:21.76947	-27.55418	152.59923	-20.94	17.3
10/01/2011	23:09:35.60932	-27.67475	152.57074	-180.00	20.1
10/01/2011	23:09:35.87153	-27.67889	152.43420	-34.63	33.1
10/01/2011	23:09:47.14784	-27.46417	152.44688	-26.75	35.2
10/01/2011	23:09:47.21029	-27.47506	152.41013	-18.72	37.9
10/01/2011	23:09:47.28569	-27.41593	152.45071	-18.23	37.7
10/01/2011	23:09:47.44516	-27.44565	152.42219	-42.02	38.3
10/01/2011	23:09:47.53436	-27.44052	152.44007	-35.98	37.1
10/01/2011	23:09:47.58033	-27.44523	152.42503	-39.96	38.1
10/01/2011	23:09:47.65560	-27.50872	152.42706	-56.91	35.0
10/01/2011	23:09:51.12288	-27.67614	152.49521	-38.14	27.2
10/01/2011	23:09:51.20291	-27.65959	152.59787	-180.00	17.0
10/01/2011	23:09:51.28563	-27.68018	152.48418	-41.03	28.4
10/01/2011	23:09:51.56245	-27.67013	152.49904	-20.25	26.7
10/01/2011	23:09:51.63592	-27.66626	152.49444	-20.08	27.0
10/01/2011	23:09:51.99687	-27.36471	152.64314	-24.59	30.0
10/01/2011	23:09:52.03535	-27.32752	152.63778	-44.50	34.0
10/01/2011	23:09:52.04549	-27.33229	152.66326	-15.83	32.7
10/01/2011	23:09:52.09787	-27.31523	152.65786	-21.26	34.7
10/01/2011	23:09:52.12440	-27.33326	152.66066	-18.09	32.7
10/01/2011	23:09:52.12804	-27.32455	152.64376	-16.35	34.1
10/01/2011	23:09:52.17844	-27.34318	152.63744	-18.20	32.4
10/01/2011	23:10:05.24086	-27.18825	152.76019	-34.38	47.3
10/01/2011	23:10:05.34988	-27.24234	152.76132	-22.63	41.2
10/01/2011	23:10:07.52210	-27.59476	152.55834	-37.94	20.2
10/01/2011	23:10:08.24961	-27.68233	152.46795	-34.53	30.0
10/01/2011	23:10:08.33312	-27.65197	152.50586	-19.69	25.6
10/01/2011	23:10:08.65398	-27.67086	152.57078	-180.00	19.9
10/01/2011	23:10:08.76523	-27.67858	152.45460	-24.66	31.2
10/01/2011	23:10:16.83057	-27.64239	152.55363	-47.25	20.8
10/01/2011	23:10:16.88525	-27.66427	152.48556	-33.92	27.8
10/01/2011	23:10:16.95101	-27.66201	152.49708	-31.93	26.7
10/01/2011	23:10:17.08765	-27.66134	152.50340	-30.98	26.0
10/01/2011	23:10:25.76373	-27.69227	152.41852	-35.46	35.0
10/01/2011	23:10:25.86799	-27.67764	152.48055	-23.75	28.7
10/01/2011	23:10:26.03379	-27.66900	152.59313	-180.00	17.8
10/01/2011	23:10:26.08015	-27.66866	152.50835	-31.15	25.7
10/01/2011	23:10:29.39362	-27.81663	152.43013	-22.02	39.8
10/01/2011	23:10:39.03432	-27.46251	152.46232	-36.53	34.0

10/01/2011	23:10:39.08807	-27.45958	152.41399	-31.54	38.3
10/01/2011	23:10:46.62103	-27.65504	152.52833	-26.92	23.5
10/01/2011	23:10:55.79959	-27.63840	152.54991	-26.84	21.1
10/01/2011	23:10:55.99877	-27.67927	152.54653	-24.38	22.5
10/01/2011	23:10:56.47410	-27.19207	152.76608	-33.35	46.8
10/01/2011	23:10:57.20541	-27.23024	152.82143	-23.12	43.0
10/01/2011	23:10:57.29722	-27.53879	152.41017	-36.27	35.7
10/01/2011	23:11:13.03137	-27.55777	152.51243	-22.66	25.3
10/01/2011	23:11:21.15486	-27.63961	152.53392	-36.32	22.7
10/01/2011	23:11:26.51856	-27.68756	152.45532	-26.29	31.3
10/01/2011	23:11:26.75046	-27.69616	152.48286	-31.14	29.0
10/01/2011	23:11:26.99468	-27.67948	152.45048	-31.48	31.6
10/01/2011	23:11:27.07425	-27.69979	152.44099	-31.05	33.1
10/01/2011	23:11:27.17249	-27.69720	152.41949	-33.32	35.0
10/01/2011	23:11:37.01469	-27.67954	152.49204	-20.31	27.6
10/01/2011	23:11:43.22710	-27.64011	152.39103	-23.96	36.7
10/01/2011	23:11:43.40175	-27.45911	152.42422	-24.48	37.4
10/01/2011	23:11:43.50477	-27.47070	152.43872	-20.99	35.6
10/01/2011	23:11:44.44435	-27.17040	152.81427	-41.92	49.5
10/01/2011	23:11:44.51360	-27.19026	152.79839	-27.74	47.2
10/01/2011	23:11:47.91482	-27.65157	152.53568	-35.07	22.7
10/01/2011	23:11:48.02721	-27.66378	152.53461	-29.58	23.1
10/01/2011	23:11:48.46679	-27.65275	152.53633	-26.86	22.7
10/01/2011	23:12:02.26386	-27.70487	152.43184	-26.36	34.1
10/01/2011	23:12:02.35993	-27.68597	152.47744	-28.21	29.2
10/01/2011	23:12:02.99603	-27.68320	152.46768	-39.77	30.0
10/01/2011	23:12:07.99115	-27.67445	152.51719	-20.36	25.1
10/01/2011	23:12:08.16502	-27.67970	152.48574	-38.09	28.2
10/01/2011	23:12:08.30035	-27.64458	152.51675	-19.35	24.4
10/01/2011	23:12:08.50045	-27.67409	152.48597	-25.56	28.0
10/01/2011	23:12:08.61372	-27.68151	152.48637	-36.94	28.2
10/01/2011	23:12:08.83744	-27.67468	152.49033	-20.28	27.6
10/01/2011	23:12:17.43847	-27.75248	152.36185	-32.70	42.4
10/01/2011	23:12:17.50985	-27.74702	152.38672	-15.74	39.9
10/01/2011	23:12:32.67936	-27.89854	152.47682	-23.23	42.4
10/01/2011	23:12:33.11546	-27.70180	152.50922	-17.88	26.8
10/01/2011	23:12:44.74426	-27.70915	152.38776	-25.05	38.4
10/01/2011	23:12:59.64359	-27.67863	152.45837	-28.82	30.8
10/01/2011	23:13:08.42530	-27.68671	152.46096	-22.31	30.8
10/01/2011	23:13:09.21830	-27.69049	152.45718	-23.06	31.2
10/01/2011	23:13:12.11990	-27.70906	152.42089	-31.07	35.3
10/01/2011	23:13:14.70695	-27.20659	152.78241	-35.03	45.3

10/01/2011	23:13:15.16048	-27.22554	152.74663	-15.54	43.1
10/01/2011	23:13:15.49082	-27.22814	152.74343	-28.79	42.9
10/01/2011	23:13:24.51946	-27.65481	152.49456	-23.02	26.8
10/01/2011	23:13:38.88978	-27.70977	152.46359	-180.00	31.3
10/01/2011	23:13:38.98018	-27.67406	152.46412	-32.47	30.1
10/01/2011	23:13:50.02116	-27.69094	152.42384	-29.05	34.4
10/01/2011	23:13:50.26891	-27.72417	152.48995	-36.90	29.5
10/01/2011	23:13:50.34387	-27.70018	152.45308	-16.06	31.9
10/01/2011	23:13:50.35475	-27.72884	152.49990	-29.92	28.9
10/01/2011	23:14:06.84066	-27.68388	152.47274	-22.51	29.6
10/01/2011	23:14:07.03602	-27.17422	152.81106	-16.30	49.1
10/01/2011	23:14:07.08537	-27.19954	152.82581	-35.35	46.4
10/01/2011	23:14:07.11657	-27.20524	152.78875	-17.67	45.4
10/01/2011	23:14:10.48101	-27.69843	152.44639	-30.04	32.5
10/01/2011	23:14:10.65402	-27.70337	152.41445	-21.45	35.7
10/01/2011	23:14:10.73773	-27.70451	152.43798	-31.38	33.5
10/01/2011	23:14:21.34871	-27.72732	152.44973	-30.04	33.3
10/01/2011	23:14:21.96128	-27.71954	152.44419	-29.76	33.5
10/01/2011	23:14:34.24872	-27.65400	152.50308	-26.65	25.9
10/01/2011	23:14:34.32062	-27.62590	152.55889	-25.50	20.1
10/01/2011	23:14:34.88646	-27.62493	152.52015	-20.10	23.9
10/01/2011	23:14:34.95109	-27.65914	152.48965	-43.88	27.3
10/01/2011	23:14:35.22190	-27.45201	152.50278	-31.79	31.2
10/01/2011	23:15:09.54138	-27.62228	152.53016	-18.55	22.9
10/01/2011	23:15:09.61945	-27.61370	152.52619	-37.24	23.2
10/01/2011	23:15:09.67598	-27.61086	152.57573	-20.13	18.3
10/01/2011	23:15:09.71254	-27.64851	152.52458	-30.63	23.7
10/01/2011	23:15:09.82227	-27.65076	152.56387	-102.65	20.0
10/01/2011	23:15:18.11506	-27.69597	152.46143	-32.86	31.0
10/01/2011	23:15:18.24400	-27.75814	152.44148	-30.55	35.5
10/01/2011	23:15:18.77281	-27.70102	152.47579	-20.69	29.9
10/01/2011	23:15:18.84572	-27.70591	152.46229	-26.98	31.3
10/01/2011	23:15:28.92173	-27.23715	152.78416	-35.58	41.9
10/01/2011	23:15:47.38212	-27.74319	152.38715	-19.53	39.7
10/01/2011	23:16:04.87065	-27.71215	152.48322	-48.86	29.6
10/01/2011	23:16:04.98936	-27.72220	152.43859	-36.21	34.1
10/01/2011	23:16:05.11762	-27.68005	152.47477	-22.31	29.3
10/01/2011	23:16:05.29601	-27.71192	152.45049	-43.82	32.6
10/01/2011	23:16:05.51252	-27.70711	152.46110	-28.00	31.4
10/01/2011	23:16:05.57199	-27.71339	152.45272	-27.25	32.5
10/01/2011	23:16:05.60819	-27.70875	152.44435	-24.70	33.1
10/01/2011	23:16:10.35737	-27.20231	152.84340	-75.64	46.4

10/01/2011	23:16:10.44945	-27.20392	152.84067	-30.36	46.2
10/01/2011	23:16:10.52519	-27.19926	152.81933	-38.95	46.4
10/01/2011	23:16:10.59385	-27.21192	152.74322	-22.69	44.7
10/01/2011	23:16:22.79940	-27.33284	152.62755	-21.70	33.9
10/01/2011	23:16:25.78097	-27.72439	152.45298	-26.47	32.9
10/01/2011	23:16:25.85719	-27.74711	152.43132	-27.13	35.8
10/01/2011	23:16:25.90750	-27.75273	152.41217	-34.82	37.8
10/01/2011	23:16:26.01710	-27.75254	152.41070	-33.50	37.9
10/01/2011	23:16:27.06493	-27.74713	152.41382	-36.27	37.4
10/01/2011	23:16:45.51954	-27.73108	152.45932	-40.08	32.6
10/01/2011	23:17:11.24946	-27.68225	152.50601	-31.46	26.4
10/01/2011	23:17:16.82529	-27.77347	152.41243	-29.06	38.8
10/01/2011	23:17:19.32852	-27.64200	152.48822	-21.84	27.2
10/01/2011	23:17:27.44001	-27.23696	152.82147	-175.78	42.3
10/01/2011	23:17:27.49463	-27.17970	152.82835	-33.25	48.7
10/01/2011	23:17:27.88381	-27.25641	152.75288	-19.94	39.7
10/01/2011	23:17:40.53286	-27.72628	152.47875	-54.73	30.6
10/01/2011	23:17:40.56931	-27.73881	152.45723	-26.68	33.1
10/01/2011	23:17:40.58450	-27.67328	152.48860	-28.70	27.8
10/01/2011	23:17:40.71636	-27.74097	152.39354	-29.82	39.0
10/01/2011	23:17:53.26276	-27.77906	152.42736	-26.69	37.8
10/01/2011	23:18:11.43634	-27.64833	152.52891	-41.85	23.3
10/01/2011	23:18:11.49085	-27.68973	152.42774	-18.64	34.0
10/01/2011	23:18:21.59591	-27.75453	152.45494	-27.74	34.1
10/01/2011	23:18:29.34759	-27.65207	152.52081	-29.39	24.2
10/01/2011	23:18:29.41954	-27.64036	152.53895	-27.62	22.2
10/01/2011	23:18:29.73203	-27.63990	152.54745	-46.87	21.3
10/01/2011	23:18:40.18552	-27.71298	152.47050	-33.40	30.8
10/01/2011	23:18:40.33850	-27.66059	152.55108	-31.00	21.4
10/01/2011	23:18:51.87799	-27.76297	152.41612	-42.81	37.9
10/01/2011	23:18:53.82952	-27.62232	152.41799	-33.13	33.9
10/01/2011	23:18:54.09202	-27.66920	152.49959	-31.02	26.6
10/01/2011	23:18:54.50900	-27.58830	152.44143	-37.79	31.7
10/01/2011	23:18:54.53645	-27.58794	152.40903	-27.58	34.9
10/01/2011	23:18:54.58463	-27.59554	152.40905	-43.77	34.8
10/01/2011	23:18:54.62006	-27.58816	152.43179	-22.03	32.7
10/01/2011	23:19:07.69626	-27.21130	152.61210	-31.79	47.1
10/01/2011	23:19:07.73232	-27.22353	152.80270	-56.54	43.5
10/01/2011	23:19:07.76335	-27.19804	152.79684	-15.64	46.3
10/01/2011	23:19:11.09256	-27.70310	152.45545	-19.95	31.8
10/01/2011	23:19:11.14703	-27.72166	152.44792	-21.35	33.2
10/01/2011	23:19:27.60454	-27.68434	152.51924	-31.17	25.2

10/01/2011	23:19:27.68982	-27.63908	152.50487	-24.25	25.5
10/01/2011	23:19:35.34082	-27.76481	152.40399	-22.87	39.1
10/01/2011	23:19:35.40166	-27.76280	152.45788	-30.20	34.3
10/01/2011	23:19:35.52215	-27.75875	152.39834	-28.91	39.3
10/01/2011	23:19:47.44995	-27.72345	152.47642	-33.51	30.7
10/01/2011	23:19:47.59699	-27.74822	152.43692	-31.11	35.4
10/01/2011	23:19:47.64418	-27.74214	152.44667	-28.20	34.2
10/01/2011	23:19:47.69980	-27.74104	152.44167	-26.70	34.6
10/01/2011	23:20:15.13545	-27.76320	152.42540	-35.68	37.1
10/01/2011	23:20:15.18506	-27.75682	152.42759	-16.17	36.6
10/01/2011	23:20:17.36231	-27.32267	152.61770	-48.16	35.3
10/01/2011	23:20:17.41133	-27.35089	152.62490	-20.62	32.1
10/01/2011	23:20:17.45763	-27.35374	152.62207	-15.71	32.0
10/01/2011	23:20:17.55018	-27.30429	152.62557	-40.18	36.9
10/01/2011	23:20:17.59351	-27.35233	152.62538	-15.09	32.0
10/01/2011	23:20:33.48180	-27.72685	152.46015	-25.80	32.3
10/01/2011	23:20:33.55803	-27.74346	152.47470	-29.11	31.8
10/01/2011	23:20:33.66450	-27.73833	152.42947	-31.01	35.6
10/01/2011	23:20:43.07728	-27.77178	152.35728	-29.76	43.6
10/01/2011	23:20:47.00633	-27.68303	152.53564	-41.00	23.6
10/01/2011	23:20:47.09757	-27.69068	152.55430	-49.40	22.2
10/01/2011	23:20:47.24961	-27.67931	152.57328	-31.42	20.0
10/01/2011	23:20:47.34998	-27.67983	152.57948	-35.43	19.5
10/01/2011	23:21:08.61695	-27.76127	152.42522	-25.87	37.1
10/01/2011	23:21:08.72804	-27.76829	152.39748	-28.01	39.9
10/01/2011	23:21:08.81773	-27.76215	152.45438	-27.23	34.6
10/01/2011	23:21:35.76769	-27.69620	152.53570	-84.61	24.1
10/01/2011	23:21:36.37996	-27.75042	152.48799	-35.43	31.0
10/01/2011	23:21:43.10498	-27.77039	152.40700	-20.74	39.1
10/01/2011	23:22:06.39619	-27.25709	152.79739	-121.80	39.8
10/01/2011	23:22:06.50395	-27.21918	152.74376	-24.29	43.9
10/01/2011	23:22:06.74339	-27.34751	152.79588	-33.59	29.7
10/01/2011	23:22:06.78229	-27.36417	152.74182	-33.67	27.7
10/01/2011	23:22:06.81672	-27.38867	152.74716	-33.76	25.0
10/01/2011	23:22:08.04302	-27.68387	152.50613	-25.87	26.4
10/01/2011	23:22:08.10097	-27.69522	152.49609	-38.19	27.8
10/01/2011	23:22:08.19056	-27.69360	152.50292	-42.29	27.1
10/01/2011	23:22:08.34655	-27.69262	152.49501	-26.96	27.8
10/01/2011	23:22:19.82068	-27.76832	152.40586	-30.42	39.1
10/01/2011	23:22:19.95562	-27.78052	152.39953	-37.39	40.3
10/01/2011	23:22:20.08246	-27.77578	152.39830	-32.66	40.2
10/01/2011	23:22:46.85103	-27.74503	152.49840	-35.05	29.8

10/01/2011	23:22:47.15052	-27.73289	152.51317	-35.40	27.9
10/01/2011	23:22:47.47180	-27.73123	152.51638	-20.88	27.5
10/01/2011	23:23:12.26761	-27.75006	152.41415	-41.44	37.5
10/01/2011	23:23:12.37925	-27.73801	152.47099	-32.35	31.9
10/01/2011	23:23:12.46269	-27.77467	152.43430	-20.84	37.0
10/01/2011	23:23:12.53015	-27.77505	152.42786	-29.31	37.5
10/01/2011	23:23:31.01828	-27.23116	152.76026	-17.22	42.5
10/01/2011	23:23:31.03116	-27.19954	152.81897	-180.00	46.3
10/01/2011	23:23:31.20276	-27.18478	152.74623	-35.63	47.7
10/01/2011	23:23:31.23494	-27.25787	152.73245	-21.77	39.6
10/01/2011	23:23:51.06918	-27.73517	152.43859	-38.80	34.6
10/01/2011	23:23:51.19097	-27.76725	152.44667	-29.59	35.5
10/01/2011	23:23:51.31584	-27.76225	152.38798	-27.75	40.4
10/01/2011	23:24:10.29867	-27.36964	152.61373	-24.98	30.8
10/01/2011	23:24:10.41552	-27.40337	152.56923	-55.57	30.1
10/01/2011	23:24:10.48443	-27.34951	152.57725	-51.81	34.5
10/01/2011	23:24:10.61320	-27.39690	152.53870	-47.02	32.6
10/01/2011	23:24:11.29671	-27.74739	152.53063	-38.15	27.3
10/01/2011	23:24:11.31449	-27.73730	152.50017	-42.54	29.3
10/01/2011	23:24:11.34933	-27.72883	152.56101	-180.00	23.6
10/01/2011	23:24:39.00400	-27.75476	152.44751	-26.80	34.8
10/01/2011	23:24:42.04570	-27.23775	152.76674	-49.58	41.8
10/01/2011	23:24:42.07410	-27.21992	152.79037	-22.31	43.8
10/01/2011	23:24:42.10535	-27.21281	152.79362	-22.80	44.6
10/01/2011	23:24:49.15301	-27.70645	152.53612	-49.18	24.6
10/01/2011	23:24:49.30874	-27.68037	152.56674	-15.40	20.6
10/01/2011	23:25:10.03897	-27.79745	152.38757	-28.12	42.2
10/01/2011	23:25:10.08481	-27.80909	152.38033	-60.53	43.5
10/01/2011	23:25:10.27372	-27.77678	152.42545	-24.15	37.8
10/01/2011	23:25:10.46033	-27.79902	152.38689	-21.87	42.4
10/01/2011	23:25:21.49611	-27.69214	152.51463	-51.00	25.9
10/01/2011	23:25:29.08684	-27.31661	152.61857	-90.12	35.9
10/01/2011	23:25:43.20803	-27.67803	152.50740	-40.45	26.1
10/01/2011	23:25:48.04666	-27.81052	152.31422	-45.04	49.3
10/01/2011	23:26:01.24456	-27.67907	152.52643	-24.42	24.3
10/01/2011	23:26:17.40302	-27.28577	152.78974	-134.82	36.5
10/01/2011	23:26:17.44805	-27.23240	152.77157	-24.73	42.4
10/01/2011	23:26:17.48303	-27.27839	152.79300	-38.81	37.4
10/01/2011	23:26:18.31838	-27.80803	152.41392	-38.85	40.6
10/01/2011	23:26:18.42019	-27.81441	152.40537	-56.68	41.7
10/01/2011	23:26:29.38885	-27.76833	152.47217	-31.46	33.4
10/01/2011	23:26:29.47165	-27.75889	152.47967	-43.35	32.2

10/01/2011	23:26:43.95911	-27.39862	152.57663	28.65	30.0
10/01/2011	23:26:43.96882	-27.38864	152.60523	-48.10	29.3
10/01/2011	23:26:43.99864	-27.41789	152.56825	-31.35	28.9
10/01/2011	23:26:44.05608	-27.38095	152.57913	-48.59	31.5
10/01/2011	23:26:44.09650	-27.40951	152.56487	-45.24	29.8
10/01/2011	23:26:52.03486	-27.65833	152.49954	-19.11	26.3
10/01/2011	23:26:52.16287	-27.69999	152.52301	-50.54	25.5
10/01/2011	23:26:52.44717	-27.75750	152.48587	-54.31	31.6
10/01/2011	23:27:11.92416	-27.70198	152.54853	-23.20	23.2
10/01/2011	23:27:12.00056	-27.69804	152.52510	-45.92	25.2
10/01/2011	23:27:12.15451	-27.72282	152.52513	-26.43	26.3
10/01/2011	23:27:13.39420	-27.78883	152.44210	-39.06	37.1
10/01/2011	23:27:24.08805	-27.70686	152.52853	-57.56	25.3
10/01/2011	23:27:29.38280	-27.76677	152.46966	-23.41	33.5
10/01/2011	23:27:36.15670	-27.20416	152.85150	-45.75	46.3
10/01/2011	23:27:44.83798	-27.78688	152.47521	-41.46	34.2
10/01/2011	23:27:44.89269	-27.76449	152.45466	-14.87	34.7
10/01/2011	23:27:44.92526	-27.78638	152.47297	-31.65	34.4
10/01/2011	23:27:44.96881	-27.78065	152.53390	-180.00	29.2
10/01/2011	23:27:45.19630	-27.75533	152.45853	-23.46	33.8
10/01/2011	23:27:45.38322	-27.77775	152.41735	-17.00	38.6
10/01/2011	23:28:07.52141	-27.77303	152.50388	-33.99	31.0
10/01/2011	23:28:07.58193	-27.74465	152.48834	-44.39	30.7
10/01/2011	23:28:09.45465	-27.81673	152.39627	-31.27	42.6
10/01/2011	23:28:09.70571	-27.82261	152.39978	-33.12	42.6
10/01/2011	23:28:19.54359	-27.81611	152.42689	-22.94	40.0
10/01/2011	23:28:19.98434	-27.81946	152.39738	-26.53	42.6
10/01/2011	23:28:21.98770	-27.69677	152.50856	-39.15	26.7
10/01/2011	23:28:22.06090	-27.73094	152.51059	-28.91	28.0
10/01/2011	23:28:30.80048	-27.19136	152.86541	-26.53	48.0
10/01/2011	23:28:30.89646	-27.18465	152.90135	-16.07	49.6
10/01/2011	23:28:45.30172	-27.41229	152.57290	-35.75	29.1
10/01/2011	23:28:45.31080	-27.41120	152.58614	0.00	28.4
10/01/2011	23:28:45.31530	-27.41273	152.58930	-20.18	28.0
10/01/2011	23:28:46.54362	-27.78888	152.39436	-30.25	41.2
10/01/2011	23:28:46.62800	-27.79172	152.40876	-35.51	40.1
10/01/2011	23:28:46.71327	-27.76464	152.44366	-180.00	35.6
10/01/2011	23:28:46.90014	-27.78517	152.36404	-22.94	43.6
10/01/2011	23:28:49.33825	-27.18010	152.86022	-48.64	49.1
10/01/2011	23:28:55.04927	-27.72920	152.56602	-180.00	23.2
10/01/2011	23:28:55.12307	-27.74576	152.47344	-40.12	32.0
10/01/2011	23:28:55.14235	-27.74454	152.47842	-23.13	31.5

10/01/2011	23:29:08.69718	-27.28378	152.83798	-27.49	37.4
10/01/2011	23:29:14.56968	-27.18113	152.89585	-36.30	49.8
10/01/2011	23:29:18.17204	-27.71043	152.48769	-31.82	29.1
10/01/2011	23:29:48.71249	-27.73786	152.48151	-32.59	30.9
10/01/2011	23:29:48.75288	-27.73972	152.50381	-27.05	29.1
10/01/2011	23:29:48.86261	-27.76285	152.48047	-29.72	32.4
10/01/2011	23:29:49.01007	-27.77401	152.51693	-33.23	30.1
10/01/2011	23:30:05.55877	-27.84228	152.44158	-27.51	40.6
10/01/2011	23:30:05.62843	-27.82650	152.42427	-24.37	40.9
10/01/2011	23:30:05.68165	-27.82217	152.43970	-17.77	39.4
10/01/2011	23:30:06.00570	-27.82826	152.39062	-20.03	43.7
10/01/2011	23:30:06.21359	-27.82944	152.40567	-29.06	42.6
10/01/2011	23:30:24.42548	-27.70932	152.50047	-26.83	27.9
10/01/2011	23:30:24.54701	-27.90161	152.60114	-18.62	35.8
10/01/2011	23:30:24.71051	-27.73348	152.46322	-22.44	32.3
10/01/2011	23:30:37.29745	-27.29390	152.76360	-27.22	35.5
10/01/2011	23:30:37.31383	-27.29875	152.75725	-18.85	35.0
10/01/2011	23:31:19.80841	-27.83339	152.43402	-35.49	40.6
10/01/2011	23:31:20.16050	-27.82169	152.41670	-17.21	41.2
10/01/2011	23:31:45.48563	-27.19483	152.85520	-58.34	47.4
10/01/2011	23:32:02.60167	-27.72838	152.49786	-30.76	29.0
10/01/2011	23:32:02.63279	-27.72690	152.42440	-24.51	35.6
10/01/2011	23:32:02.66012	-27.72381	152.45112	-27.11	33.0
10/01/2011	23:32:02.68231	-27.72065	152.47739	-35.69	30.5
10/01/2011	23:32:02.73458	-27.87727	152.42862	-180.00	44.1
10/01/2011	23:32:02.95523	-27.86159	152.38118	-15.33	46.6
10/01/2011	23:32:03.80994	-27.63618	152.44687	-30.26	31.2
10/01/2011	23:32:03.86135	-27.65525	152.51531	-180.00	24.8
10/01/2011	23:32:10.20848	-27.30757	152.71889	-19.78	34.2
10/01/2011	23:32:24.56136	-27.20611	152.94067	-17.35	48.6
10/01/2011	23:32:24.60021	-27.20335	152.92480	-28.53	48.3
10/01/2011	23:32:42.07202	-27.74433	152.53744	-29.29	26.5
10/01/2011	23:32:42.13503	-27.75762	152.48490	-33.47	31.7
10/01/2011	23:32:42.36262	-27.72969	152.48231	-40.18	30.5
10/01/2011	23:32:42.87679	-27.39440	152.53483	-36.70	33.1
10/01/2011	23:32:42.91103	-27.35809	152.61976	-180.00	31.6
10/01/2011	23:32:42.96615	-27.38807	152.62990	-33.35	28.2
10/01/2011	23:32:43.02964	-27.42208	152.57305	-17.20	28.2
10/01/2011	23:32:43.20994	-27.41241	152.53750	-54.33	31.4
10/01/2011	23:32:50.09195	-27.20091	152.85723	-58.00	46.8
10/01/2011	23:32:50.23854	-27.20910	152.82938	-23.84	45.4
10/01/2011	23:33:03.57907	-27.81908	152.41605	-62.36	41.1

10/01/2011	23:33:03.79330	-27.85965	152.44752	-180.00	41.4
10/01/2011	23:33:24.98049	-27.19946	152.82776	-34.92	46.5
10/01/2011	23:33:26.98914	-27.74756	152.55593	-180.00	25.2
10/01/2011	23:33:46.28843	-27.17469	152.83021	-19.05	49.2
10/01/2011	23:33:46.36672	-27.20287	152.82244	-21.05	46.0
10/01/2011	23:33:46.45098	-27.18916	152.83135	-44.69	47.7
10/01/2011	23:33:46.74220	-27.18821	152.82767	-47.82	47.7
10/01/2011	23:33:47.00417	-27.18530	152.83168	-38.61	48.1
10/01/2011	23:34:01.41487	-27.71433	152.53696	-47.63	24.9
10/01/2011	23:34:01.49842	-27.73158	152.55941	-180.00	23.9
10/01/2011	23:34:01.60017	-27.73645	152.54878	-77.78	25.1
10/01/2011	23:34:01.68419	-27.74697	152.50626	-30.05	29.3
10/01/2011	23:34:06.88010	-27.37913	152.61353	-135.85	29.8
10/01/2011	23:34:06.93764	-27.40856	152.60574	-41.70	27.5
10/01/2011	23:34:07.03304	-27.36541	152.63667	-180.00	30.2
10/01/2011	23:34:07.07395	-27.38502	152.60985	-45.02	29.5
10/01/2011	23:34:11.55401	-27.18602	152.85611	-43.13	48.4
10/01/2011	23:34:11.61004	-27.17962	152.80983	-32.44	48.5
10/01/2011	23:34:11.63607	-27.17662	152.80185	-23.05	48.7
10/01/2011	23:34:11.66293	-27.17953	152.80574	-28.03	48.4
10/01/2011	23:34:11.69468	-27.17884	152.82463	-58.24	48.7
10/01/2011	23:34:11.79111	-27.18205	152.82435	-68.56	48.3
10/01/2011	23:34:11.82834	-27.17725	152.79729	-19.25	48.6
10/01/2011	23:34:12.08195	-27.17838	152.82813	-23.77	48.8
10/01/2011	23:34:12.08955	-27.17873	152.82252	-51.40	48.7
10/01/2011	23:34:12.28046	-27.17724	152.83253	-26.95	49.0
10/01/2011	23:34:12.32951	-27.17881	152.82289	-57.27	48.7
10/01/2011	23:34:12.42975	-27.18169	152.82214	-55.19	48.4
10/01/2011	23:34:33.88520	-27.20333	152.84564	-29.83	46.3
10/01/2011	23:34:33.93166	-27.81888	152.45987	-31.74	37.6
10/01/2011	23:34:33.94882	-27.21188	152.82952	-39.18	45.1
10/01/2011	23:34:33.99520	-27.18530	152.80581	-22.81	47.8
10/01/2011	23:34:34.00568	-27.80975	152.48320	-44.49	35.1
10/01/2011	23:34:34.08456	-27.77920	152.40436	-36.41	39.8
10/01/2011	23:34:34.09599	-27.20184	152.84747	-31.52	46.5
10/01/2011	23:34:34.90670	-27.19118	152.79392	-45.05	47.0
10/01/2011	23:34:47.29765	-27.91699	152.45387	-180.00	45.5
10/01/2011	23:35:01.45109	-27.18747	152.86099	-62.76	48.4
10/01/2011	23:35:02.26387	-27.17548	152.84154	-18.48	49.3
10/01/2011	23:35:04.97276	-27.75267	152.50666	-25.56	29.6
10/01/2011	23:35:05.00408	-27.75154	152.52587	-26.31	27.9
10/01/2011	23:35:05.07926	-27.79807	152.46389	-32.78	35.9

10/01/2011	23:35:30.24465	-27.22187	152.97152	-47.95	48.2
10/01/2011	23:35:30.28360	-27.24328	152.91913	-18.32	44.0
10/01/2011	23:35:30.36095	-27.25529	152.91492	-18.98	42.6
10/01/2011	23:35:30.38892	-27.22488	152.92489	-24.53	46.1
10/01/2011	23:35:30.52289	-27.22402	152.89675	-20.18	45.3
10/01/2011	23:35:30.70712	-27.22024	152.96708	-21.72	48.2
10/01/2011	23:35:30.89055	-27.22035	152.93835	-22.94	47.0
10/01/2011	23:35:30.96952	-27.22400	152.96537	-26.08	47.7
10/01/2011	23:35:35.52961	-27.79756	152.56163	-180.00	28.5
10/01/2011	23:35:35.59045	-27.76158	152.54330	-180.00	27.2
10/01/2011	23:35:46.92109	-27.88220	152.42771	-180.00	44.5
10/01/2011	23:36:10.30453	-27.17526	152.86284	-32.63	49.7
10/01/2011	23:36:10.38302	-27.24693	152.80608	-23.45	41.0
10/01/2011	23:36:10.43094	-27.22535	152.79717	-21.81	43.3
10/01/2011	23:36:10.60980	-27.76892	152.45325	-20.76	35.0
10/01/2011	23:36:10.66487	-27.82183	152.45188	-17.58	38.4
10/01/2011	23:36:10.98406	-27.23868	152.80288	-43.95	41.8
10/01/2011	23:36:11.17647	-27.26822	152.78770	-18.46	38.4
10/01/2011	23:36:11.21811	-27.23853	152.78651	-20.79	41.7
10/01/2011	23:36:11.67626	-27.23856	152.79161	-22.37	41.8
10/01/2011	23:36:37.66320	-27.29403	152.88815	-180.00	37.6
10/01/2011	23:36:37.71212	-27.31962	152.76648	-21.65	32.6
10/01/2011	23:36:37.74278	-27.30308	152.77816	-23.26	34.5
10/01/2011	23:36:38.68358	-27.37280	152.82981	-17.70	27.5
10/01/2011	23:36:40.61533	-27.87541	152.35951	-20.45	49.2
10/01/2011	23:36:53.23353	-27.87965	152.35454	-31.38	49.9
10/01/2011	23:37:07.28676	-27.41072	152.53951	-45.56	31.4
10/01/2011	23:37:07.45641	-27.44886	152.53568	-24.66	28.8
10/01/2011	23:37:22.66733	-27.85805	152.34165	-23.88	49.6
10/01/2011	23:37:22.71084	-27.87428	152.36257	-20.43	48.9
10/01/2011	23:37:24.83482	-27.25022	152.81506	-28.23	40.7
10/01/2011	23:37:45.00444	-27.78884	152.52737	-29.92	30.3
10/01/2011	23:37:45.02674	-27.78190	152.45158	-23.55	35.9
10/01/2011	23:37:45.07516	-27.78501	152.49915	-20.41	32.2
10/01/2011	23:37:45.88506	-27.21966	152.88117	-19.28	45.3
10/01/2011	23:37:45.93719	-27.22144	152.87066	-23.36	44.9
10/01/2011	23:37:46.01225	-27.21908	152.90331	-26.30	46.0
10/01/2011	23:37:46.05690	-27.21849	152.90000	-16.35	46.0
10/01/2011	23:37:59.75522	-27.83414	152.39305	-17.14	43.9
10/01/2011	23:38:22.13279	-27.43141	152.64481	-57.52	23.3
10/01/2011	23:38:24.75293	-27.76869	152.46782	-43.62	33.8
10/01/2011	23:38:24.78537	-27.77365	152.45816	-31.27	34.9

10/01/2011	23:38:38.24496	-27.26071	152.91397	-43.62	42.0
10/01/2011	23:38:38.31065	-27.25364	152.91039	-24.06	42.6
10/01/2011	23:38:38.58351	-27.23986	152.90140	-43.80	43.7
10/01/2011	23:38:38.72728	-27.88659	152.39800	-180.00	47.0
10/01/2011	23:38:38.75801	-27.22612	152.95030	-31.87	46.9
10/01/2011	23:38:38.85102	-27.23768	152.88116	-22.17	43.4
10/01/2011	23:38:38.95389	-27.23132	152.94325	-19.75	46.1
10/01/2011	23:38:39.06132	-27.23700	152.89204	-21.36	43.8
10/01/2011	23:38:53.28512	-27.75440	152.58110	-180.00	23.8
10/01/2011	23:38:53.41546	-27.78789	152.54763	-31.92	28.7
10/01/2011	23:39:04.61043	-27.29052	152.76948	-34.43	35.9
10/01/2011	23:39:04.67722	-27.31014	152.75150	-26.95	33.7
10/01/2011	23:39:04.71191	-27.28926	152.75811	-22.49	36.0
10/01/2011	23:39:10.75982	-27.26389	152.91968	-35.38	41.9
10/01/2011	23:39:10.85170	-27.25885	152.88066	-39.41	41.1
10/01/2011	23:39:11.07041	-27.25808	152.85859	-21.96	40.6
10/01/2011	23:39:11.19760	-27.25908	152.86685	-30.90	40.7
10/01/2011	23:39:15.68088	-27.42825	152.55054	-36.18	29.3
10/01/2011	23:39:15.71309	-27.39284	152.56874	-30.65	31.0
10/01/2011	23:39:15.81039	-27.42074	152.58856	-33.35	27.4
10/01/2011	23:39:15.83351	-27.40811	152.58892	-23.53	28.5
10/01/2011	23:39:20.19334	-27.78733	152.43283	-26.05	37.8
10/01/2011	23:39:20.28004	-27.76633	152.46257	-34.76	34.1
10/01/2011	23:39:38.12129	-27.31117	152.89996	-19.56	36.2
10/01/2011	23:39:38.14012	-27.28587	152.92109	-17.20	39.7
10/01/2011	23:39:38.17188	-27.28710	152.92050	-25.07	39.5
10/01/2011	23:39:38.49684	-27.28879	152.95664	-31.15	40.9
10/01/2011	23:39:38.56694	-27.28384	152.92664	-22.97	40.1
10/01/2011	23:39:38.77803	-27.28922	152.89631	-23.61	38.4
10/01/2011	23:39:38.83960	-27.31678	152.91842	-23.57	36.4
10/01/2011	23:39:38.91273	-27.28438	152.96340	-104.40	41.6
10/01/2011	23:39:39.18783	-27.28872	152.89736	-23.56	38.5
10/01/2011	23:39:39.29839	-27.28539	152.92888	-17.84	40.0
10/01/2011	23:39:40.25749	-27.79685	152.49259	-37.82	33.5
10/01/2011	23:39:40.31471	-27.80421	152.52947	-53.23	31.3
10/01/2011	23:39:40.74504	-27.78999	152.51322	-23.94	31.4
10/01/2011	23:40:04.81558	-27.77154	152.46168	-31.05	34.5
10/01/2011	23:40:04.98579	-27.78010	152.46578	-45.88	34.6
10/01/2011	23:40:05.19562	-27.77798	152.47268	-19.17	33.9
10/01/2011	23:40:08.86808	-27.26594	152.87614	-19.42	40.2
10/01/2011	23:40:09.26864	-27.26605	152.93400	-28.54	42.2
10/01/2011	23:40:09.32848	-27.24895	152.89065	-20.19	42.5

10/01/2011	23:40:09.44164	-27.27722	152.91579	-30.99	40.3
10/01/2011	23:40:09.59558	-27.25777	152.89501	-39.59	41.7
10/01/2011	23:40:09.67365	-27.25801	152.87672	-24.34	41.1
10/01/2011	23:40:47.33964	-27.80516	152.50012	-32.77	33.5
10/01/2011	23:40:47.43150	-27.77171	152.48353	-15.91	32.6
10/01/2011	23:40:47.50329	-27.79358	152.43236	-19.76	38.2
10/01/2011	23:41:00.13838	-27.25002	152.95770	-28.59	44.8
10/01/2011	23:41:00.26465	-27.22736	152.96211	-23.99	47.3
10/01/2011	23:41:00.68989	-27.25317	152.98923	-54.26	45.9
10/01/2011	23:41:14.64741	-27.82719	152.43012	-19.46	40.5
10/01/2011	23:41:14.70335	-27.77292	152.44562	-41.74	35.9
10/01/2011	23:41:31.52476	-27.26262	152.85570	-32.55	40.1
10/01/2011	23:41:31.60452	-27.29000	152.88352	-18.62	37.9
10/01/2011	23:41:31.68174	-27.24848	152.84291	-33.78	41.3
10/01/2011	23:42:10.01113	-27.28474	153.01411	-180.00	44.2
10/01/2011	23:42:10.20916	-27.29683	152.89853	-51.20	37.7
10/01/2011	23:42:10.27005	-27.29803	152.87460	-29.01	36.8
10/01/2011	23:42:10.30859	-27.30690	152.88347	-22.73	36.1
10/01/2011	23:42:10.31567	-27.29084	152.90435	-23.02	38.5
10/01/2011	23:42:10.54269	-27.27208	152.93236	-39.45	41.5
10/01/2011	23:42:10.95983	-27.35788	152.91980	-31.78	32.4
10/01/2011	23:42:11.07420	-27.35132	152.96772	-180.00	35.5
10/01/2011	23:42:11.15875	-27.36598	152.84686	-30.37	28.7
10/01/2011	23:42:11.20110	-27.36500	152.85256	-27.20	29.0
10/01/2011	23:42:36.22756	-27.82532	152.47888	-21.35	36.6
10/01/2011	23:42:36.26173	-27.82443	152.46009	-45.85	37.9
10/01/2011	23:42:36.35643	-27.76425	152.45236	-21.04	34.8
10/01/2011	23:42:37.57855	-27.27246	152.93301	-32.56	41.5
10/01/2011	23:42:37.69787	-27.27492	152.93993	-18.87	41.5
10/01/2011	23:42:37.74552	-27.27273	152.92292	-18.37	41.1
10/01/2011	23:42:38.11822	-27.27639	152.92214	-24.75	40.7
10/01/2011	23:42:38.20457	-27.27117	152.91259	-21.73	40.8
10/01/2011	23:42:38.59617	-27.26896	152.90219	-28.36	40.7
10/01/2011	23:42:38.76220	-27.25570	152.93292	-23.21	43.2
10/01/2011	23:42:53.51222	-27.77001	152.43438	-23.10	36.7
10/01/2011	23:42:53.56039	-27.80607	152.45865	-19.84	36.8
10/01/2011	23:42:53.63032	-27.78428	152.45969	-34.47	35.4
10/01/2011	23:42:53.68889	-27.77864	152.44543	-25.40	36.2
10/01/2011	23:42:53.84458	-27.78013	152.43825	-23.20	36.9
10/01/2011	23:43:01.52384	-27.28241	153.06376	-180.00	47.4
10/01/2011	23:43:01.53979	-27.29097	152.93068	-26.27	39.5
10/01/2011	23:43:01.55271	-27.28893	152.92199	-22.03	39.4

10/01/2011	23:43:01.63724	-27.27518	152.90688	-19.87	40.2
10/01/2011	23:43:08.35424	-27.78865	152.44869	-32.57	36.5
10/01/2011	23:43:08.70380	-27.84731	152.45133	-30.72	40.2
10/01/2011	23:43:32.91400	-27.24458	152.86337	-23.94	42.2
10/01/2011	23:43:33.28482	-27.25556	152.89422	-21.13	41.9
10/01/2011	23:43:33.88820	-27.25563	152.83029	-24.23	40.3
10/01/2011	23:43:36.02591	-27.76103	152.44026	-24.83	35.7
10/01/2011	23:43:36.10712	-27.76338	152.44920	-35.11	35.1
10/01/2011	23:43:36.21407	-27.95301	152.56844	-26.47	42.4
10/01/2011	23:43:36.27420	-27.76305	152.46697	-23.47	33.5
10/01/2011	23:43:40.05067	-27.46470	152.52406	-74.39	28.7
10/01/2011	23:43:40.14387	-27.45516	152.51020	-33.69	30.4
10/01/2011	23:43:59.87065	-27.31167	152.84891	-17.88	34.6
10/01/2011	23:43:59.93133	-27.28830	152.84876	-25.04	37.1
10/01/2011	23:44:00.00273	-27.28719	152.83975	-32.42	37.1
10/01/2011	23:44:00.52286	-27.28916	152.84667	-19.48	37.0
10/01/2011	23:44:00.94448	-27.27109	152.96909	-180.00	43.2
10/01/2011	23:44:03.49688	-27.78626	152.44204	-47.39	37.0
10/01/2011	23:44:22.35916	-27.23817	152.87744	-30.83	43.2
10/01/2011	23:44:37.11037	-27.44748	152.51601	-25.04	30.4
10/01/2011	23:44:37.14010	-27.46010	152.52746	-38.62	28.7
10/01/2011	23:44:37.14378	-27.45754	152.50149	-37.32	31.0
10/01/2011	23:44:37.17202	-27.46562	152.55948	-50.01	25.8
10/01/2011	23:44:37.29334	-27.46293	152.56405	-41.74	25.7
10/01/2011	23:44:37.32553	-27.45886	152.50714	-23.54	30.4
10/01/2011	23:44:45.22991	-27.81015	152.43262	-28.47	39.2
10/01/2011	23:44:45.24987	-27.79886	152.44510	-22.81	37.5
10/01/2011	23:44:54.75002	-27.28891	152.97434	-29.84	41.7
10/01/2011	23:44:54.79362	-27.29532	153.06888	-180.00	46.6
10/01/2011	23:44:54.83874	-27.33995	152.95098	-25.49	35.7
10/01/2011	23:44:54.85756	-27.31378	152.92573	-28.63	37.0
10/01/2011	23:44:54.93908	-27.25406	152.98562	-17.72	45.7
10/01/2011	23:44:55.05303	-27.30963	152.99463	-74.41	40.8
10/01/2011	23:45:15.43603	-27.29986	152.86316	-19.93	36.2
10/01/2011	23:45:15.58513	-27.28641	152.86205	-30.72	37.7
10/01/2011	23:45:15.69173	-27.28988	152.82219	-22.90	36.4
10/01/2011	23:45:17.35788	-27.80609	152.39962	-30.52	41.7
10/01/2011	23:45:17.40414	-27.78531	152.47150	-29.74	34.5
10/01/2011	23:45:17.70881	-27.80009	152.46433	-25.68	36.0
10/01/2011	23:45:19.07942	-27.43987	152.53852	-38.88	29.3
10/01/2011	23:45:19.12961	-27.47848	152.50580	-19.24	29.4
10/01/2011	23:45:19.29429	-27.44849	152.48346	-29.20	33.0

10/01/2011	23:45:43.03778	-27.24085	152.87097	-30.00	42.8
10/01/2011	23:45:43.24896	-27.22234	152.86273	-27.16	44.6
10/01/2011	23:45:59.07882	-27.30406	152.88387	-34.54	36.4
10/01/2011	23:45:59.14382	-27.32143	152.84699	-21.11	33.5
10/01/2011	23:45:59.19221	-27.31181	152.84933	-25.24	34.6
10/01/2011	23:46:28.29131	-27.83258	152.48252	-114.49	36.8
10/01/2011	23:46:28.36587	-27.82074	152.41219	-41.73	41.5
10/01/2011	23:46:28.59162	-27.82462	152.45021	-29.30	38.7
10/01/2011	23:46:28.73282	-27.81944	152.43955	-39.20	39.2
10/01/2011	23:46:37.87857	-27.48200	152.57300	-141.28	23.6
10/01/2011	23:46:50.11346	-27.28624	152.82413	-26.84	36.9
10/01/2011	23:46:50.93663	-27.27617	152.82715	-25.97	38.0
10/01/2011	23:46:51.30424	-27.28759	152.87062	-43.81	37.8
10/01/2011	23:47:01.96427	-27.86967	152.39762	-18.36	45.9
10/01/2011	23:47:29.96152	-27.78250	152.46100	-27.33	35.1
10/01/2011	23:47:36.53590	-27.47373	152.53324	-65.47	27.4
10/01/2011	23:47:36.57652	-27.46932	152.47225	-35.84	32.7
10/01/2011	23:47:36.60307	-27.46033	152.49968	-30.86	30.9
10/01/2011	23:47:36.64632	-27.48039	152.48723	-19.65	30.8
10/01/2011	23:47:36.69701	-27.46074	152.46170	-24.69	34.1
10/01/2011	23:47:38.83152	-27.34214	152.89127	-26.65	32.7
10/01/2011	23:47:38.87366	-27.34422	152.92490	-40.35	34.0
10/01/2011	23:47:38.91068	-27.32395	153.00909	-180.00	40.4
10/01/2011	23:47:38.92854	-27.32592	152.92757	-31.37	35.9
10/01/2011	23:47:38.97567	-27.33892	152.97827	-180.00	37.2
10/01/2011	23:47:39.00139	-27.33970	152.89765	-31.04	33.2
10/01/2011	23:47:39.02774	-27.33732	152.88798	-21.80	33.1
10/01/2011	23:47:39.34790	-27.33744	152.89404	-45.60	33.3
10/01/2011	23:47:39.69045	-27.33201	152.92964	-26.25	35.4
10/01/2011	23:48:05.52295	-27.30886	152.81575	-34.94	34.3
10/01/2011	23:48:05.75418	-27.25988	152.83691	-23.92	40.0
10/01/2011	23:48:06.07464	-27.27336	152.85726	-50.72	38.9
10/01/2011	23:48:06.15824	-27.29922	152.81418	-22.37	35.3
10/01/2011	23:48:24.90165	-27.83308	152.41894	-43.99	41.7
10/01/2011	23:48:33.11423	-27.30743	152.97864	-180.00	40.2
10/01/2011	23:48:33.22712	-27.34546	152.84184	-19.39	30.8
10/01/2011	23:48:34.51684	-27.44333	152.54437	-41.42	28.6
10/01/2011	23:48:34.55674	-27.46586	152.60780	-180.00	22.3
10/01/2011	23:48:40.78481	-27.38787	153.00973	-22.55	35.0
10/01/2011	23:48:54.05130	-27.32733	152.79685	-27.54	32.0
10/01/2011	23:48:54.23966	-27.51795	152.71940	-24.48	11.4
10/01/2011	23:48:54.32329	-27.29127	152.73607	-18.79	35.9

10/01/2011	23:48:55.16371	-27.32179	152.82074	-19.28	32.9
10/01/2011	23:49:08.66704	-27.79262	152.44062	-33.69	37.4
10/01/2011	23:49:14.69645	-27.29408	152.88867	-20.32	37.6
10/01/2011	23:49:15.07705	-27.25075	152.88481	-25.72	42.1
10/01/2011	23:49:15.27023	-27.25708	152.83321	-25.59	40.2
10/01/2011	23:49:31.65744	-27.47338	152.52090	-123.08	28.4
10/01/2011	23:49:31.71533	-27.48601	152.48077	-27.49	31.1
10/01/2011	23:49:31.71853	-27.46876	152.48512	-26.85	31.7
10/01/2011	23:49:33.94616	-27.34002	152.82146	-27.50	30.9
10/01/2011	23:49:34.01444	-27.32584	152.85281	-46.14	33.2
10/01/2011	23:50:10.77573	-27.81356	152.47130	-38.68	36.3
10/01/2011	23:50:10.88518	-27.84058	152.44915	-33.04	39.9
10/01/2011	23:50:13.20135	-27.36785	152.74851	-35.22	27.3
10/01/2011	23:50:13.20689	-27.32582	152.73691	-45.31	32.0
10/01/2011	23:50:17.29158	-27.47406	152.98146	-37.32	26.6
10/01/2011	23:50:17.44171	-27.37686	152.92030	-26.36	30.6
10/01/2011	23:50:17.53637	-27.34895	152.87691	-21.70	31.5
10/01/2011	23:50:21.57864	-27.45882	152.47545	-48.77	33.0
10/01/2011	23:50:21.58544	-27.47504	152.47487	-18.97	32.2
10/01/2011	23:50:21.62968	-27.45842	152.51989	-28.36	29.4
10/01/2011	23:50:22.08376	-27.43763	152.57859	-180.00	26.6
10/01/2011	23:50:22.15524	-27.45490	152.47617	-17.03	33.2
10/01/2011	23:50:22.31164	-27.45327	152.49146	-29.41	32.0
10/01/2011	23:50:26.96043	-27.32017	152.82121	-42.89	33.1
10/01/2011	23:50:27.01900	-27.29334	152.84522	-30.44	36.5
10/01/2011	23:50:27.08100	-27.32326	152.82099	-34.45	32.8
10/01/2011	23:50:27.63330	-27.25620	152.68186	-32.23	40.5
10/01/2011	23:50:28.05359	-27.43082	152.72631	-30.10	20.6
10/01/2011	23:51:07.78766	-27.27020	152.86898	-46.54	39.6
10/01/2011	23:51:07.85119	-27.27036	152.86856	-17.32	39.6
10/01/2011	23:51:07.93087	-27.31322	152.84192	-27.85	34.3
10/01/2011	23:51:07.99747	-27.28850	152.83680	-23.71	36.9
10/01/2011	23:51:08.06417	-27.28602	152.81398	-20.63	36.7
10/01/2011	23:51:08.21583	-27.25563	152.84768	-45.31	40.7
10/01/2011	23:51:17.40566	-27.47645	152.44613	-21.45	34.6
10/01/2011	23:51:37.06264	-27.33856	152.81465	-39.26	31.0
10/01/2011	23:51:37.10923	-27.54356	152.73553	-23.11	8.1
10/01/2011	23:51:37.17707	-27.30644	152.92486	-180.00	37.7
10/01/2011	23:52:08.95001	-27.50612	152.50686	-36.89	27.8
10/01/2011	23:52:18.70094	-27.32701	152.71790	-180.00	32.1
10/01/2011	23:52:18.81212	-27.37013	152.67652	-19.78	28.3
10/01/2011	23:52:18.86928	-27.37492	152.63426	-28.62	29.3

10/01/2011	23:52:19.45234	-27.58545	152.60458	-24.68	15.8
10/01/2011	23:52:19.51238	-27.59189	152.60387	-23.58	15.7
10/01/2011	23:52:36.06668	-27.35454	152.76850	-28.74	28.8
10/01/2011	23:52:36.10774	-27.32154	152.79869	-17.94	32.6
10/01/2011	23:52:36.19694	-27.34928	152.80303	-42.99	29.6
10/01/2011	23:52:53.74152	-27.28996	152.98844	-180.00	42.3
10/01/2011	23:52:53.93178	-27.34088	152.85819	-21.12	31.7
10/01/2011	23:52:54.00201	-27.31493	152.96199	-180.00	38.6
10/01/2011	23:52:54.06311	-27.30102	152.84636	-38.81	35.7
10/01/2011	23:52:54.17509	-27.29567	152.84453	-16.37	36.2
10/01/2011	23:53:16.05263	-27.49423	152.56315	24.89	23.6
10/01/2011	23:53:16.08388	-27.48340	152.55057	-35.36	25.3
10/01/2011	23:53:16.10046	-27.48315	152.54474	-21.88	25.8
10/01/2011	23:53:36.04667	-27.29683	152.84525	-33.43	36.1
10/01/2011	23:53:36.05046	-27.41003	152.85205	-22.76	24.3
10/01/2011	23:53:36.10844	-27.30948	152.88140	-41.43	35.8
10/01/2011	23:53:43.78638	-27.84866	152.37187	-26.73	46.5
10/01/2011	23:53:43.87783	-27.85148	152.38766	-33.15	45.4
10/01/2011	23:53:56.30587	-27.49046	152.59435	-180.00	21.4
10/01/2011	23:53:56.43527	-27.48589	152.52210	-180.00	27.5
10/01/2011	23:54:09.50982	-27.29328	152.87713	-53.34	37.4
10/01/2011	23:54:10.05957	-27.28644	152.87912	-43.42	38.1
10/01/2011	23:54:10.35634	-27.28660	152.83563	-46.34	37.0
10/01/2011	23:54:10.46768	-27.28626	152.82972	-44.40	37.0
10/01/2011	23:54:10.49951	-27.28544	152.85456	-15.22	37.6
10/01/2011	23:54:10.59147	-27.28532	152.82293	-32.05	37.0
10/01/2011	23:54:39.63030	-27.36637	152.63324	30.84	30.2
10/01/2011	23:54:39.63982	-27.33018	152.76990	-180.00	31.5
10/01/2011	23:54:39.68067	-27.36918	152.59675	-39.12	31.6
10/01/2011	23:54:39.74444	-27.36961	152.65118	-21.64	29.2
10/01/2011	23:55:32.25924	-27.35188	152.83943	-118.78	30.0
10/01/2011	23:55:32.33441	-27.30682	152.92309	-180.00	37.6
10/01/2011	23:55:32.38005	-27.34541	152.88806	-24.09	32.3
10/01/2011	23:55:32.41715	-27.32501	152.78950	-29.37	32.2
10/01/2011	23:55:32.45727	-27.33873	152.81615	-21.54	31.0
10/01/2011	23:55:32.96139	-27.33648	152.91199	-180.00	34.2
10/01/2011	23:55:33.11338	-27.34922	152.81260	-29.23	29.8
10/01/2011	23:55:38.30690	-27.86057	152.41202	-28.12	44.1
10/01/2011	23:55:38.44275	-27.83171	152.34525	-32.87	47.7
10/01/2011	23:55:38.58533	-27.83848	152.42693	-40.53	41.5
10/01/2011	23:55:47.81272	-27.30795	152.83381	-21.05	34.7
10/01/2011	23:56:08.56168	-27.36280	152.66797	17.70	29.3

10/01/2011	23:56:08.56837	-27.35354	152.66172	-88.84	30.5
10/01/2011	23:56:08.59665	-27.36698	152.63177	-23.22	30.2
10/01/2011	23:56:08.70976	-27.36328	152.65992	-39.97	29.5
10/01/2011	23:56:08.76363	-27.37554	152.67050	-17.27	27.9
10/01/2011	23:56:09.12468	-27.31432	152.59737	-97.93	37.0
10/01/2011	23:56:15.68325	-27.32761	152.82476	-16.30	32.4
10/01/2011	23:56:15.71768	-27.32738	152.87731	-33.69	33.8
10/01/2011	23:56:54.75778	-27.47802	152.80962	-21.47	15.7
10/01/2011	23:57:14.50679	-27.29052	152.88514	-180.00	37.9
10/01/2011	23:57:14.54937	-27.33640	152.87345	-38.12	32.7
10/01/2011	23:57:14.57791	-27.31607	152.82287	-30.49	33.6
10/01/2011	23:57:15.32471	-27.33132	152.82378	-20.69	31.9
10/01/2011	23:58:15.34183	-27.34741	152.85181	-131.38	30.9
10/01/2011	23:58:15.39002	-27.34001	152.83030	-26.24	31.1
10/01/2011	23:58:15.44759	-27.34139	152.80823	-39.32	30.6
10/01/2011	23:58:15.55590	-27.33304	152.76231	-24.62	31.1
10/01/2011	23:59:35.31391	-27.49651	152.71056	-43.71	13.9
10/01/2011	23:59:35.72434	-27.40057	152.76770	-20.55	23.6
11/01/2011	00:00:34.94289	-27.32697	152.83900	-180.00	32.7
11/01/2011	00:00:34.97021	-27.35387	152.74822	-20.40	28.9
11/01/2011	00:00:35.88893	-27.35492	152.79115	-58.75	28.9
11/01/2011	00:01:29.99150	-27.37854	152.77229	-130.70	26.1
11/01/2011	00:01:30.05329	-27.40720	152.80380	-40.16	23.3
11/01/2011	00:01:30.09286	-27.38470	152.69880	-24.74	26.1
11/01/2011	00:01:30.43872	-27.36043	152.83487	-41.35	29.0
11/01/2011	00:01:30.54137	-27.42037	152.74866	-17.28	21.5
11/01/2011	00:01:30.57592	-27.45086	152.72003	-21.30	18.5
11/01/2011	00:02:13.96073	-27.23472	152.86099	-25.19	43.2
11/01/2011	00:02:14.46522	-27.23688	152.88699	-34.15	43.6
11/01/2011	00:02:14.62318	-27.24582	152.84394	-19.77	41.7
11/01/2011	00:03:43.42975	-27.40752	152.78118	-26.57	22.9
11/01/2011	00:04:52.45297	-27.42414	152.78551	-65.46	21.1
11/01/2011	00:04:52.49407	-27.43323	152.88652	-180.00	23.5
11/01/2011	00:04:52.55938	-27.44658	152.79567	-21.29	18.8
11/01/2011	00:04:52.69871	-27.45835	152.77833	-27.14	17.3
11/01/2011	00:05:07.63800	-27.21165	152.86547	-41.20	45.8
11/01/2011	00:05:20.91521	-27.53146	152.62209	-51.01	16.5
11/01/2011	00:05:21.34687	-27.62290	152.61329	-38.84	14.7
11/01/2011	00:06:13.13634	-27.48005	152.80886	-30.97	15.5
11/01/2011	00:06:52.02904	-27.52532	152.53358	-18.47	24.5
11/01/2011	00:07:26.00459	-27.52124	152.76459	-20.04	10.2
11/01/2011	00:07:26.20155	-27.47682	152.79595	-180.00	15.5

11/01/2011	00:07:26.55685	-27.47230	152.80349	-180.00	16.2
11/01/2011	00:08:22.72234	-27.54717	152.54694	-42.08	22.4
11/01/2011	00:08:29.71538	-27.52191	152.75659	-18.36	10.1
11/01/2011	00:09:22.56105	-27.41110	152.58553	-45.21	28.4
11/01/2011	00:09:39.29870	-27.39525	152.87617	-180.00	26.7
11/01/2011	00:09:39.34351	-27.36377	152.77892	-12.55	27.8
11/01/2011	00:09:39.40570	-27.41609	152.77249	-17.17	21.9
11/01/2011	00:09:39.46509	-27.43793	152.78164	-37.87	19.6
11/01/2011	00:09:39.49597	-27.41998	152.73451	-37.06	21.6
11/01/2011	00:09:39.58386	-27.39828	152.77903	-75.16	23.9
11/01/2011	00:09:39.63800	-27.40654	152.72752	-21.36	23.2
11/01/2011	00:09:39.84435	-27.41398	152.75383	-48.74	22.1
11/01/2011	00:09:40.03472	-27.38626	152.75793	-16.99	25.2
11/01/2011	00:09:40.15967	-27.40725	152.73798	-18.61	23.0
11/01/2011	00:09:40.28491	-27.40356	152.74704	-17.24	23.3
11/01/2011	00:10:24.85126	-27.58539	152.55965	-145.12	20.2
11/01/2011	00:10:24.87214	-27.58178	152.54674	-36.57	21.5
11/01/2011	00:10:24.90241	-27.57245	152.60575	-25.74	16.0
11/01/2011	00:10:24.93099	-27.57829	152.55156	-37.49	21.1
11/01/2011	00:12:29.07015	-27.59452	152.51978	-35.83	24.0
11/01/2011	00:12:41.73079	-27.40165	152.60480	-64.07	28.2
11/01/2011	00:12:41.83452	-27.40009	152.56897	-28.65	30.4
11/01/2011	00:12:42.36013	-27.40213	152.57158	-49.19	30.0
11/01/2011	00:12:42.43650	-27.55079	152.71264	-180.00	8.4
11/01/2011	00:12:42.51513	-27.55432	152.71254	-70.05	8.1
11/01/2011	00:12:58.00505	-27.27546	152.87539	-40.82	39.2
11/01/2011	00:12:58.03581	-27.26535	152.78885	-25.90	38.8
11/01/2011	00:12:58.72800	-27.28908	152.81737	-48.15	36.5
11/01/2011	00:14:33.92321	-27.55506	152.66961	-57.89	11.1
11/01/2011	00:14:44.18735	-27.53914	152.77514	-39.58	8.3
11/01/2011	00:16:46.74225	-27.46633	152.64616	-24.23	19.9
11/01/2011	00:17:34.11186	-27.28812	152.82540	-75.55	36.7
11/01/2011	00:17:34.28021	-27.30227	152.78434	-40.58	34.6
11/01/2011	00:18:23.11450	-27.51187	152.86086	-117.41	14.9
11/01/2011	00:21:31.87576	-27.80492	152.49089	-180.00	34.2
11/01/2011	00:21:32.13522	-27.56013	152.71767	-35.63	7.3
11/01/2011	00:21:32.20688	-27.55581	152.79055	-180.00	7.0
11/01/2011	00:30:35.68594	-27.53791	152.45107	-24.99	31.8
11/01/2011	00:34:19.34608	-27.69018	152.77092	-38.68	8.7
11/01/2011	00:35:46.55350	-27.69249	152.66922	-89.25	12.7
11/01/2011	00:35:46.57155	-27.68157	152.64231	-30.17	14.0
11/01/2011	00:35:46.85696	-27.68161	152.64223	-29.08	14.1

11/01/2011	00:36:46.51476	-27.63532	152.62628	-129.92	13.6
11/01/2011	00:36:46.60069	-27.39338	152.47757	-40.39	37.2
11/01/2011	00:43:03.94574	-27.73047	152.68438	-34.09	15.2
11/01/2011	00:43:17.28917	-27.38491	152.49922	-42.19	36.3
11/01/2011	00:43:49.05178	-27.35291	152.49611	-15.52	39.1
11/01/2011	00:44:45.43272	-27.36062	152.53355	-108.10	36.0
11/01/2011	00:44:45.49429	-27.35960	152.55267	-25.45	34.9
11/01/2011	00:44:45.99612	-27.32704	152.56715	-16.26	37.2
11/01/2011	00:44:46.08621	-27.35648	152.56123	-35.28	34.7
11/01/2011	00:45:54.87324	-27.34466	152.49543	-33.13	39.8
11/01/2011	00:46:09.37677	-27.36741	152.70202	-24.51	27.9
11/01/2011	00:47:02.26646	-27.36442	152.45027	-15.90	41.4
11/01/2011	00:47:02.27053	-27.37464	152.46147	-24.19	39.8
11/01/2011	00:48:05.06946	-27.34015	152.47157	-22.90	41.7
11/01/2011	00:49:00.74914	-27.20140	152.86223	-143.92	46.9
11/01/2011	00:49:00.81804	-27.20749	152.82183	-29.13	45.5
11/01/2011	00:49:00.84306	-27.20543	152.84878	-42.90	46.2
11/01/2011	00:49:12.21057	-27.36558	152.43070	-21.16	42.7
11/01/2011	00:49:12.22322	-27.36762	152.44680	-35.92	41.4
11/01/2011	00:49:12.23057	-27.34002	152.53241	-180.00	37.9
11/01/2011	00:49:52.40401	-27.63236	152.55087	-180.00	20.9
11/01/2011	00:49:52.42173	-27.61682	152.51033	-25.97	24.8
11/01/2011	00:49:52.45007	-27.64693	152.48136	-43.04	27.9
11/01/2011	00:49:52.46665	-27.63318	152.48531	-47.27	27.4
11/01/2011	00:49:52.64545	-27.63805	152.48215	-52.30	27.7
11/01/2011	00:49:52.82898	-27.63601	152.48236	-56.36	27.7
11/01/2011	00:49:52.85615	-27.66635	152.43409	-25.78	32.9
11/01/2011	00:49:52.87504	-27.71808	152.63862	-38.84	16.9
11/01/2011	00:50:12.96879	-27.39684	152.47527	-40.46	37.1
11/01/2011	00:50:13.02325	-27.39535	152.49073	-40.15	36.1
11/01/2011	00:50:55.78201	-27.36476	152.48936	-39.95	38.5
11/01/2011	00:50:55.83345	-27.36186	152.52610	-180.00	36.4
11/01/2011	00:50:55.92289	-27.39082	152.45935	-56.15	38.8
11/01/2011	00:50:56.14707	-27.36338	152.43511	-49.19	42.6
11/01/2011	00:50:56.45327	-27.36444	152.43200	-44.30	42.7
11/01/2011	00:51:58.42284	-27.39302	152.47832	-154.19	37.2
11/01/2011	00:51:58.47814	-27.38136	152.45146	-48.73	40.0
11/01/2011	00:51:58.52273	-27.40886	152.47915	-39.57	36.0
11/01/2011	00:51:58.54533	-27.39684	152.46939	-45.17	37.6
11/01/2011	00:51:58.94049	-27.46273	152.45030	-43.24	35.0
11/01/2011	00:52:34.74747	-27.42641	152.59887	-25.18	26.2
11/01/2011	00:52:34.94270	-27.44115	152.64790	-19.92	22.2

11/01/2011	00:52:35.44716	-27.35216	152.73488	-17.81	29.1
11/01/2011	00:53:00.78203	-27.62325	152.58025	-16.46	17.9
11/01/2011	00:53:00.78840	-27.38205	152.46715	-152.09	38.8
11/01/2011	00:53:00.85514	-27.35626	152.48245	-39.95	39.7
11/01/2011	00:53:00.88613	-27.33131	152.46072	-39.30	43.2
11/01/2011	00:54:08.24763	-27.37654	152.47907	-180.00	38.3
11/01/2011	00:54:08.25957	-27.36340	152.43531	-67.53	42.5
11/01/2011	00:54:08.28847	-27.36070	152.41760	-38.57	44.1
11/01/2011	00:54:34.45073	-27.41398	152.60254	-28.30	27.1
11/01/2011	00:55:14.98503	-27.37389	152.49163	-30.75	37.7
11/01/2011	00:55:15.01534	-27.38505	152.44141	-29.63	40.5
11/01/2011	00:55:15.03130	-27.42176	152.41933	-60.17	39.9
11/01/2011	00:55:15.55525	-27.39925	152.38861	-26.62	43.8
11/01/2011	00:55:54.60442	-27.94627	152.80574	-35.23	37.4
11/01/2011	00:56:13.28350	-27.39962	152.46763	-79.33	37.5
11/01/2011	00:56:13.34252	-27.38765	152.56853	-180.00	31.5
11/01/2011	00:56:55.23426	-27.47604	152.51611	-46.86	28.6
11/01/2011	00:56:55.27337	-27.50590	152.50984	-76.32	27.6
11/01/2011	00:56:55.29828	-27.49005	152.49064	-27.09	30.0
11/01/2011	00:56:55.33766	-27.50463	152.52279	-32.71	26.5
11/01/2011	00:57:39.03928	-27.43387	152.58167	-22.51	26.7
11/01/2011	00:57:39.23380	-27.40779	152.58886	-78.50	28.5
11/01/2011	00:57:41.61255	-27.39900	152.42148	-36.47	41.2
11/01/2011	00:57:41.66461	-27.40088	152.42940	-48.27	40.4
11/01/2011	00:57:41.85126	-27.40406	152.41554	-22.39	41.3
11/01/2011	00:58:20.78309	-27.25156	152.57872	-35.63	44.1
11/01/2011	00:58:48.55892	-27.38535	152.54129	-180.00	33.4
11/01/2011	00:58:48.69670	-27.46038	152.41780	-41.08	38.0
11/01/2011	01:00:10.04175	-27.36778	152.45369	-17.69	40.9
11/01/2011	01:00:10.08466	-27.39538	152.45958	-29.21	38.4
11/01/2011	01:00:10.25548	-27.44533	152.37646	-45.49	42.4
11/01/2011	01:01:09.94039	-27.45612	152.56825	-28.36	25.9
11/01/2011	01:01:09.97375	-27.47657	152.54034	-18.30	26.6
11/01/2011	01:01:27.19108	-27.40483	152.40660	-15.90	42.0
11/01/2011	01:01:41.40396	-27.29483	152.56299	-65.49	40.5
11/01/2011	01:02:07.58904	-27.41244	152.54817	-180.00	30.7
11/01/2011	01:02:07.63070	-27.43425	152.42525	-26.26	38.7
11/01/2011	01:02:07.87431	-27.43005	152.43997	-28.29	37.7
11/01/2011	01:02:08.39267	-27.43834	152.43249	-55.89	37.9
11/01/2011	01:02:19.77994	-27.42253	152.41274	-19.77	40.4
11/01/2011	01:02:19.83706	-27.40954	152.40787	-49.06	41.6
11/01/2011	01:03:08.44591	-27.42505	152.46132	-29.58	36.3

11/01/2011	01:03:41.76776	-27.44419	152.48157	-106.76	33.4
11/01/2011	01:03:41.80506	-27.39285	152.47010	-29.38	37.8
11/01/2011	01:03:42.25688	-27.49580	152.41501	-32.58	36.6
11/01/2011	01:04:38.88677	-27.43530	152.43345	20.88	38.0
11/01/2011	01:04:38.89062	-27.44581	152.42486	-102.28	38.1
11/01/2011	01:04:38.97411	-27.41288	152.47042	-49.73	36.4
11/01/2011	01:04:39.03120	-27.38086	152.45608	-37.35	39.7
11/01/2011	01:04:39.06728	-27.43936	152.42435	-51.22	38.5
11/01/2011	01:05:02.50740	-27.50285	152.38645	-30.76	39.0
11/01/2011	01:05:02.57448	-27.50361	152.38793	-54.29	38.8
11/01/2011	01:05:02.65869	-27.50407	152.38767	-48.05	38.8
11/01/2011	01:05:21.59242	-27.37810	152.43489	-24.73	41.5
11/01/2011	01:05:21.61755	-27.39961	152.39671	-26.45	43.2
11/01/2011	01:05:21.63142	-27.40594	152.41646	-41.28	41.1
11/01/2011	01:05:21.70388	-27.32622	152.43126	-33.69	45.6
11/01/2011	01:05:51.32531	-27.44674	152.47205	-46.88	34.0
11/01/2011	01:05:51.37492	-27.42658	152.44573	-24.62	37.5
11/01/2011	01:05:51.47528	-27.43389	152.41148	-16.98	39.9
11/01/2011	01:06:33.10827	-27.43169	152.47265	-136.13	34.9
11/01/2011	01:06:33.17304	-27.44216	152.45050	-57.65	36.1
11/01/2011	01:06:33.23027	-27.39574	152.43422	-27.87	40.4
11/01/2011	01:06:44.37432	-27.38580	152.40001	-19.93	43.8
11/01/2011	01:06:44.63133	-27.39185	152.44506	-45.53	39.8
11/01/2011	01:07:35.23511	-27.45067	152.45873	-127.89	34.9
11/01/2011	01:07:35.34375	-27.44913	152.38647	-34.81	41.3
11/01/2011	01:07:35.39631	-27.45703	152.45188	-40.18	35.2
11/01/2011	01:08:09.10266	-27.44228	152.43663	-123.60	37.3
11/01/2011	01:08:09.11215	-27.43324	152.40754	-34.27	40.3
11/01/2011	01:08:09.17063	-27.43400	152.43473	-45.16	37.9
11/01/2011	01:08:09.32149	-27.40292	152.38190	-38.04	44.2
11/01/2011	01:08:09.35487	-27.43382	152.38323	-32.48	42.3
11/01/2011	01:09:06.95326	-27.22663	152.89440	-31.38	44.9
11/01/2011	01:09:07.29062	-27.44276	152.44280	-180.00	36.7
11/01/2011	01:09:07.36218	-27.45528	152.44298	-59.91	36.0
11/01/2011	01:09:07.37761	-27.44232	152.41200	-45.87	39.4
11/01/2011	01:09:07.42794	-27.44546	152.41847	-31.27	38.7
11/01/2011	01:09:07.46096	-27.45688	152.39777	-32.00	39.9
11/01/2011	01:09:07.52890	-27.44820	152.46049	-27.77	34.9
11/01/2011	01:09:07.93782	-27.42510	152.40383	-51.94	41.0
11/01/2011	01:09:08.09129	-27.43253	152.40172	-28.53	40.8
11/01/2011	01:10:02.04812	-27.23903	152.87316	-16.44	43.0
11/01/2011	01:10:02.25610	-27.23543	152.89877	-16.59	44.1

11/01/2011	01:10:03.96300	-27.45609	152.44149	-128.69	36.1
11/01/2011	01:10:04.00792	-27.46018	152.41194	-26.50	38.5
11/01/2011	01:10:04.01998	-27.46945	152.39044	-33.19	40.0
11/01/2011	01:10:04.03935	-27.45666	152.41131	-39.28	38.7
11/01/2011	01:10:32.24819	-27.29025	152.93047	-21.27	39.6
11/01/2011	01:10:59.14524	-27.45225	152.45241	-84.18	35.4
11/01/2011	01:10:59.18059	-27.46226	152.46111	-38.24	34.1
11/01/2011	01:10:59.22540	-27.46488	152.38386	-20.73	40.8
11/01/2011	01:11:25.92106	-27.75275	152.55092	-27.58	26.0
11/01/2011	01:11:52.26064	-27.48814	152.44436	-27.16	34.3
11/01/2011	01:11:52.30176	-27.48474	152.46154	-33.11	32.9
11/01/2011	01:11:52.42550	-27.49534	152.47042	-21.70	31.6
11/01/2011	01:11:53.13465	-27.39116	152.44497	-34.27	39.8
11/01/2011	01:11:53.21341	-27.39447	152.43868	-29.20	40.1
11/01/2011	01:11:53.47322	-27.34170	152.44419	-28.91	43.5
11/01/2011	01:11:53.49735	-27.34326	152.41553	-36.13	45.5
11/01/2011	01:12:45.31367	-27.48207	152.44398	-74.05	34.6
11/01/2011	01:12:45.38741	-27.48367	152.39841	-41.99	38.6
11/01/2011	01:12:45.68794	-27.48837	152.38228	-30.95	39.9
11/01/2011	01:12:45.87810	-27.48996	152.38310	-32.06	39.8
11/01/2011	01:13:16.36754	-27.25007	152.85820	-36.80	41.5
11/01/2011	01:13:47.65879	-27.46473	152.43327	-69.83	36.4
11/01/2011	01:13:47.68816	-27.47722	152.41451	-37.98	37.4
11/01/2011	01:13:48.24390	-27.46319	152.40471	-44.70	39.0
11/01/2011	01:13:57.31241	-27.25455	152.86675	-25.51	41.2
11/01/2011	01:13:57.43200	-27.25531	152.87382	-14.64	41.3
11/01/2011	01:13:57.66383	-27.25975	152.86937	-15.53	40.7
11/01/2011	01:14:45.57549	-27.25395	152.85128	-24.98	40.9
11/01/2011	01:14:45.69734	-27.25141	152.87067	-32.64	41.6
11/01/2011	01:14:47.01285	-27.46945	152.42731	-23.05	36.7
11/01/2011	01:14:47.06153	-27.42339	152.39432	-36.82	42.0
11/01/2011	01:14:47.97091	-27.42274	152.39434	-42.31	42.0
11/01/2011	01:15:23.40861	-27.33776	152.62553	-42.66	33.4
11/01/2011	01:15:25.03638	-27.26811	152.85779	-35.95	39.5
11/01/2011	01:15:25.35394	-27.27317	152.82225	-38.38	38.3
11/01/2011	01:15:25.42267	-27.27565	152.82025	-39.59	38.0
11/01/2011	01:15:25.48369	-27.27129	152.82106	-31.08	38.5
11/01/2011	01:15:25.73320	-27.27572	152.81951	-41.90	38.0
11/01/2011	01:16:02.80484	-27.47161	152.42827	-63.66	36.5
11/01/2011	01:16:02.85687	-27.47275	152.40393	-48.66	38.6
11/01/2011	01:16:02.88674	-27.48480	152.44563	-30.73	34.3
11/01/2011	01:16:02.94525	-27.47649	152.37059	-37.34	41.5

11/01/2011	01:16:03.50605	-27.47358	152.36528	-31.50	42.1
11/01/2011	01:16:12.77618	-27.24426	152.81247	-31.73	41.3
11/01/2011	01:16:13.00447	-27.24702	152.80766	-31.84	41.0
11/01/2011	01:16:13.09091	-27.23951	152.81600	-136.75	41.9
11/01/2011	01:17:02.20278	-27.26786	152.80580	-32.52	38.6
11/01/2011	01:17:02.25932	-27.26334	152.81074	-21.14	39.2
11/01/2011	01:17:10.58634	-27.46751	152.45057	-180.00	34.7
11/01/2011	01:17:13.30767	-27.51977	152.51853	-42.68	26.1
11/01/2011	01:17:13.32590	-27.52503	152.54652	-36.98	23.4
11/01/2011	01:17:56.96389	-27.30280	152.93313	-36.58	38.4
11/01/2011	01:18:52.98575	-27.48043	152.40827	-61.28	37.9
11/01/2011	01:18:53.08342	-27.46641	152.38873	-27.56	40.3
11/01/2011	01:19:24.39719	-27.28155	152.79367	-34.76	37.0
11/01/2011	01:19:45.55805	-27.28252	152.81000	-41.93	37.1
11/01/2011	01:19:45.63737	-27.26937	152.79971	-21.06	38.4
11/01/2011	01:19:45.92570	-27.28224	152.81921	-19.51	37.2
11/01/2011	01:20:20.18507	-27.46824	152.41899	-180.00	37.5
11/01/2011	01:20:31.12537	-27.29334	152.79799	-27.70	35.7
11/01/2011	01:20:31.16098	-27.27885	152.84345	-32.36	38.0
11/01/2011	01:20:31.22124	-27.29437	152.83262	-46.16	36.1
11/01/2011	01:20:31.27432	-27.28101	152.84674	-39.39	37.9
11/01/2011	01:21:04.97683	-27.28366	152.79927	-19.67	36.8
11/01/2011	01:21:05.03609	-27.28539	152.81148	-27.19	36.8
11/01/2011	01:21:05.32518	-27.28906	152.81851	-27.41	36.5
11/01/2011	01:21:05.37995	-27.29032	152.81033	-31.22	36.2
11/01/2011	01:21:31.04173	-27.30177	152.81630	-25.41	35.0
11/01/2011	01:21:31.16501	-27.26590	152.76932	-25.79	38.6
11/01/2011	01:21:31.23900	-27.30334	152.83196	-14.75	35.1
11/01/2011	01:21:31.42399	-27.30601	152.82593	-23.58	34.7
11/01/2011	01:21:56.10954	-27.28784	152.76144	-27.82	36.2
11/01/2011	01:21:56.16976	-27.29683	152.75818	-23.96	35.2
11/01/2011	01:21:56.21818	-27.29278	152.76500	-23.63	35.6
11/01/2011	01:22:25.95322	-27.52412	152.39676	-43.00	37.3
11/01/2011	01:22:27.16205	-27.46290	152.94281	-35.32	24.5
11/01/2011	01:22:38.69274	-27.29794	152.78511	-30.11	35.1
11/01/2011	01:22:38.75351	-27.29523	152.81952	-37.28	35.8
11/01/2011	01:23:32.60472	-27.29200	152.84786	-31.68	36.7
11/01/2011	01:23:32.67482	-27.30402	152.75963	-25.40	34.4
11/01/2011	01:24:39.85609	-27.32139	152.76534	-27.86	32.4
11/01/2011	01:24:39.91038	-27.29978	152.80061	-31.25	35.1
11/01/2011	01:24:39.94798	-27.31792	152.75814	-48.29	32.8
11/01/2011	01:24:39.98429	-27.30196	152.78536	-100.40	34.7

11/01/2011	01:24:40.13808	-27.65431	152.88848	-26.79	13.3
11/01/2011	01:25:30.35091	-27.47765	152.42245	-51.64	36.7
11/01/2011	01:25:30.71592	-27.47693	152.42168	-43.05	36.8
11/01/2011	01:25:30.85961	-27.47343	152.42665	-26.67	36.5
11/01/2011	01:26:54.16753	-27.31345	152.84849	-86.38	34.4
11/01/2011	01:26:54.30130	-27.31203	152.84881	-39.59	34.6
11/01/2011	01:26:54.36875	-27.30999	152.84473	-36.11	34.7
11/01/2011	01:26:54.39922	-27.31822	152.78306	-31.02	32.9
11/01/2011	01:26:54.43955	-27.32551	152.83663	-46.37	32.8
11/01/2011	01:26:54.57186	-27.32143	152.81248	-24.86	32.8
11/01/2011	01:28:40.90595	-27.32467	152.80154	-28.47	32.3
11/01/2011	01:28:40.90932	-27.31611	152.79863	-27.80	33.2
11/01/2011	01:28:40.94066	-27.33941	152.80311	-27.91	30.7
11/01/2011	01:28:41.17331	-27.31584	152.78698	-30.62	33.2
11/01/2011	01:28:42.79677	-27.73713	152.84609	-53.99	16.1
11/01/2011	01:28:43.16915	-27.65979	152.83930	-21.89	9.3
11/01/2011	01:31:56.43440	-27.71506	152.49618	-55.20	28.5
11/01/2011	01:42:42.96597	-27.55886	152.30563	-29.12	45.4
11/01/2011	01:48:29.79892	-27.46828	152.72156	-33.48	16.6
11/01/2011	01:50:39.25817	-27.57073	152.54195	-32.75	22.2
11/01/2011	01:51:31.39403	-27.54994	152.72209	-52.22	8.0
11/01/2011	01:53:08.00491	-27.67133	152.51511	-44.54	25.2
11/01/2011	01:53:08.02773	-27.65799	152.51688	-42.40	24.7
11/01/2011	01:55:37.20774	-27.56453	152.39962	-42.80	36.1
11/01/2011	01:55:37.79351	-27.62906	152.41079	-26.97	34.7
11/01/2011	01:55:37.82196	-27.63152	152.39176	-39.06	36.5
11/01/2011	01:56:48.74614	-27.53906	152.71876	-26.92	9.2
11/01/2011	01:58:59.68606	-27.69115	152.48331	-45.98	28.8
11/01/2011	01:58:59.71274	-27.68160	152.41663	-36.98	34.9
11/01/2011	01:59:00.23794	-27.68195	152.41168	-59.98	35.4
11/01/2011	01:59:50.22655	-27.58939	152.40099	-44.89	35.7
11/01/2011	02:00:22.97297	-27.59020	152.35796	-16.85	39.9
11/01/2011	02:02:20.29665	-27.58746	152.37033	-24.32	38.7
11/01/2011	02:04:21.03993	-27.54633	152.32343	-14.54	43.9
11/01/2011	02:04:21.15414	-27.56451	152.30750	-19.05	45.1
11/01/2011	02:04:21.32706	-27.55222	152.30348	-32.32	45.7
11/01/2011	02:05:32.45622	-27.58553	152.31022	-19.11	44.6
11/01/2011	02:05:33.04570	-27.55718	152.32771	-18.13	43.3
11/01/2011	02:06:19.96813	-27.24265	152.80914	-18.46	41.5
11/01/2011	02:07:19.76492	-27.58648	152.30920	-123.08	44.7
11/01/2011	02:07:19.82204	-27.58017	152.32548	-29.95	43.2
11/01/2011	02:07:19.91689	-27.55045	152.31620	-35.13	44.5

11/01/2011	02:08:23.32538	-27.57708	152.31056	-17.03	44.7
11/01/2011	02:08:23.36220	-27.56800	152.30485	-38.25	45.3
11/01/2011	02:09:07.11320	-27.57679	152.30086	-25.62	45.6
11/01/2011	02:09:07.15285	-27.57495	152.30389	-48.67	45.4
11/01/2011	02:09:27.16185	-27.39633	152.52687	-43.01	33.4
11/01/2011	02:10:14.73151	-27.59533	152.32139	-55.58	43.5
11/01/2011	02:10:14.79062	-27.59434	152.33416	-33.11	42.2
11/01/2011	02:10:14.89206	-27.60015	152.32629	-99.31	43.0
11/01/2011	02:10:15.32101	-27.63848	152.30838	-48.53	44.8
11/01/2011	02:10:25.39788	-27.38716	152.52618	-20.57	34.2
11/01/2011	02:11:18.71825	-27.40644	152.53752	-34.07	31.9
11/01/2011	02:12:29.57657	-27.40778	152.63857	-180.00	25.9
11/01/2011	02:12:29.59468	-27.42798	152.51990	-25.28	31.5
11/01/2011	02:12:29.86675	-27.43471	152.52720	-28.98	30.5
11/01/2011	02:12:46.35882	-27.58319	152.37365	-180.00	38.4
11/01/2011	02:12:46.44583	-27.60380	152.28879	-19.03	46.7
11/01/2011	02:12:47.03165	-27.66083	152.47932	-150.66	28.4
11/01/2011	02:15:58.10715	-27.55496	152.42133	-22.65	34.2
11/01/2011	02:15:58.11164	-27.54847	152.44045	-24.38	32.5
11/01/2011	02:16:47.23694	-27.57175	152.26857	-17.62	48.9
11/01/2011	02:17:14.02676	-27.71120	152.32972	-24.02	44.0
11/01/2011	02:17:21.27562	-27.42109	153.00686	-38.48	32.3
11/01/2011	02:17:23.31351	-27.33751	152.92161	-180.00	34.5
11/01/2011	02:17:23.64509	-27.34945	152.87580	-43.48	31.4
11/01/2011	02:18:38.09392	-27.61179	152.27274	-32.08	48.2
11/01/2011	02:18:38.14637	-27.60663	152.28769	-25.36	46.8
11/01/2011	02:19:06.91687	-27.61458	152.30129	-33.96	45.4
11/01/2011	02:19:06.96902	-27.60996	152.26211	-38.23	49.3
11/01/2011	02:19:07.10175	-27.61082	152.26408	-48.34	49.1
11/01/2011	02:19:07.29541	-27.61239	152.26187	-53.68	49.3
11/01/2011	02:19:07.53914	-27.61226	152.26638	-44.97	48.9
11/01/2011	02:19:07.60709	-27.61153	152.26513	-36.24	49.0
11/01/2011	02:20:01.56537	-27.59663	152.36205	-180.00	39.5
11/01/2011	02:20:01.61378	-27.60593	152.26376	-24.68	49.1
11/01/2011	02:20:03.31922	-27.57002	152.46403	-39.38	29.8
11/01/2011	02:20:51.73397	-27.61231	152.35211	-180.00	40.4
11/01/2011	02:21:17.83393	-27.58197	152.42430	-30.28	33.5
11/01/2011	02:21:17.93453	-27.55024	152.43388	-35.21	33.1
11/01/2011	02:21:44.61733	-27.60981	152.28054	-55.87	47.5
11/01/2011	02:22:07.70824	-27.55008	152.43298	-30.93	33.2
11/01/2011	02:22:17.28214	-27.63115	152.26768	-31.88	48.8
11/01/2011	02:22:21.34618	-27.22664	152.69477	-23.85	43.5

11/01/2011	02:24:50.03170	-27.58472	152.38696	-24.91	37.1
11/01/2011	02:24:50.06698	-27.58151	152.38713	-31.60	37.1
11/01/2011	02:25:59.35209	-27.69342	152.32697	-38.68	43.8
11/01/2011	02:25:59.70822	-27.62734	152.38714	-17.32	37.0
11/01/2011	02:27:30.18524	-27.20333	152.60839	-48.98	48.0
11/01/2011	02:27:30.21702	-27.19387	152.62549	-31.04	48.5
11/01/2011	02:27:30.44199	-27.18612	152.63862	-39.64	49.0
11/01/2011	02:27:30.58196	-27.19065	152.60259	-47.46	49.6
11/01/2011	02:27:38.06284	-27.49946	152.44721	-40.15	33.5
11/01/2011	02:28:24.87146	-27.51814	152.43514	-48.75	33.9
11/01/2011	02:29:17.23059	-27.52485	152.43416	-44.24	33.8
11/01/2011	02:30:12.88198	-27.52597	152.47081	-38.99	30.3
11/01/2011	02:30:12.93050	-27.53577	152.43694	-56.01	33.2
11/01/2011	02:30:14.80011	-27.24429	152.87839	-58.33	42.6
11/01/2011	02:30:15.77215	-27.29237	152.99302	-40.07	42.4
11/01/2011	02:31:00.29672	-27.62229	152.36239	-55.44	39.4
11/01/2011	02:31:00.43369	-27.54207	152.46242	-36.89	30.6
11/01/2011	02:32:12.32067	-27.75882	152.40820	-25.96	38.5
11/01/2011	02:32:12.36043	-27.54463	152.45420	-27.94	31.3
11/01/2011	02:38:38.63043	-27.49665	152.52530	-36.96	26.7
11/01/2011	02:38:38.71521	-27.44818	152.55146	-13.81	27.7
11/01/2011	02:38:38.88294	-27.49667	152.50986	-29.03	28.0
11/01/2011	02:38:39.12900	-27.49230	152.51599	-20.66	27.7
11/01/2011	02:38:39.15525	-27.49515	152.51364	-24.70	27.8
11/01/2011	02:40:08.52983	-27.49875	152.55560	-23.40	24.0
11/01/2011	02:41:23.15254	-27.48156	152.54363	-37.70	26.0
11/01/2011	02:41:23.17073	-27.48916	152.51823	-38.55	27.7
11/01/2011	02:41:23.21466	-27.47730	152.55803	-15.14	25.1
11/01/2011	02:41:23.66719	-27.51307	152.53770	-25.35	24.7
11/01/2011	02:42:04.36566	-27.30175	152.64108	-61.83	36.6
11/01/2011	02:42:28.13196	-27.55265	152.44825	-18.46	31.6
11/01/2011	02:42:28.18700	-27.57252	152.45137	-32.39	30.9
11/01/2011	02:42:28.23073	-27.57889	152.44768	-24.20	31.2
11/01/2011	02:42:28.39335	-27.55602	152.46433	-30.48	30.0
11/01/2011	02:42:29.10381	-27.60563	152.43188	-16.90	32.5
11/01/2011	02:42:57.58499	-27.64678	152.37564	-22.12	38.3
11/01/2011	02:44:34.30727	-27.51640	152.51889	-20.78	26.3
11/01/2011	02:45:09.17039	-27.56796	152.48731	-40.79	27.5
11/01/2011	02:45:09.23413	-27.57038	152.48307	-18.50	27.9
11/01/2011	02:45:36.43930	-27.41604	152.57736	-180.00	28.5
11/01/2011	02:45:36.60037	-27.51197	152.53397	-17.12	25.1
11/01/2011	02:46:30.85551	-27.52808	152.53526	-99.81	24.3

11/01/2011	02:46:30.91432	-27.56119	152.51121	-26.56	25.4
11/01/2011	02:46:30.95774	-27.52280	152.49729	-39.19	28.0
11/01/2011	02:46:31.00489	-27.53109	152.54137	-17.42	23.6
11/01/2011	02:47:26.28966	-27.55302	152.54950	-68.30	22.0
11/01/2011	02:47:26.34523	-27.53474	152.52324	-47.79	25.1
11/01/2011	02:47:26.39760	-27.53709	152.49860	-36.79	27.3
11/01/2011	02:47:26.53916	-27.52706	152.52358	-66.26	25.4
11/01/2011	02:47:26.90891	-27.55104	152.51303	-20.43	25.5
11/01/2011	02:49:43.29481	-27.50462	152.52000	-22.83	26.7
11/01/2011	02:49:55.36137	-27.56226	152.51687	-24.65	24.8
11/01/2011	02:51:00.17352	-27.53246	152.49212	-17.05	28.1
11/01/2011	02:53:12.38704	-27.58435	152.51689	-23.00	24.4
11/01/2011	02:53:12.43876	-27.78307	152.43016	-20.10	37.8
11/01/2011	02:53:12.50186	-27.80611	152.45060	-21.49	37.5
11/01/2011	02:53:40.61949	-27.52504	152.49995	0.00	27.6
11/01/2011	02:53:45.05055	-27.36132	152.61518	-51.70	31.5
11/01/2011	02:53:45.11152	-27.30988	152.66641	-41.75	35.0
11/01/2011	02:53:45.15418	-27.31585	152.66338	-22.71	34.5
11/01/2011	02:53:45.54862	-27.31320	152.55944	-16.10	38.9
11/01/2011	02:53:45.58771	-27.31002	152.56824	-16.83	38.7
11/01/2011	02:54:28.65085	-27.53169	152.47901	-21.95	29.3
11/01/2011	02:54:51.50136	-27.56867	152.50603	-28.35	25.7
11/01/2011	02:55:01.03887	-27.20883	152.54848	-43.74	49.7
11/01/2011	02:56:27.58108	-27.50434	152.49328	0.00	29.1
11/01/2011	02:56:54.22793	-27.57718	152.51443	-38.50	24.7
11/01/2011	02:56:54.27043	-27.57369	152.51673	-23.42	24.6
11/01/2011	02:57:35.11462	-27.27825	152.53166	-71.54	43.6
11/01/2011	02:57:35.18794	-27.26901	152.57237	-29.84	42.6
11/01/2011	02:57:59.21492	-27.58037	152.46440	-40.62	29.6
11/01/2011	02:57:59.26181	-27.57770	152.47199	-22.15	28.8
11/01/2011	02:57:59.32343	-27.55896	152.51832	-29.97	24.8
11/01/2011	02:58:42.37715	-27.35370	152.70725	-180.00	29.3
11/01/2011	02:58:45.95947	-27.53932	152.47852	-38.34	29.1
11/01/2011	02:59:02.82436	-27.74489	152.67249	-34.83	17.1
11/01/2011	02:59:02.88372	-27.52930	152.48987	-40.40	28.4
11/01/2011	03:00:09.03386	-27.46073	152.64194	-48.45	20.6
11/01/2011	03:00:09.11094	-27.67379	152.59806	-26.62	17.5
11/01/2011	03:00:39.54117	-27.33955	152.54546	-37.61	37.2
11/01/2011	03:00:39.83234	-27.30598	152.52906	-31.41	41.2
11/01/2011	03:00:40.13668	-27.30460	152.57669	-30.24	38.9
11/01/2011	03:00:40.21118	-27.31152	152.57584	-32.66	38.2
11/01/2011	03:00:40.35472	-27.32410	152.57045	-38.17	37.3

11/01/2011	03:01:14.96179	-27.54777	152.47617	-35.09	29.1
11/01/2011	03:01:25.02333	-27.45139	152.64551	-22.46	21.3
11/01/2011	03:01:25.08179	-27.50679	152.59054	-37.35	20.6
11/01/2011	03:01:25.16110	-27.47167	152.59955	-34.16	22.4
11/01/2011	03:01:25.21565	-27.48058	152.59929	-39.68	21.8
11/01/2011	03:02:07.01756	-27.38519	152.64489	-17.84	27.8
11/01/2011	03:02:15.95047	-27.51446	152.50505	-20.20	27.6
11/01/2011	03:02:30.85607	-27.55720	152.48858	-38.21	27.6
11/01/2011	03:02:31.11881	-27.57311	152.48431	-41.71	27.7
11/01/2011	03:04:21.68711	-27.57891	152.47802	-38.83	28.2
11/01/2011	03:04:37.73419	-27.62281	152.50080	-44.67	25.8
11/01/2011	03:04:38.12368	-27.64174	152.46349	-20.02	29.6
11/01/2011	03:05:27.58199	-27.44012	152.70392	-21.85	20.1
11/01/2011	03:05:27.67375	-27.44701	152.70097	-50.21	19.4
11/01/2011	03:05:34.28491	-27.43896	152.52159	-180.00	30.6
11/01/2011	03:05:34.39550	-27.56456	152.46195	-26.51	30.1
11/01/2011	03:05:34.48307	-27.57609	152.45510	-26.48	30.5
11/01/2011	03:06:42.91897	-27.54714	152.57434	-17.66	19.9
11/01/2011	03:07:47.49725	-27.56342	152.43626	-42.55	32.6
11/01/2011	03:08:36.08962	-27.53016	152.58876	-21.09	19.4
11/01/2011	03:08:36.12629	-27.69701	152.52429	-20.21	25.2
11/01/2011	03:08:45.33639	-27.59730	152.47682	-18.43	28.2
11/01/2011	03:09:16.50576	-27.57807	152.48041	-63.52	28.0
11/01/2011	03:09:17.31037	-27.54996	152.46883	-31.59	29.7
11/01/2011	03:09:23.23445	-27.50198	152.62373	-28.12	18.4
11/01/2011	03:09:23.32992	-27.65444	152.66498	-27.64	10.6
11/01/2011	03:09:51.87772	-27.59784	152.45204	-20.22	30.6
11/01/2011	03:10:55.09028	-27.56577	152.50609	-47.64	25.8
11/01/2011	03:10:55.27544	-27.58649	152.44196	-29.15	31.7
11/01/2011	03:10:55.57004	-27.63858	152.46042	-23.24	29.9
11/01/2011	03:10:55.64156	-27.62365	152.46220	-20.04	29.6
11/01/2011	03:11:53.00419	-27.72630	152.55273	-34.38	24.2
11/01/2011	03:11:53.33430	-27.63366	152.47549	-22.98	28.3
11/01/2011	03:11:53.40901	-27.62884	152.46871	-44.01	29.0
11/01/2011	03:12:41.67579	-27.31501	152.45920	-50.63	44.6
11/01/2011	03:13:41.75202	-27.55889	152.47134	-110.01	29.3
11/01/2011	03:13:42.28558	-27.54676	152.45946	-30.05	30.7
11/01/2011	03:13:42.41388	-27.65440	152.46924	-17.42	29.2
11/01/2011	03:13:42.89995	-27.80426	152.38207	-28.12	43.1
11/01/2011	03:14:26.89246	-27.59193	152.46865	-62.99	29.0
11/01/2011	03:14:27.09660	-27.60920	152.44292	-46.79	31.4
11/01/2011	03:14:52.68147	-27.77422	152.37573	-25.04	42.1

11/01/2011	03:16:49.39893	-27.56178	152.49934	-38.53	26.5
11/01/2011	03:16:49.47520	-27.51011	152.48212	-17.83	29.9
11/01/2011	03:17:03.17442	-27.57913	152.44225	-86.40	31.7
11/01/2011	03:17:03.28209	-27.61286	152.40832	-29.73	34.9
11/01/2011	03:17:29.33105	-27.74937	152.36768	-19.01	41.7
11/01/2011	03:18:25.59037	-27.77444	152.46444	-33.89	34.4
11/01/2011	03:18:25.75844	-27.56754	152.46412	-39.49	29.8
11/01/2011	03:21:13.98608	-27.63920	152.40068	-36.70	35.7
11/01/2011	03:21:14.01179	-27.84403	152.36354	-36.06	46.9
11/01/2011	03:21:14.03351	-27.84355	152.36833	-27.36	46.5
11/01/2011	03:21:31.73014	-27.56930	152.47306	-17.77	28.9
11/01/2011	03:22:36.49011	-27.77159	152.41002	-34.08	38.9
11/01/2011	03:22:36.61713	-27.78577	152.38837	-31.77	41.5
11/01/2011	03:25:17.96498	-27.73798	152.37869	-17.80	40.2
11/01/2011	03:25:18.04318	-27.71868	152.36988	-29.24	40.4
11/01/2011	03:29:39.68773	-27.72183	152.44266	-27.47	33.7
11/01/2011	03:29:40.44194	-27.65034	152.95404	-19.59	19.4
11/01/2011	03:34:22.07358	-27.26476	152.46397	-139.62	48.6
11/01/2011	03:46:11.49188	-27.49154	152.75000	-34.19	13.5
11/01/2011	03:46:12.77097	-27.33525	152.99976	-24.09	38.8
11/01/2011	03:46:13.28088	-27.41647	153.11895	-21.70	41.5
11/01/2011	03:52:54.44215	-27.45236	152.69905	-27.98	18.9
11/01/2011	03:52:57.73583	-27.84567	153.15766	-22.05	46.8
11/01/2011	04:26:14.84553	-27.59290	152.48411	-180.00	27.5
11/01/2011	04:26:14.88487	-27.59465	152.45702	-45.33	30.1
11/01/2011	04:28:48.66319	-27.56867	152.46154	-45.87	30.0
11/01/2011	04:30:02.95029	-27.57938	152.52712	-64.43	23.4
11/01/2011	04:30:02.99502	-27.59355	152.49272	-42.13	26.6
11/01/2011	04:30:03.00519	-27.59113	152.45553	-27.87	30.3
11/01/2011	04:30:03.02733	-27.58338	152.45967	-21.17	30.0
11/01/2011	04:30:03.07588	-27.59704	152.47332	-39.52	28.5
11/01/2011	04:38:18.79155	-27.71615	152.52692	-24.13	25.9
11/01/2011	04:38:18.79641	-27.71637	152.53599	-16.44	25.1
11/01/2011	04:41:20.33474	-27.72261	152.54687	-37.31	24.5
11/01/2011	04:48:46.43108	-27.63590	152.39571	-27.59	36.2
11/01/2011	06:28:21.24175	-27.22805	152.52089	-48.11	49.0

JAB 4

DIAL BEFORE YOU DIG
www.1100.com.au

Enquiry Confirmation

Job No. 4929685

PO Box 378
Abbotsford VIC 3067
Phone: 1100

To:	Mr James Beaumont	**Caller ID:**	1003596
Company:	Legal Aid Queensland	**Phone:**	[redacted]
Address:	PO Box 2449	**Mobile:**	Not Supplied
	BRISBANE Qld 4001	**Fax No:**	[redacted]
		Email:	[redacted]@legalaid.qld.gov.au

Dig Site Details

Warning: The map below only displays the location of the proposed dig site and does not display any asset owner's pipes or cables. The area highlighted has been used only to identify the participating asset owners, who will send information to you directly.
Asset owners aim to provide you with details of their assets within 2 working days.



Enquiry Date:	9/09/2011 11:07:14 AM
Start Date:	13/09/2011
Address:	[redacted] Mill St
	Goodna QLD 4300
Intersection	Not Specified

- **Check that the location of the dig site is correct. If not you MUST submit a new enquiry.**
- **Should the scope of works change, or plan validity dates expire, you must submit a new enquiry.**
- **Do NOT dig without plans. Safe excavation is your responsibility. If you do not understand the plans or how to proceed safely, please contact the relevant asset owners.**

Map Ref: UbdBris 216Q14
Additional work site information:
Visit our new Web site - www.1100.com.au (QLD)

Your Responsibilities and Duty of Care

- If plans are not received within 2 working days, contact the asset owners directly & quote their Sequence No.
- ALWAYS perform an onsite inspection for the presence of assets. Should you require an onsite location, contact the asset owners directly. Please remember, plans do not detail the exact location of assets.
- Pothole to establish the exact location of all underground assets using a hand shovel, before using heavy machinery.
- Ensure you adhere to any State legislative requirements regarding Duty of Care and safe digging requirements.
- If you damage an underground asset you MUST advise the asset owner immediately.
- By using this service, you agree to the terms and disclaimers set out at www.1100.com.au.
- **For more information on safe excavation practices, visit www.1100.com.au**

Asset Owner Details

The asset owners listed below have been requested to contact you with information about their asset locations within 2 working days. Additional time should be allowed for information issued by post.

Seq No.	Asset Owner	Contact No	Notification Status
22630268	Ipswich City	[redacted]	Notified
22630267	Telstra QLD, South East		Notified
22630266	Western Corridor Recycled Water		Notified
22630269	Queensland Urban Utilities		Notified

** Asset owners highlighted by asterisks ** require that you visit their offices to collect plans.
# Asset owners highlighted with a hash require that you call them to discuss your enquiry or to obtain plans.

LODGE YOUR FREE ENQUIRY ONLINE - 24 HOURS A DAY, SEVEN DAYS A WEEK

Ipswich City Council

45 Roderick Street
PO Box 191
IPSWICH QLD 4305
Australia

Tel	(07) 3810 6666
Fax	(07) 3810 6731
Email	council@ipswich.qld.gov.au
Web	www.ipswich.qld.gov.au
Business Hours	8.00am–4.30pm

Search Details

Search Type: Dial Before You Dig Search **Receipt No:**

ICC Reference No: 65858

External Reference No: 22630268

Date Requested: 09/09/2011

Client Information

Contact	Mr James Beamont
Company	
Postal Address	
Tel	[redacted]
Tel (A/H)	
Mobile	
Fax	
Email	[redacted]@legalaid.qld.gov.au

Officer Information

Contact	[redacted]
Position	Technical Support Officer
Tel	[redacted]
Mobile	
Fax	
Email	[redacted]@ipswich.qld.gov.au

Comments:

Important Notice:

This document contains information that is intended for use only by the addressee. If you have received this document in error you are advised that copying, distributing, disclosing or otherwise acting in reliance on this document is expressly prohibited. If you have received this document in error please let us know by telephone and then return it by post. Your reasonable costs in complying with this will be refunded.

Ipswich City Council

45 Roderick Street
PO Box 191
IPSWICH QLD 4305
Australia

Tel	(07) 3810 6666
Fax	(07) 3810 6731
Email	council@ipswich.qld.gov.au
Web	www.ipswich.qld.gov.au
Business Hours	8.00am-4.30pm

Search Type: **Dial Before You Dig Search**

ICC Reference No: **65858** **Receipt No:**
External Reference No: **22630268**
Date Requested: **09/09/2011**

Information Disclaimer *(Please read carefully)*

Any Information contained in the attached sheets have been extracted from Ipswich City Council's records and are indicative in this area and are not said by Ipswich City Council to be accurate in detail or scale. All locations given are an approximate location only and customers are requested to physically locate all services by hand digging and probing before any machinery is used. The cost of rectification of any damages will be fully paid by the party who causes the damage. If more accurate location is necessary Ipswich City Council will physically locate its respective services assets at a cost to the requestor. Ipswich City Council shall not be held liable for any damages or losses caused by reliance on the information provided.

Base Cadastral data (Property Boundaries) as supplied by the Surveyor General Queensland and reproduced by arrangement with the Queensland Government.

Damaged Infrastructure

Any damage to Ipswich City Council infrastructure should be reported immediately:

Roads and Stormwater Drainage
Engineering Services Department
Project Services Branch
Tel (07) 3810 7844
A/H (07) 3810 6666

Infrastructure Field Location

For field services location of stormwater drainage please contact the following:

Roads and Stormwater Drainage
Engineering Services Department
Project Services Branch
Riverview Depot
4 Kenneth Street, Riverview
Tel (07) 3810 7844
Fax (07) 3810 7992

Note: A fee for field work may apply

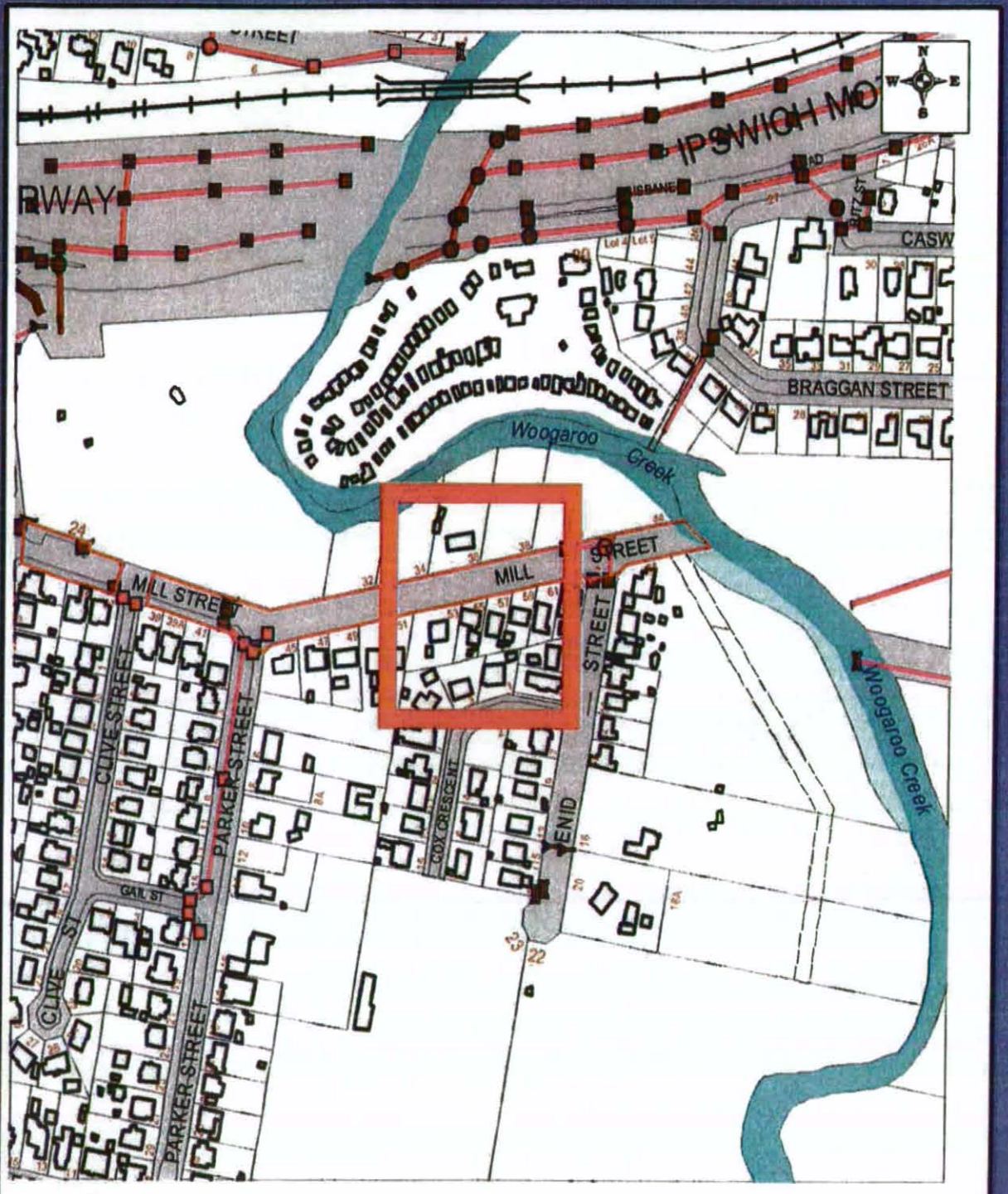
Further Assistance

For an explanation of the information supplied please contact and/or for the purchase of additional information:

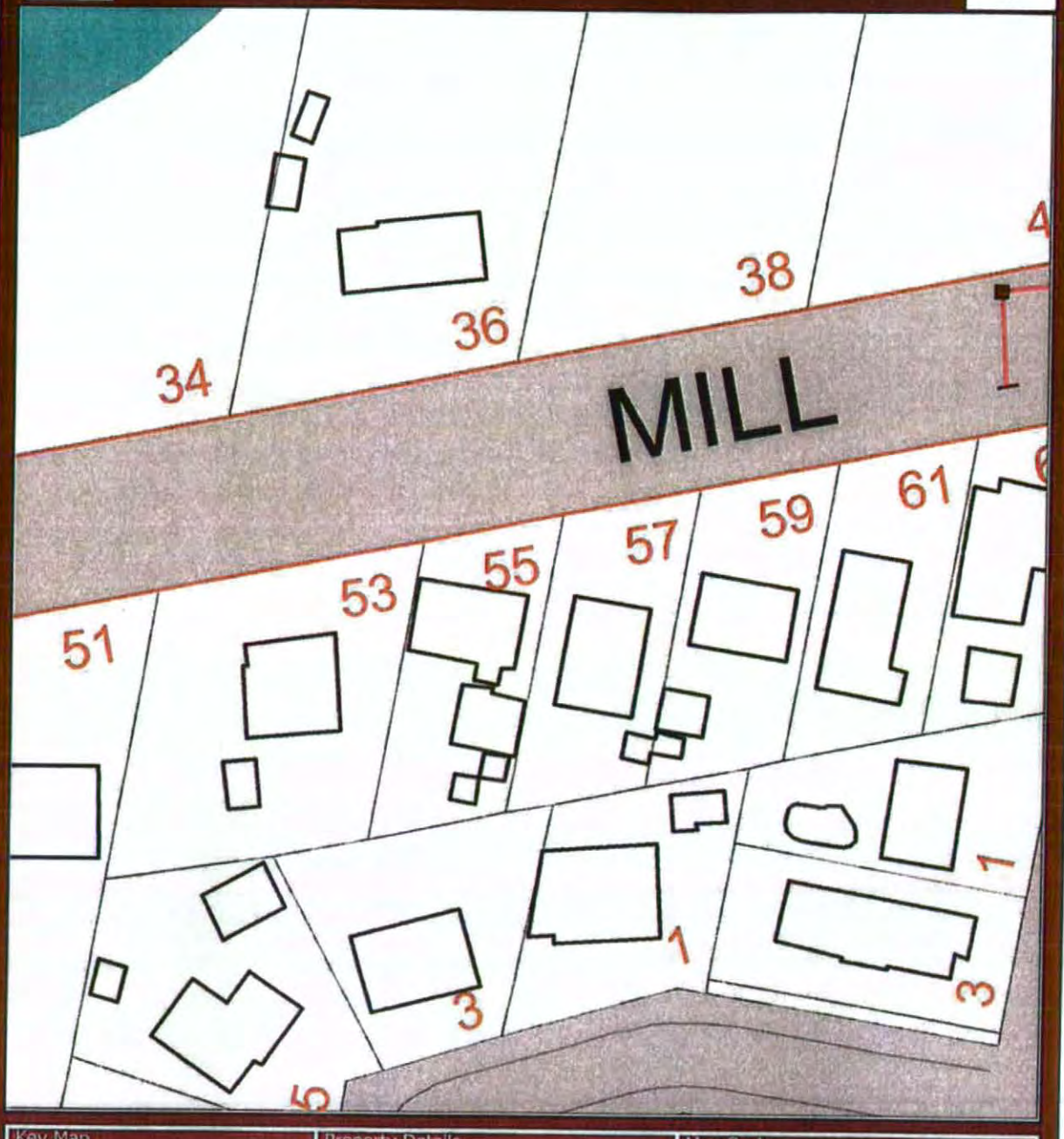
Engineering Services Department
Project Services Branch
Design Services Section
Principal Designer

Tel (07) 3810 7933
Fax (07) 3810 7950
Mobile
Email [redacted]

Key Map


IPSWICH MO
RWAY
BRAGGAN STREET
Woogaroo Creek
MILL STREET
MILL STREET
COVE STREET
PARKER STREET
PARKER STREET
GAIL ST
CLIVE ST
COX CRESCENT
ENID STREET
Woogaroo Creek
N
W
E
S

Drainage Infrastructure



Key Map	Property Details	Map Scale
	**Address:** MILL STREET **Suburb:** GOODNA **Lot Plan:** **Area:** 0m²	**Scale:** 1:750 0m 7.5m 15m 22.5m 30m
	Reference Details	**Map Datums**
	ICC Search No.: 65858 External No.: 22630268	**Horizontal** GDA94 **Height:** Australian Height Datum GDA

DISCLAIMER: Ipswich City Council Data - While every care is taken by the Ipswich City Council (ICC), to ensure the accuracy of the data, ICC makes no representations or warranties about its accuracy, reliability, completeness or suitability for any particular purpose and disclaims all responsibility and all liability (including without limitation, liability in negligence) for all expenses, losses, damages (including indirect or consequential damage) and costs which may be incurred as a result of the data being inaccurate or incomplete in any way and for any reason. Based on Data produced with permission of the Council.
DISCLAIMER: Property Data - While every care is taken by the Ipswich City Council (ICC), and Department of Environment and Resource Management (DERM), to ensure the accuracy of this data, ICC and DERM jointly and severally make no representations or warranties about its accuracy, reliability, completeness or suitability for any particular purpose and disclaim all responsibility and all liability (including without limitation, liability in negligence) for all expenses, losses, damages (including indirect or consequential damage) and costs which may be incurred as a result of data being inaccurate or incomplete in any way and for any reason. Based on Data provided with the permission of the DERM Cadastral Data.

Map Legend

Property



Property Boundary
Road Reserve
Watercourse
SMITH ST Road Name
24 House Number

Drainage

Structures



Manhole
Headwall
Gully Pit
Gross Pollutant Trap

Mains



< 300mm Ø
300 - 525mm Ø
525 - 750mm Ø
750 - 1050mm Ø
1050 - 1500mm Ø
> 1500mm Ø

IMPORTANT: Legend Explanation

The colours shown for Sewerage Structures, Drainage Structures and Water Fittings indicate a survey accurate horizontal location.
Any colour other than these describe an indicative horizontal location.

Telstra Corporation Limited

DUTY OF CARE

IMPORTANT:

Please read and understand all the information and disclaimers provided below.
Sketches and Plans provided by Telstra are circuit diagrams only and indicate the presence of telecommunications plant in the general vicinity of the geographical area shown; exact ground cover and alignments cannot be given with any certainty and cover may alter over time. Telecommunications plant seldom follow straight lines and careful on site investigation is essential to uncover and reveal its exact position.
Due to the nature of Telstra plant and the age of some cables and records, it is impossible to ascertain the location of all Telstra plant. The accuracy and/or completeness of the Information can not be guaranteed and, accordingly Telstra plans are intended to be indicative only.

"DUTY OF CARE"

When working in the vicinity of telecommunications plant you have a legal "Duty of Care" that must be observed.

It is the responsibility of the owner and any consultant engaged by the owner; including an architect, consulting engineer, developer, and head contractor to design for minimal Impact and protection of Telstra plant. Telstra will provide plans and sketches showing the presence of its network to assist at this design stage.

It is the owner's (or constructor's) responsibility to:-

a) request plans of Telstra plant for a particular location at a reasonable time before construction begins. If you have any doubts as to the exact location of Telstra Plant, we strongly recommend that you engage an Accredited plant Locator in your area;

b) visually locate Telstra plant by hand digging or using non destructive water jet method (pot holing) where construction activities may damage or interfere with Telstra plant (see "Essential Precautions and Approach Distances" section for more information); and

c) contact Telstra's **Plan Services** (see below for details) if Telstra plant is wholly or partly located near planned construction activities.

DAMAGE:

ANY DAMAGE TO TELSTRA'S NETWORK MUST BE REPORTED TO 132203 IMMEDIATELY.

The owner is responsible for all plant damage when works commence prior to obtaining Telstra plans, or failure to follow agreed instructions.

Telstra reserves all rights to recover compensation for loss or damage to its cable network or other property including consequential losses.

EMERGENCY SITUATIONS

Emergency situations are unplanned and include (amongst other things):

- damaged or faulty underground or aerial power cables / poles
- burst/leaking water mains
- burst/leaking sewer mains.
- burst/leaking gas pipes
- any other emergency situation that may impact Telstra network.

NOTE: failure to lodge requests in time for normal maintenance work is not deemed as an emergency.

During working hours - in emergency situations, urgent requests for plans or information relating to the location of Telstra network are to be made direct to the Dial Before You Dig Service.
Note that a fast response can be provided if a request is made on line with a supplied return email address between 5am-10pm AEST 7days a week.

Outside Normal Business hours or outside hours of automated responses - in emergency situations , urgent requests for plans or information relating to the location of Telstra network are to be made direct to Telstra on phone **1800 801 801**

NATURAL DISASTERS

Natural Disasters include (amongst other things):

- Eerthquakes
- Cyclones
- Floods; and
- Tsunami

In the case of such events, urgent requests for plans or information relating to the location of Telstra network can be made directly to Telstra Network Integrity Team Managers as follows:

NSW - [redacted]

QLD - [redacted]

VIC/TAS - [redacted]

SA/NT/WA - [redacted]

PLAN SERVICES

For all Telstra DBYD (Dial Before You Dig) map enquiries please contact Telstra Plan Services

email - **Telstra.Plans@team.telstra.com**

fax - **(02) 4961 3714**

phone - **1800 653 935** (for urgent, onsite or optic fibre enquiries)

Please note - to make an enquiry the plans must be current (within 60 days of issue). If your plans have expired you will need to submit a new request via DBYD.

ASSET RELOCATIONS

You are not permitted to relocate or alter any Telstra assets or network under any circumstance.

For all enquiries relating to the relocation of Telstra assets please phone **1800 810 443** or email **F1102490@team.telstra.com**

CONCERNING TELSTRA PLANS:

Please note the following:

- For plans of Telstra locations contact **Dial Before You Dig** at least 2 business days prior to digging. (**www.1100.com.au** or phone **1100**)
- Fast response can be provided by Telstra if an email address is supplied. (if posted, this may take up to one week or longer to receive plans)
- Telstra plans and information provided are **valid for 60 days** from the date of issue.
- Telstra owns and retains the copyright in all plans and details provided in conjunction with the applicant's request. The applicant is authorised to use the plans and details only for the purpose indicated in the applicant's request. The applicant must not use the plans or details for any other purpose. The plans and details should be disposed of by shredding or any other secure disposal method after use.
- Telstra plans or other details are provided only for the use of the applicant, its servants, or agents. **The applicant may not give the plans or details to other parties, and may not generate profit from commercialising the plans or details.**
- Please contact Telstra **Plan Services** (see above for details) immediately should you locate Telstra assets not indicated on these plans.
- Telstra, its servants or agents shall not be liable for any loss or damage caused or occasioned by the use of plans and or details so supplied to the applicant, its servants and agents, and the applicant agrees to indemnify Telstra against any claim or demand for any such loss or damage.
- Please ensure Telstra plans and information provided remains on-site at all times throughout your construction phase.

ESSENTIAL PRECAUTIONS and APPROACH DISTANCES:

NOTE: If the following clearances cannot be maintained, please contact Telstra Plan Services (see above for details) for advice on how best to resolve this situation.

1. On receipt of plans and sketches and before commencing excavation work or similar activities near Telstra's plant, **carefully locate this plant first** to avoid damage. Undertake prior manual exposure such as potholing when intending to excavate or work **closer** to Telstra plant than the following approach distances.

Where Telstra's plant is in an area where road and footpaths are well defined by kerbs or other features a minimum clear distance of 600mm must be maintained from where it could be reasonably presumed that plant would reside.

In non established or unformed reserves and terrain, this approach distance must be at least 1.5 metres.

In country/rural areas which may have wider variations in reasonably presumed plant presence, the following minimum approach distances apply:

a) Parallel to major plant: 10 metres (for IEN, optic fibre and copper cable over 300 pairs)
b) Parallel to other plant: 5 metres

NOTE: Even manual pot-holing needs to be undertaken with extreme care, commonsense and employing techniques least likely to damage cables. For example, orientate shovel blades and trowels parallel to the cable rather than digging across the cable.

If construction work is parallel to Telstra plant, then careful hand digging or using non destructive water jet method (pot-holing) at least every 5m is required to establish the location of all plant, hence confirming nominal locations before work can commence.

2. Maintain the following minimum clearance between construction activity and **actual location** of Telstra Plant.

Jackhammers/Pneumatic Breakers	*Not within 1.0m of **actual location.***
Vibrating Plate or Wacker Packer Compactor	*Not within 0.5m of Telstra ducts:* *300mm compact clearance cover before compactor can be used across Telstra ducts.*
Boring Equipment **(In-line, horizontal and vertical)**	*Not within 2.0m of **actual location.*** *Constructor to hand dig or use non-destructive water jet method (pot-hole) and expose plant..*
Heavy Vehicle Traffic (over 3 tonnes)	*Not to be driven across Telstra ducts (or plant) with less than 600mm cover.* *Constructor to check depth via hand digging.*
Mechanical Excavators, Farm ploughing, Boring and Tree Removal	*Not within 1.0m of **actual location.*** *Constructor to hand dig or use non-destructive water jet method (pot-hole) and expose plant..*

All Telstra pits and manholes should be a minimum of 1.2m in from the back of kerb after the completion of your work.

All Telstra conduit should have the following minimum depth of cover **after the completion of your work**:-

- **Footway 450mm**
- **Roadway 450mm at drain invert and 600mm at road centre crown**

For clearance distances relating to Telstra pillars, cabinets and RIMs/RCMs please contact Telstra Plan Services (see above for details).

FURTHER ASSISTANCE:

Assistance can be obtained by contacting Telstra **Plan Services**

Where on-site location is provided, the owner is responsible for all hand digging or use non-destructive water jet method (pot-holing) to visually locate and expose Telstra plant.

If plant location plans or visual location of Telstra plant by digging reveals that the location of Telstra plant is situated wholly or partly where the owner plans to work, then **Telstra's Network Integrity Group** must be contacted through Telstra **Plan Services** to discuss possible engineering solutions.

NOTE:

If Telstra relocation or protection works are part of the agreed solution, then payment to Telstra for the cost of this work shall be the responsibility of the principal developer or constructor. The principal developer or constructor will be required to provide Telstra with the details of their proposed work showing how Telstra's plant is to be accommodated and these details must be approved by the Regional Network Integrity Manager prior to the commencement of site works.

RURAL LANDOWNERS - IMPORTANT INFORMATION

Where Telstra owned cable crosses agricultural land, Telstra may provide a once off free on-site electronic cable location. The Telstra Plan Services operator will provide assistance in determining whether a free on-site location is required.

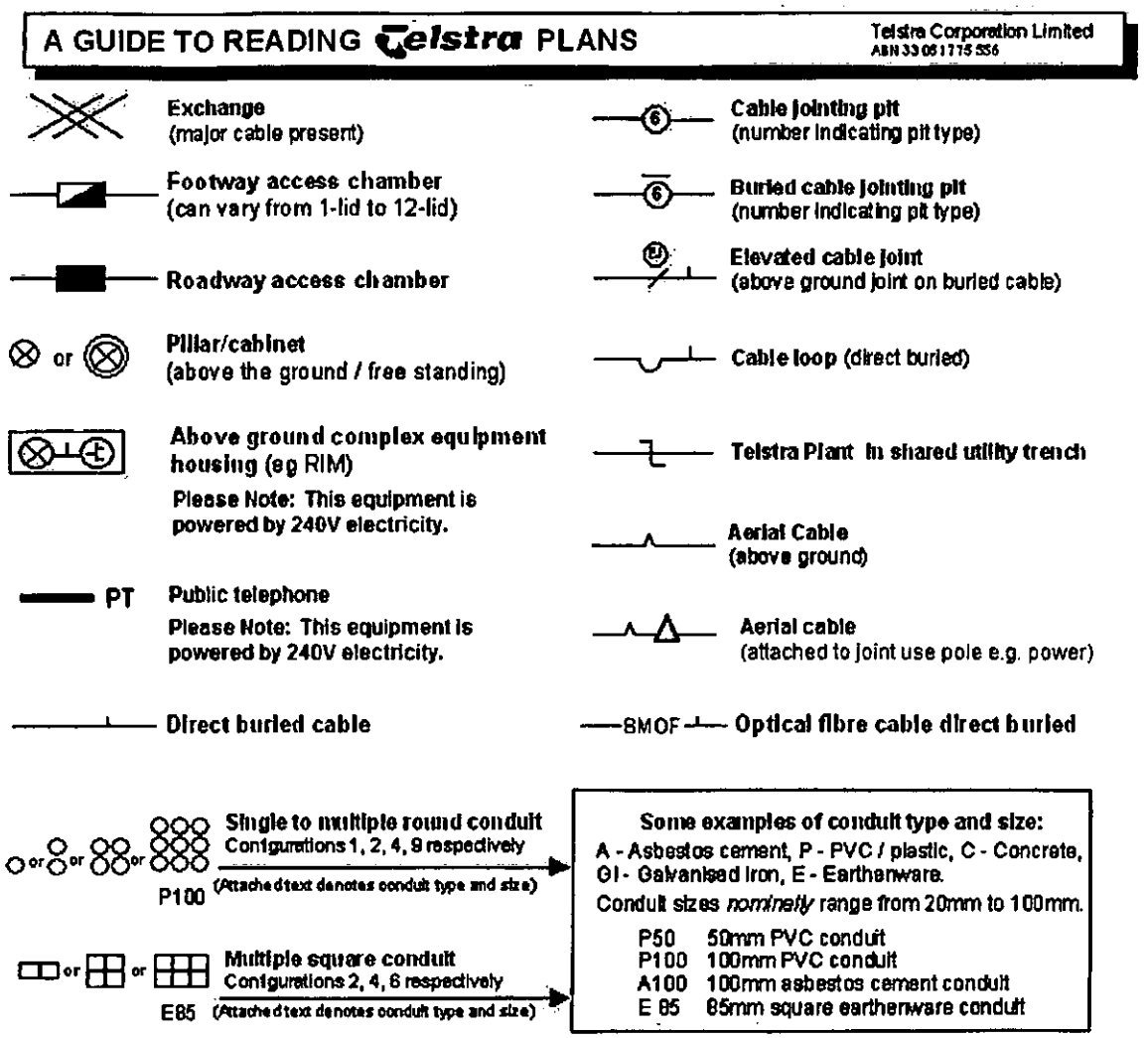
Please note:

- The exact location, including depth of cables can only be verified by pot holing, which is not covered by this service.
- This service is only available to assist private rural land owners.
- This service covers one hour on-site only. Additional time can be purchased directly from the Accredited Plant Locator.

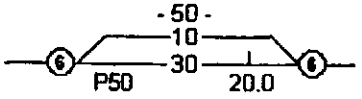
For further information including terms and conditions, please contact Telstra Plan Services on phone **1800 653 935**.

PRIVACY NOTE

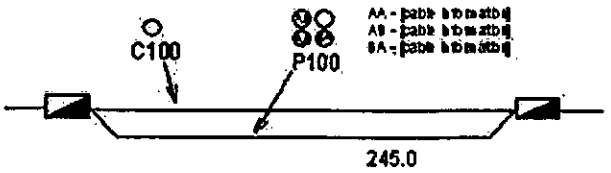
Your information has been provided to Telstra by DBYD to enable Telstra to respond to your DBYD request. Telstra keeps your information in accordance with its privacy statement entitled "Protecting Your Privacy" which can be obtained from Telstra either by calling 1800 039 059 or visiting our website at www.telstra.com.au/privacy



Some examples of how to read Telstra plans:



One 50mm PVC conduit (P50) containing a 50-pair and a 10-pair cable between two 6-pits, 20.0m apart, with a direct buried 30-pair cable along the same route.



Two separate conduit runs between two footway access chambers (manholes) 245m apart. A nest of four 100mm PVC conduits (P100) containing assorted cables in three ducts (one being empty) and one empty 100mm concrete duct (C100) along the same route.

WARNING: Telstra's plans show only the presence of cables and plant. They only show their position relative to road boundaries, property fences etc. at the time of installation and Telstra does not warrant or hold out that such plans are accurate thereafter due to changes that may occur over time.
DO NOT ASSUME DEPTH OR ALIGNMENT of cables or plant as these vary significantly.
The customer has a DUTY OF CARE when excavating near Telstra cables and plant. Before using machine excavators TELSTRA PLANT MUST FIRST BE PHYSICALLY EXPOSED BY SOFT DIG (potholing) to identify its location.
Telstra will seek compensation for damages caused to its property and losses caused to Telstra and its customers.

Electronic plans - PDF and DWF maps

If you have received Telstra maps via email you will have received the maps as either a PDF file (for smaller areas) or DWF file (for larger area requests). If you are unable to launch any one of the softcopy files for viewing and printing, you may need to download and install one or more of the free viewing and printing products such as Adobe Acrobat Reader (for PDF files) or Autodesk Design Review 2010 (for DWF files) available from the internet.

PDF files

PDF is the default softcopy format for all requests that range in size from 0 metres (eg point requests) to requests up to approx *500m in length. (*depends on geographic location of request). The PDF file is formatted to A3 portrait sheet however it can be printed on any size sheet including from A4 to AO, either as the full sheet or selected areas to suit needs and legibility. (to print a selected area zoom up and print "current view"). If there are multiple layers of Telstra network you may receive up to 2 sheets in the single PDF file attachment supplied. There are three types or layers of network normally recorded - local network, mains cables or a combined layer of local and mains (usually displayed in rural or semi rural areas). If mains cable network is present in addition to local cables (ie as separate layer in a particular area), the mains will be shown on a separate sheet. The mains cable information should be read in conjunction with the local cable information.

DWF files

This is the default softcopy format for all requests that are over 500m in length. Maximum length for a DWF automated response is approx 2500m - depending on geographic location of request (non automated longer). The DWF files differ from PDF in that DWF are vector files made up of layers that can be turned on or off and are not formatted to a specific sheet size. This makes them ideal for larger areas and for transmitting over email etc.

How to view Telstra DWF files -

Telstra DWF files come with all layers turned on. You may need to turn individual layers on or off for viewing and printing clarity. Individual layer names are CC (main cable/conduit), DA (distribution or local area network) and sometimes a combined layer - CAC. Layer details can be viewed by either picking off the side menu or by selecting 'window' then 'layers' off the top menu bar. Use 'layers' to turn individual layers off or on. (double click or right click on layer icon.)

How to print Telstra DWF files -

DWF files can be printed on any size sheet. They can be printed in their entirety or by selected areas of interest. Some DWF coverage areas are large and are not suited to printing legibly on a single A4 sheet - you may need several prints if you only have an A4 printer. Alternately an A3, A1 or larger printer should be used. To print, zoom in or out and then by changing the 'print range' settings you can print what is displayed on your screen to suit your paper size. If you only have a small printer eg A4 you may need to zoom until the text legible on your screen for it to be legible on the print. (which is why you may need several prints). To print what is displayed on your screen the 'view' setting should be changed from 'full page' to 'current view'. The 'current sheet' setting should also be selected. You may need to print layers separately for clarity and legibility. (details above on how to turn layers on or off)

How to change the background colour from white to black (when viewing) Telstra DWF files -

If using Autodesk Design Review the background colour can be changed by selecting "Tools" then "options" then "sheet". Tick the box "override published paper colors" and select the colour required using the tab provided.

Further information

If you require further assistance with supplied PDF or DWF plans eg with legibility or you believe there maybe missing information please contact Telstra Plan Services. (contact details above - you will need to supply the Telstra sequence number of the plan request.)

Telstra automated plan service

Telstra provides an automated plan response for the majority of DBYD requests received (currently around 80%). Requestors must supply a current email address on their request to DBYD and must also be able to accept a standard format ie PDF or DWF. An automated response can be provided a lot faster than the alternative which is a mailed hardcopy. This can avoid unnecessary

delays in waiting for plans to arrive. Being softcopy it can easily be sent directly to a worksite and can be available 7 days a week. The automated system can be configured for individual requestors to receive either PDF/DWF (where small requests are PDF and larger requests are DWF) or alternately all in DWF (both small and large requests). Please contact Plan Services for further details or to be configured. Please note all requests over *500m (approx) in size can only be supplied in DWF format and there are size limits on what can be provided. (* actual size depends on geographic location of requested area)

Data Extraction Fees

In some instances a data extraction fee may be applicable for the supply of Telstra information. Typically a data extraction fee may apply to - large projects, requests to be suplied in non standard formats, excessive hardcopy printing or requests for non digging purposes. Further details can be obtained by contacting Telstra Plan Services.

ACCREDITED PLANT LOCATORS (For your area)

On-site assistance should be sought from an **Accredited Plant Locator** if the telecommunications plant cannot be located within 2.5 metres of the locations indicated on the drawings provided.

On-site advice should be obtained from a Telstra accredited Asset Plant Locator who is highly skilled in locating Telstra plant. In the case where Telstra plant is outside a recognised road reserve Telstra recommends that Telstra Plan Services are contacted for assistance prior to engaging an accredited Asset Plant Locator.

Telstra does not permit external parties (non-Telstra) to conduct work on our network. Only Telstra staff or Telstra contractors are allowed to enter our manholes, open our pits, ducts, etc.

Please note it is a criminal offence under the *Criminal Code Act 1995*(Cth) to tamper or interfere with communication facilities owned by a carrier. Heavy penalties may apply for breach of this prohibition, and any damages suffered, or costs incurred by Telstra as a result of any such unauthorised works may be claimed against you.

Should your projects require cable location, you MUST engage an accredited Asset Plant Locator (a list of which is provided with the Dial Before You Dig plans). Alternatively you may seek your own accreditation through our registered training partner Coates Hire Training which is the only approved training provider for Asset Plant Location accreditation for Telstra's network. You may contact Coates Hire Training on

1300 657 867 or visit ***www.coateshire.com.au***

For the assistance of customers an accredited Asset Plant Locator can perform any of the following activities if requested to do so by the owner:

- review Telstra's plans to assess the approximate location of Telstra plant;
- advise owners of the approximate location of Telstra plant according to the plans;
- advise owners of the best method for locating Telstra plant;
- advise owners of the hazards of unqualified persons attempting to find the exact location of Telstra plant and working in the vicinity of Telstra plant without first locating its exact position; and
- perform trial hole explorations by hand digging (pot-holing) to expose Telstra plant with a high degree of skill, competence and efficiency and utilising all necessary safety equipment.

A list of Accredited Plant Locators operating in your area is attached. Accredited Plant Locators are certified by Telstra to perform the tasks listed above. Owners may engage Accredited Plant Locators to perform these services, however Telstra does not give any warranty in relation to these services that Accredited Plant Locators are competent or experienced to perform any other services.

The attached list provides the names and contact details for Accredited Plant Locators who service your area and can provide you with assistance in locating Telstra plant on site. These organisations have been able to satisfy Telstra that they have a sound knowledge of telecommunications plant and its sensitivity to disturbance; appropriate equipment for locating telecommunications plant and competent personnel who are able to interpret telecommunications plans and sketches and understand safety issues relevant to working around telecommunications plant. They are also able to advise you on the actions which should be taken if the work you propose will/could result in a relocation of the telecommunications plant and/or its means of support.

We recommend that you engage the assistance of one of these Accredited Plant Locators as a step towards discharging your Duty of Care obligations when seeking the location of Telstra's telecommunications plant.

Please Note:

- Each Accredited Plant Locator is NOT permitted to provide depth of communications plant unless physically exposed by hand digging.
- The details of any contract, agreement or retainer for site assistance to locate telecommunications plant shall be for you to decide and agree with the organisation engaged. Telstra is not a party to any contract entered into between an owner and an Accredited Plant Locator. The Accredited Plant Locators are able to provide guidance concerning the extent of site investigations required.
- Payment for the site assistance will be your responsibility and payment details should be agreed before the engagement is confirmed.
- Telstra does not accept any liability or responsibility for the performance of or advice given by an Accredited Plant Locator. Accreditation is an initiative taken by Telstra towards the establishment and maintenance of competency standards. However, performance and the advice given will always depend on the nature of the individual engagement.
- Each Accredited Plant Locator has been issued with a certificate which confirms the Accreditation. Every 2 years Telstra will reassess the accreditation and where appropriate will issue a letter confirming the accreditation for the next 2 years. You

have the right to request the organisation you engage to show evidence of their ID card.

- Neither the Accredited Plant Locator nor any of its employees are an employee or agent for Telstra and Telstra is not liable for any damage or loss caused by the Accredited Plant Locator or its employees.
- The attached list contains the current names and contact details of Accredited Plant Locators who service your area, however, these details are subject to change.

IDEA FOR CONSIDERATION:

Telstra offer free Cable Awareness Presentations & Advanced Cable Reading Presentations, if you believe you or your company would benefit from this offer please contact Network Integrity on 1800 810 442 or **F1102490@team.telstra.com**

Telstra Accredited Plant Locators - Queensland (south-east)

areas covered - **Brisbane, Gold Coast, Nambour, Sunshine Coast** (covers more than one page)

If a physical location is required please contact a Telstra accredited locator from the list below. (fees apply)

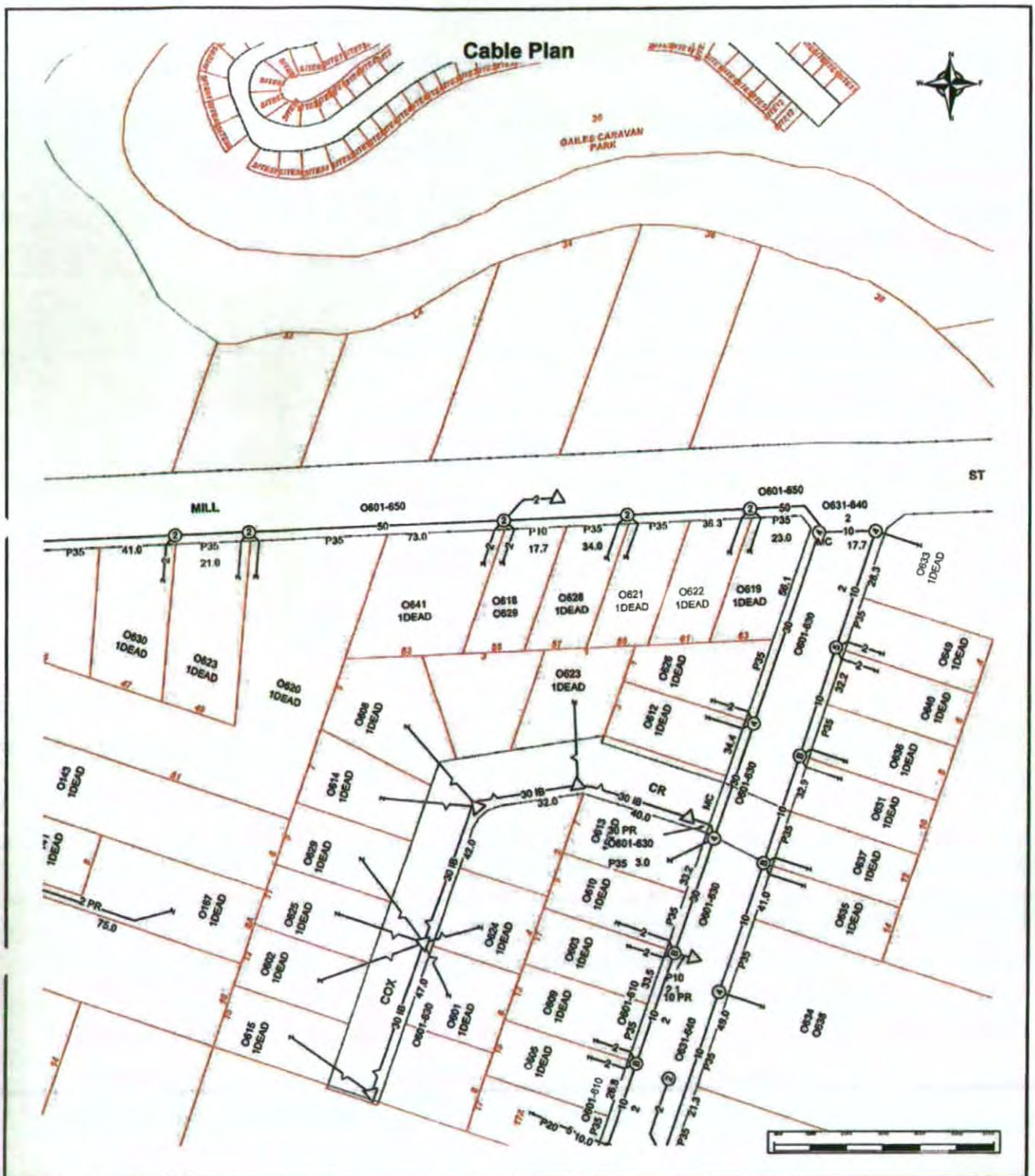
Name & areas covered	Contact details
1 Find Cables - *Monterey Keys* *Brisbane, Gold Coast, Ipswich, Beaudesert and Caboolture*	1300 734 772 or 0410 473 772
1300 Locate Pty Ltd	07 5499 3350 or 0407 570 441 Fax (07) 5499 3353
ABC Locators Pty Ltd - *Toowoomba* *Darling Downs, Southern Downs, Burnett, Lockyer Valley, Brisbane Valley, South East QLD, Southern QLD, Northern NSW*	(07) 4632 3499 or 0407 423 499
Abletech Underground- *Doonan* *South East Qld, Northern NSW, Rockhampton, Gladstone, Roma, Goondiwindi, Toowoomba, Charleville, Cunnamulla*	(07) 5449 1382 or 0418 511 767 Fax (07) 5471 0872
Accurate Service Locators - *Morayfield*	(07) 5498 5020 or 0413 742 911 Fax (07) 5498 5402
All Cable Locations - *Maroochydore* *Brisbane North, Brisbane Valley, Sunshine Coast & Hinterland, Mary Valley, Gympie South*	(07) 5443 3373 0459 433 373
All Underground Pipe & Cable Location- *Beerwah*	0437 687 709
Anton Seng Plumbing - *Toowoomba* *Toowoomba, the Downs region*	(07) 4634 2427 0408 716 821
Aussie Hydrovac Services - *Underwood*	(07) 3287 7818 or 0408 989 770 Fax (07) 3287 7819
Australian Underground Survey Solutions Pty Ltd- *Narre Warren* *All Areas*	(03) 9700 2311 or 0419 488 883 Fax: (03) 9314 1568
Beaudesert Cable and Pipe Locations- *Laravale*	(07) 5544 2244 or 0428 999 440
Cable & Pipe Locations *Coffs Harbour, Yamba, Dorrigo, Grafton, Nambucca, Kempsey*	0408 730 430 Fax: (02) 6649 1236
Cardno Australian Underground Services *All Areas*	(03) 9553 7236
Collingwood Services Pty Ltd - *Palmwoods* *Brisbane, Gold Coast, Sunshine Coast to Kilcoy, Yarraman, Esk, Gympie, Rainbow Beach, Fraser Island*	(07) 5445 9291 or 0401 033 136 Fax (07) 5457 3800
D. C. Locators Pty Ltd - *Redbank Plains* *Ipswich, Boonah, Gatton, Aratula, Beaudesert, Esk*	(07) 3389 2313 or 0439 379 741 Fax (07) 3424 2370
Downunder Locations - *Banora Point* *South East Qld and Northern NSW - Brisbane to Ballina/Tweed Heads*	0438 243 856 Fax: (02) 5523 0702
Eye Spy Cable & Pipe Locations Pty Ltd - *Goodna*	0419 652 604
How Deep Water Leaks - *Arundel* *Runaway Bay, Gold Coast, Brisbane, The Tweed, Northern Rivers, Murwillumbah, Far North NSW*	0412 214 810 Fax: (07) 5571 6287
Hydrovac Excavations (Aust) Pty Ltd- *Morayfield*	(07) 5433 1811 Fax: (07) 5433 1911
Integra Contracting Pty Ltd - *Nerang*	(07) 5500 4415 or 0412 354 253 Fax (07) 5500 4416
IR & M Johnson - *Mudgeeraba* *Brisbane, Gold Coast, Northern NSW to Murwillumbah*	(07) 5530 5773 or 0427 305 773 or 0413 661 768 Fax (07) 5522 9769
IRT Plumbing Services Pty Ltd - *Bribie Island*	(07) 5497 6345 or 0417 668 069
Katacole - *Greenbank*	(07) 3297 6090 or 0438 873 683 Fax: (07) 3297 7068
Lambert Locations - *Gold Coast* *South East Queensland, Northern NSW*	1300 150 035 or 0418 150 035
Leaktech Australia - *Caloundra*	(07) 5438 2111 or 0421 624 794 Fax: (07) 5437 2146
Locom Locations - *Logenholme*	0437 776 000 or 0418 983 520 Fax (07) 5540 3507
Lost Pipe & Cable - *Everton Park*	0438 747 500
Network Locations - *Gympie* *Cooroy, Eumundi, Gympie, Maryborough, Pomona, South Burnett*	0407 758 165

Network Protection Specialists - *Tweed Heads* *Brisbane, Gold Coast, Northern Rivers*	0418 257 527
Orbital Underground Service Location - *Morayfield*	1300 672 482 or 0423 006 286 Fax (07) 5497 8384
Patriot Tankers - *Ormeau* *Gold Coast, Brisbane, Ipswich, Sunshine Coast*	1800 Patriot or 0414 493 804 Fax: (07) 3287 5987
Pipeline Technology Services	(08) 8351 7000 or 0419 878 220 Fax:(08) 8159 7537

continued next page ....

Accredited Plant Locaters for South East Queensland continued:

Protec Cable Locations - *Nambour* *Nambour, Sunshine Coast & Hinterland, Mary Valley, Gympie*	0417 607 515 Fax (07) 5441 7048
Qost Environments	1300 308 172 After Hours: 0417 478 732 Fax: 1300 456 863
Rock Boring Solutions Pty Ltd - *West Burleigh* *South East Qld and Northern NSW*	(07) 3807 9890 or 0414 775 500
Rock Drilling Australia Pty Ltd - *Upper Coomera*	(07) 5573 1578 or 0407 319 997 Fax: (07) 5665 7233
Safe Dig Vacuum Excavation - *Greenbank*	0439 220 076 or 0408 880 262 Fax: (07) 3297 6639
Shamrock Civil - *Birkdale*	0424 605 497
Sunshine Coast Regional Council - *Nambour*	(07) 5420 8210 Fax: (07) 5420 8751
Trakida Pty Ltd - *Mt Nathan*	(07) 5514 6373 or 0411 580 377
Underground Asset Locations - *Buderim* *Sunshine Coast*	(07) 5476 7485 or 0438 299 272 Fax: (07) 5477 1756
Utility Location Services Pty Ltd - *Stapylton* *Brisbane, Gold Coast, Sunshine Coast*	0414 775 500 Fax (07) 3807 9899
Vac-U-Digga Pty Ltd - *Ormeau*	1300 822 834 Mob: 0409 468 711 Fax: 07 3807 5599



Telstra	For all Telstra DBYD plan enquiries - email - Telstra.Plans@team.telstra.com For urgent onsite contact only - ph 1800 653 935 (bus hrs)
TELSTRA CORPORATION LIMITED A.C.N. 051 775 556	
Generated On 09/09/2011 11:55:00	

Sequence Number: 22630267

Please read Duty of Care prior to any excavating

WARNING - Due to the nature of Telstra underground plant and the age of some cables and records, it is impossible to ascertain the precise location of all Telstra plant from Telstra's plans. The accuracy and/or completeness of the information supplied can not be guaranteed as property boundaries, depths and other natural landscape features may change over time, and accordingly the plans are indicative only. Telstra does not warrant or hold out that its plans are accurate and accepts no responsibility for any inaccuracy shown on the plans.

It is your responsibility to locate Telstra's underground plant by careful hand pot-holing prior to any excavation in the vicinity and to exercise due care during that excavation.

Please read and understand the information supplied in the duty of care statement attached with the Telstra plans. TELSTRA WILL SEEK COMPENSATION FOR LOSS CAUSED BY DAMAGE TO ITS PLANT.

Telstra plans and information supplied are valid for 60 days from the date of issue. If this timeframe has elapsed, please reapply for plans.

Western Corridor Recycled Water
Dial Before You Dig
Utility Notification Response Form

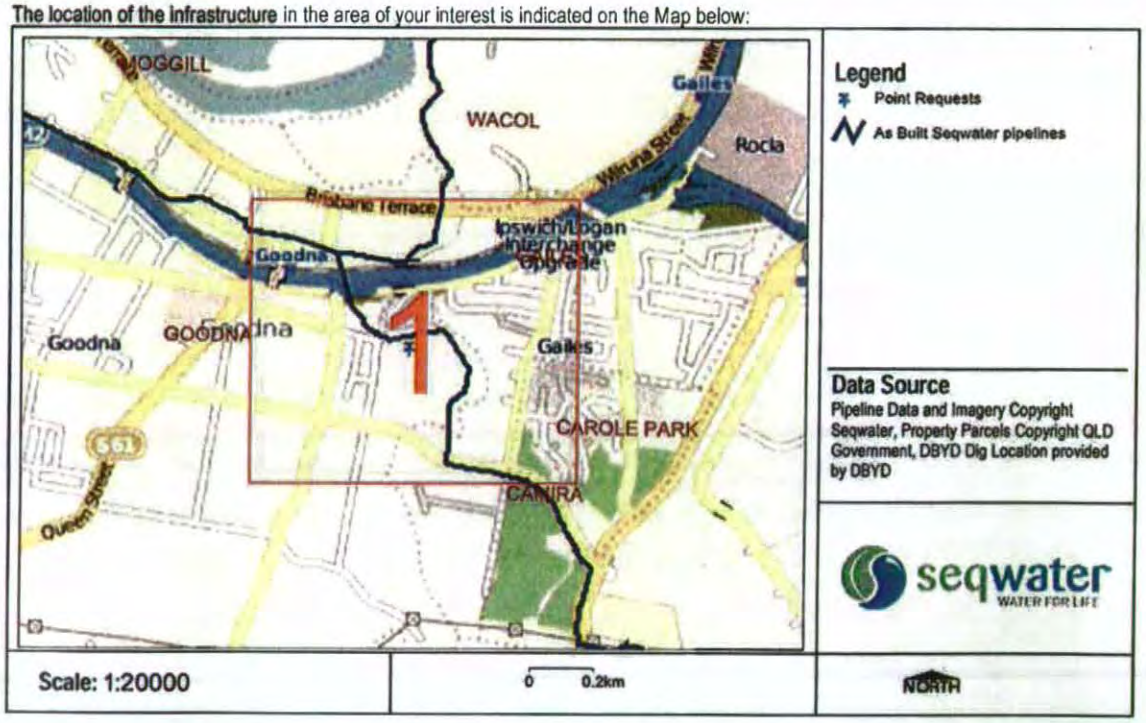
DBYD Enquiry Number:	22630266	**DBYD Enquiry Date:**	09/09/2011
Location:	[redacted] Mill St Goodna		
Enquirer's Name:	Legal Aid Queensland - Mr James Beaumont		
Enquirer's Address:	PO Box 2449		
Response:	[redacted]@legalaid.qld.gov.au		

Thank you for the notification of your interest or proposed works near the underground services at the above location. Seqwater owns and Veolia Water Australia Pty Ltd **operates** and maintains this **infrastructure** in the area of your proposed works which is:

is not affected by your proposed works or your interest. (Mechanical Excavation, 15)

Accordingly, you must read, understand and comply with the **attached CONDITIONS**. Failure to comply with the **CONDITIONS** may expose you to financial penalties.

The location of the infrastructure in the area of your interest is indicated on the Map below:



Thank you for your interest in maintaining a safe and secure pipeline network.



22630266 Map Sheet: 1

Scale: 1: 6000

0 0.07km NORTH

Map Key:

1

Legend

Point Requests

As Built Seqwater pipelines

Data Source

Pipeline Data and Imagery Copyright Seqwater, Property Parcels Copyright QLD Government, DBYD Dig Location provided by DBYD.

seqwater

Dial Before You Dig Pipeline Location Notification

Seqwater owns and Veolia Water Australia Pty Ltd operates and maintains a network of large-diameter high pressure water mains within South East Queensland. These water mains are critical infrastructure and great care must be taken to avoid asset damage and risk to public safety.

As well as water pipelines there are a number of additional assets located within the Western Corridor Recycled Water easement, including: Cathodic Protection cables and anodes and thrust blocks. These are typically located within 3m of the pipeline centre.

Damaged Western Corridor Recycled Water Asset

Report any asset damage immediately on **FreeCall 1800 997 464.** Note: Seqwater reserves the right to recover compensation for damage to its water pipeline

Seqwater and Veolia Water Australia Pty Ltd (Veolia Water) Disclaimer

Seqwater and Veolia Water will take care to ensure the accuracy of the GIS data and any other information provided by Seqwater and Veolia Water, however, Seqwater and Veolia Water make no representation or warranty as to its accuracy, completeness, reliability or suitability for any specific purpose and disclaims any responsibility or liability for any expenses, losses, damages and costs which may be suffered or incurred as a result of using or relying on the data or the information provided by Seqwater and/or Veolia Water. Please ensure the map attached accurately represents the location of proposed works. If you have any queries, please contact Seqwater.

Department of Natural Resources and Water Data Disclaimer

Based on or contains data provided by the State of Queensland (Department of Natural Resources and Water). In consideration of the State permitting use of this data you acknowledge and agree that the State gives no warranty in relation to the data (including accuracy, reliability, completeness, currency or suitability) and accepts no liability (including without limitation, liability in negligence) for any loss, damage or costs (including consequential damage) relating to any use of the data. Data must not be used for direct marketing or be used in breach of the privacy laws.

JAB 5

QUEENSLAND Urban Utilities

Queensland Urban Utilities	Search Details
Brisbane Transit Centre 171 Roma Street GPO Box 2765 Brisbane QLD 4001 Phone: 07 3403 4000 Email: dbyd.support@urbanutilities.com.au Business hours: 9.00am – 5.00pm	Search Type: Dial Before You Dig Search (A4P) QUU Reference No: 4685 External Reference No: 22630269 Date Requested: 9/09/2011

Client Information

Contact: **James Beaumont**
Company: **Legal Aid Queensland**

Postal Address: **PO Box 2449**
BRISBANE 4001

Tel:
Mobile:
Fax:
Email: [redacted]@legalaid.qld.gov.au

QUU Officer Information

Contact: [redacted]
Position:

Tel: [redacted]
Email: [redacted]@urbanutilities.com.au

Comments:

QUEENSLAND Urban Utilities

QUEENSLAND Urban Utilities

Queensland Urban Utilities

Brisbane Transit Centre
171 Roma Street
GPO Box 2765
Brisbane QLD 4001

Phone: 07 3403 4000
Email: dbyd.support@urbanutilities.com.au
Business hours: 9.00am – 5.00pm

Search Details

Search Type: Dial Before You Dig Search (A4P)

QUU Reference No: 4685

External Reference No: 22630269

Date Requested: 9/09/2011

Important Information

Privacy
The data contained in this document must not be used for direct marketing purposes and must not be used or disclosed in breach of the privacy laws.

Copyright
The State of Queensland (Department of Environment and Resource Management) 2010 retains copyright in the base cadastral data (House Numbers and Street Names) which is reproduced by Queensland Urban Utilities by arrangement with the Queensland Government.

Disclaimer
The data contained in this document is indicative only. To the extent permitted by law, Queensland Urban Utilities does not make any representation or warranty (express or implied) as to the accuracy, reliability, currency or suitability of the data. All locations are approximate only and customers must physically locate sewerage and water infrastructure by hand digging and probing before using machinery close to underground networks. If the exact location of Queensland Urban Utilities' sewerage or water infrastructure is required, the customer must contact Queensland Urban Utilities. Queensland Urban Utilities will not be liable (including without limitation, liability in negligence) to the customer for any loss (including consequential or indirect loss), damage or costs caused by reliance on the information contained in this document.

Caution
Within the nominated search area there may be, amongst other encumbrances, underground asbestos pipes and abandoned mines. Care must be taken at all times.

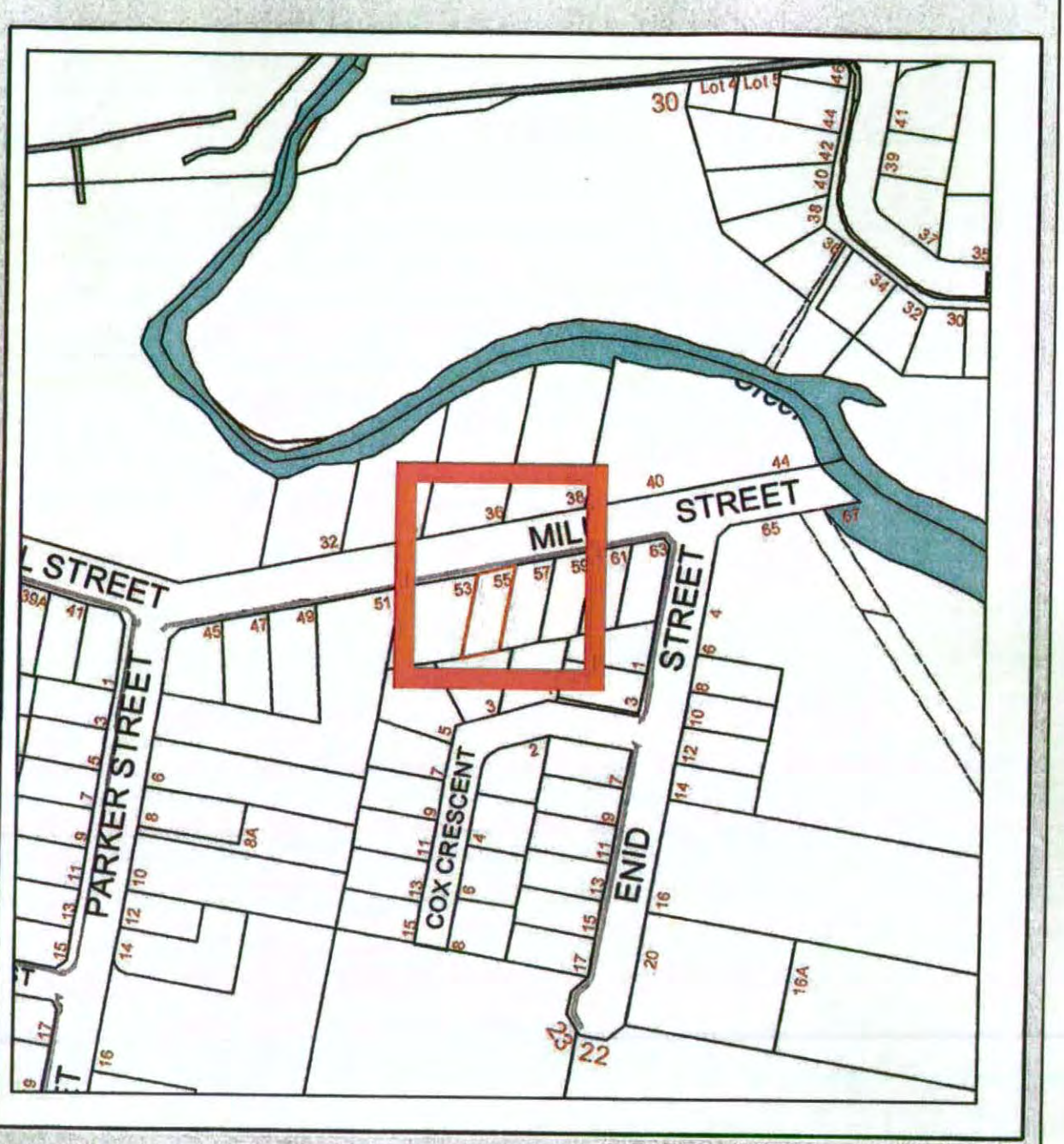
Damaged Infrastructure
Any damage to Queensland Urban Utilities Infrastructure should be reported immediately to:

Queensland Urban Utilities Faults and Emergencies (24 hours) on 13 26 64

QUEENSLAND Urban Utilities

QUEENSLAND Urban Utilities

Key Map



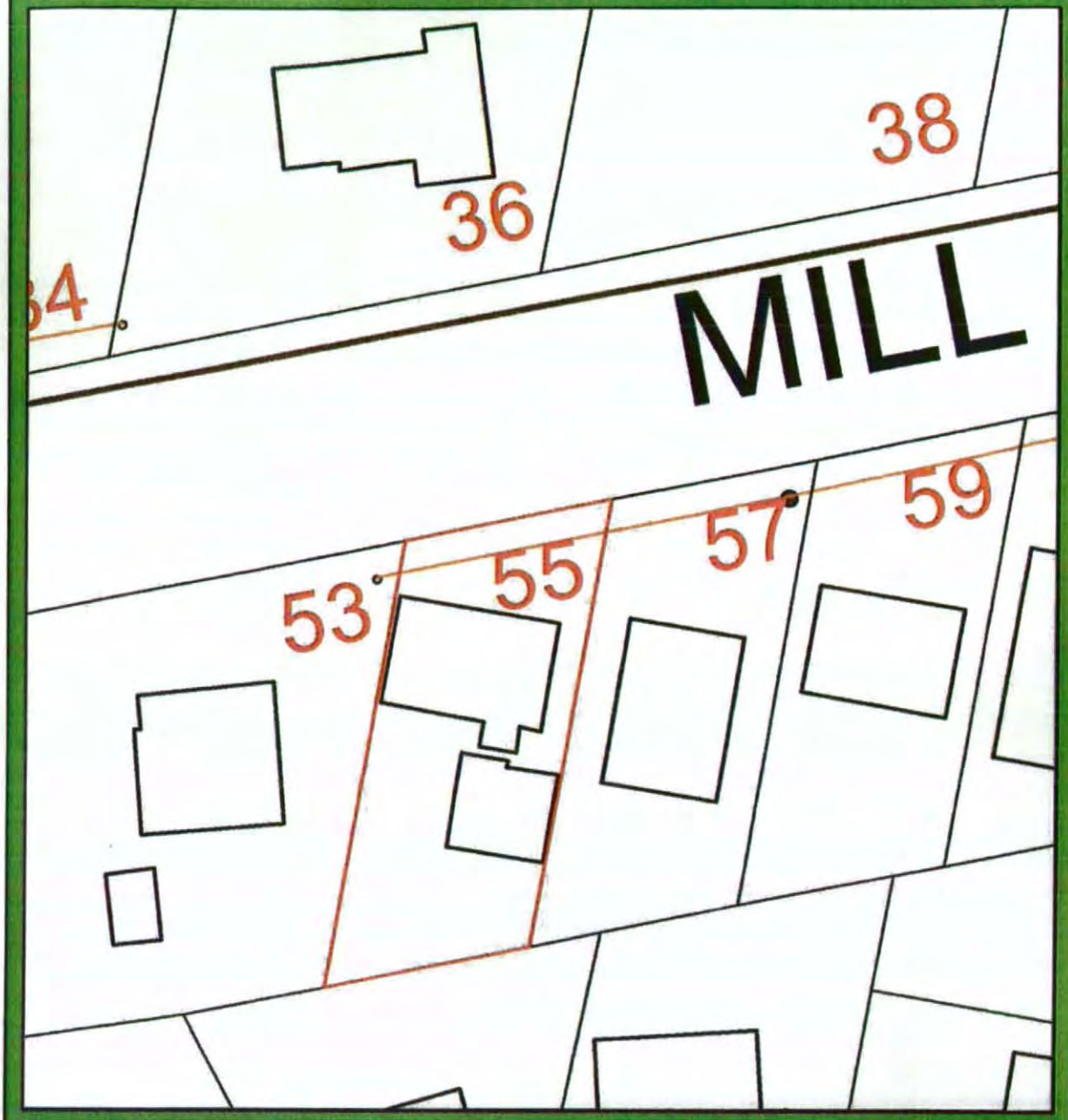
Copyright

This extract is based on or contains data provided by the State of Queensland (Department of Environment and Resource Management) 2011. In consideration of the State permitting use of this data you acknowledge and agree that the State gives no warranty in relation to the data (including accuracy, reliability, completeness, currency or suitability) and accepts no liability (including without limitation, liability in negligence) for any loss, damage or costs (including consequential damage) relating to any use of the data. Data must not be used for direct marketing or be used in breach of the privacy laws.

Queensland Urban Utilities Faults and Emergencies (24 hours) on 13 26 64

QUEENSLAND Urban Utilities

Sewerage Infrastructure

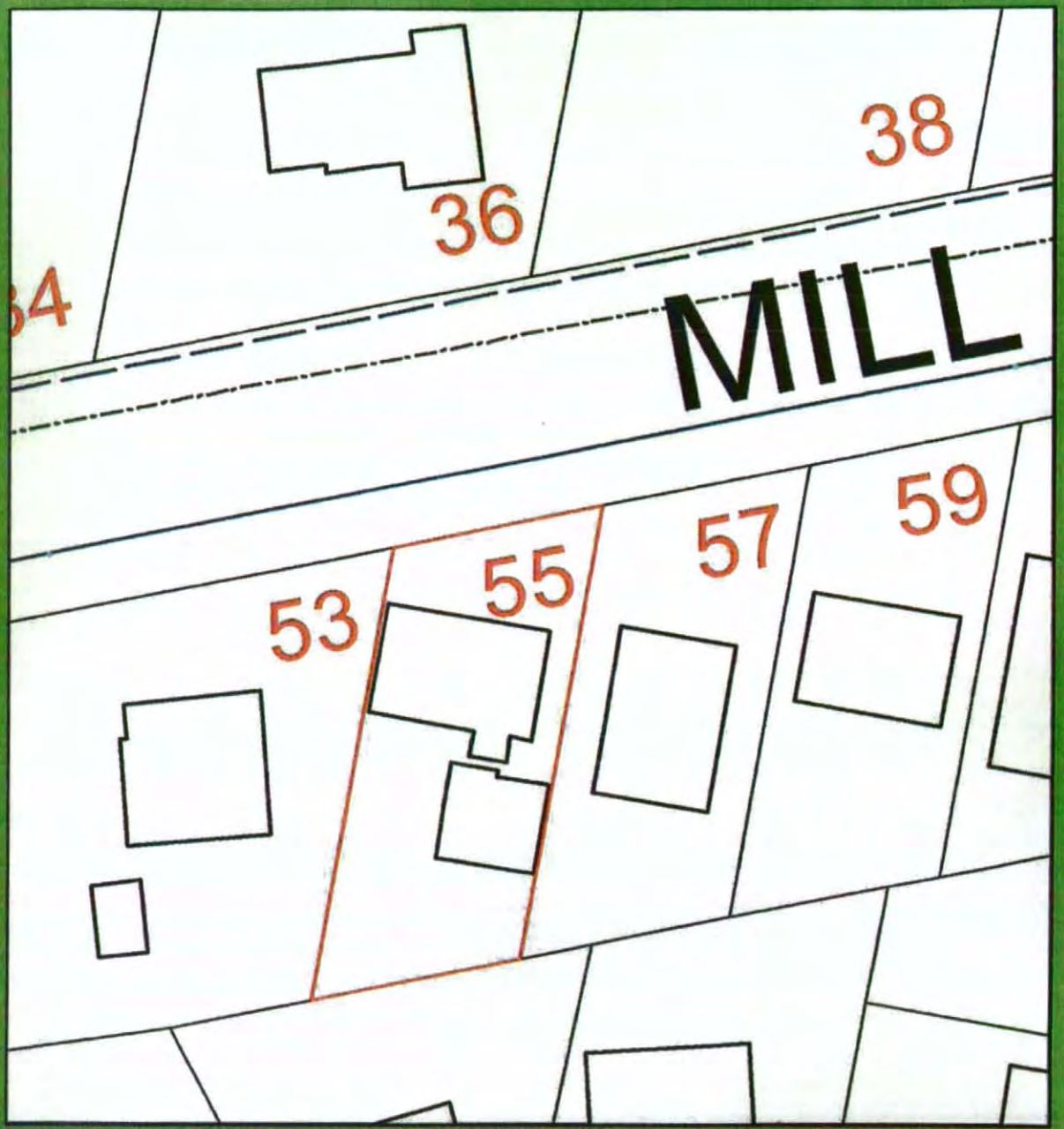


Key Map	Property Details	Map Scale
	Address: [redacted] MILL STREET GOODNA Lot Plan: [redacted] Area: 607m²	Scale: 1:500 0m 5m 10m 15m 20m
Reference Details		**Map Datums**
QUU Search No.: 4685 External No.: 22630269		Horizontal: GDA94 Height: Australian Height Datum GDA

Disclaimer: The data contained in this document is indicative only. To the extent permitted by law, Queensland Urban Utilities does not make any representation or warranty (express or implied) as to the accuracy, reliability, currency or suitability of the data. Queensland Urban Utilities will not be liable (including without limitation, liability in negligence) to the customer for any loss (including consequential or direct loss), damage or costs caused by reliance on the information contained in this document. All dimensions should be confirmed onsite by the relevant authority.
Queensland Urban Utilities 2011
© The State of Queensland (Department of Environment and Resource Management) 2011

QUEENSLAND Urban Utilities

Water Infrastructure



Key Map	Property Details	Map Scale
	Address: [redacted] MILL STREET GOODNA Lot Plan: [redacted] Area: 607m²	Scale: 1:500 0m 5m 10m 15m 20m
Reference Details		**Map Datums**
ICC Search No.: 4685 External No.: 22630269		Horizontal: GDA94 Height: Australian Height Datum GDA

Disclaimer The data contained in this document is indicative only. To the extent permitted by law, Queensland Urban Utilities does not make any representation or warranty (express or implied) as to the accuracy, reliability, currency or suitability of the data. Queensland Urban Utilities will not be liable (including without limitation, liability in negligence) to the customer for any loss (including consequential or direct loss), damage or costs caused by reliance on the information contained in this document. All dimensions should be confirmed onsite by the relevant authority.
Queensland Urban Utilities 2011
© The State of Queensland (Department of Environment and Resource Management) 2011

QUEENSLAND Urban Utilities

Map Legend

Property

- Property Boundary
- Road Reserve
- Watercourse
- **SMITH ST** Road Name
- *24* House Number

Sewerage

Structures

- Manhole

Mains

- 100mm Ø
- 150mm Ø
- 200 - 600mm Ø
- > 600mm Ø

Water

Fittings

- Fire Hydrant
- Valve
- Reducer

Mains

- < 100mm Ø
- 100mm Ø
- 150mm Ø
- >=225mm Ø
- Recycled <160mm Ø
- Recycled 200mm Ø
- Recycled 300mm Ø

IMPORTANT: Legend Explanation

The colours shown for Sewerage Structures and Water Fittings indicate a survey accurate horizontal location. Any colour other than these describe an indicative horizontal location.

Attachment 2

INSURANCE COUNCIL OF AUSTRALIA

FLOODING IN THE BRISBANE RIVER CATCHMENT

JANUARY 2011

VOLUME 3

FLOODING IN IPSWICH CITY LGA

ICA HYDROLOGY PANEL

20 FEBRUARY 2011

wrm water + environment

Water Matters International

WorleyParsons

APPENDIX A

RADAR IMAGES OF STORMS OVER THE IPSWICH CITY LGA, 8-12 JANUARY 2011

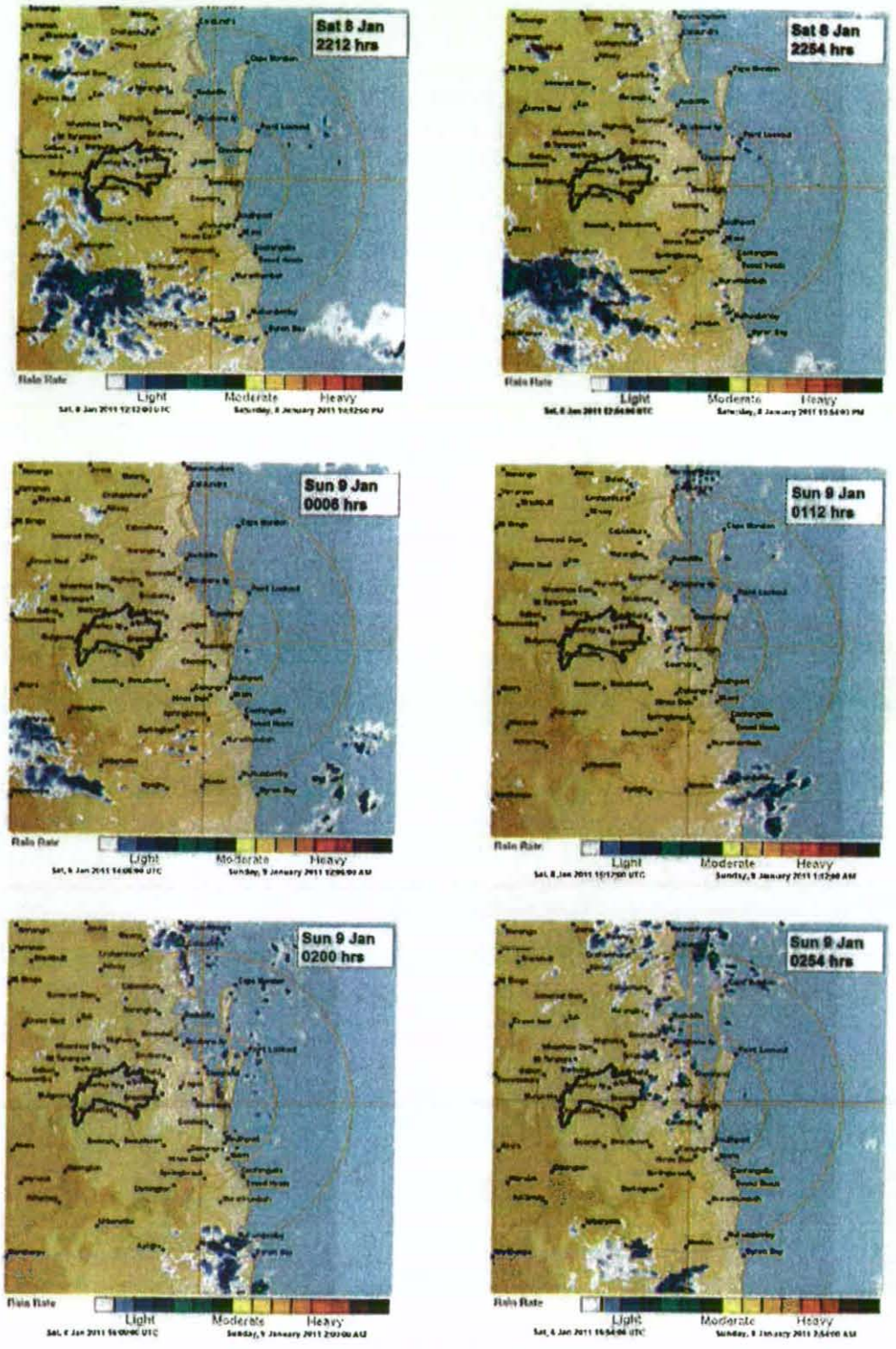


Figure A1 Radar Images, 2212 Hours Saturday 8 January to 0254 Hours Sunday 9 January 2011

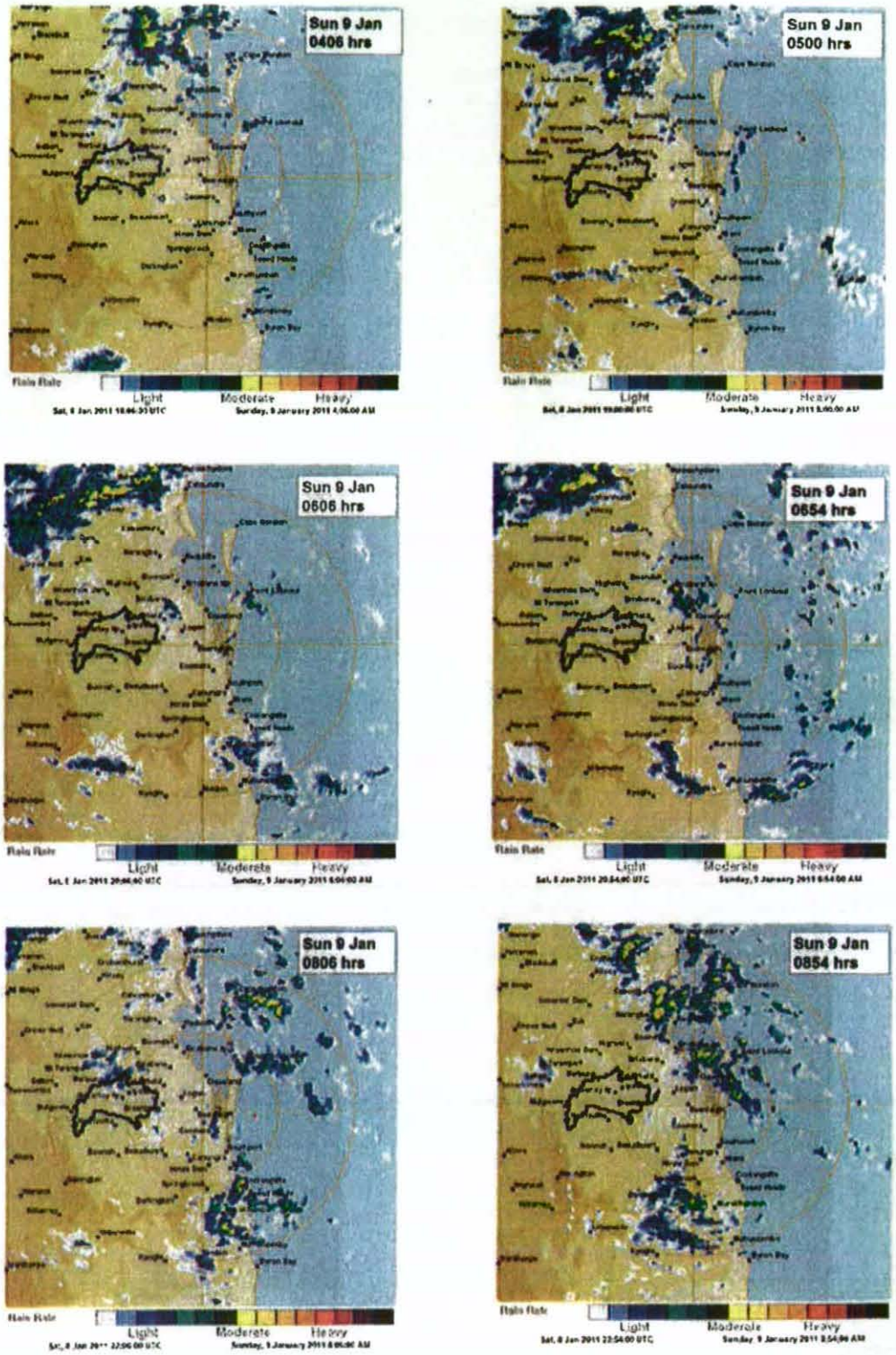


Figure A2 Radar Images, 0406 Hours to 0854 Hours Sunday 9 January 2011

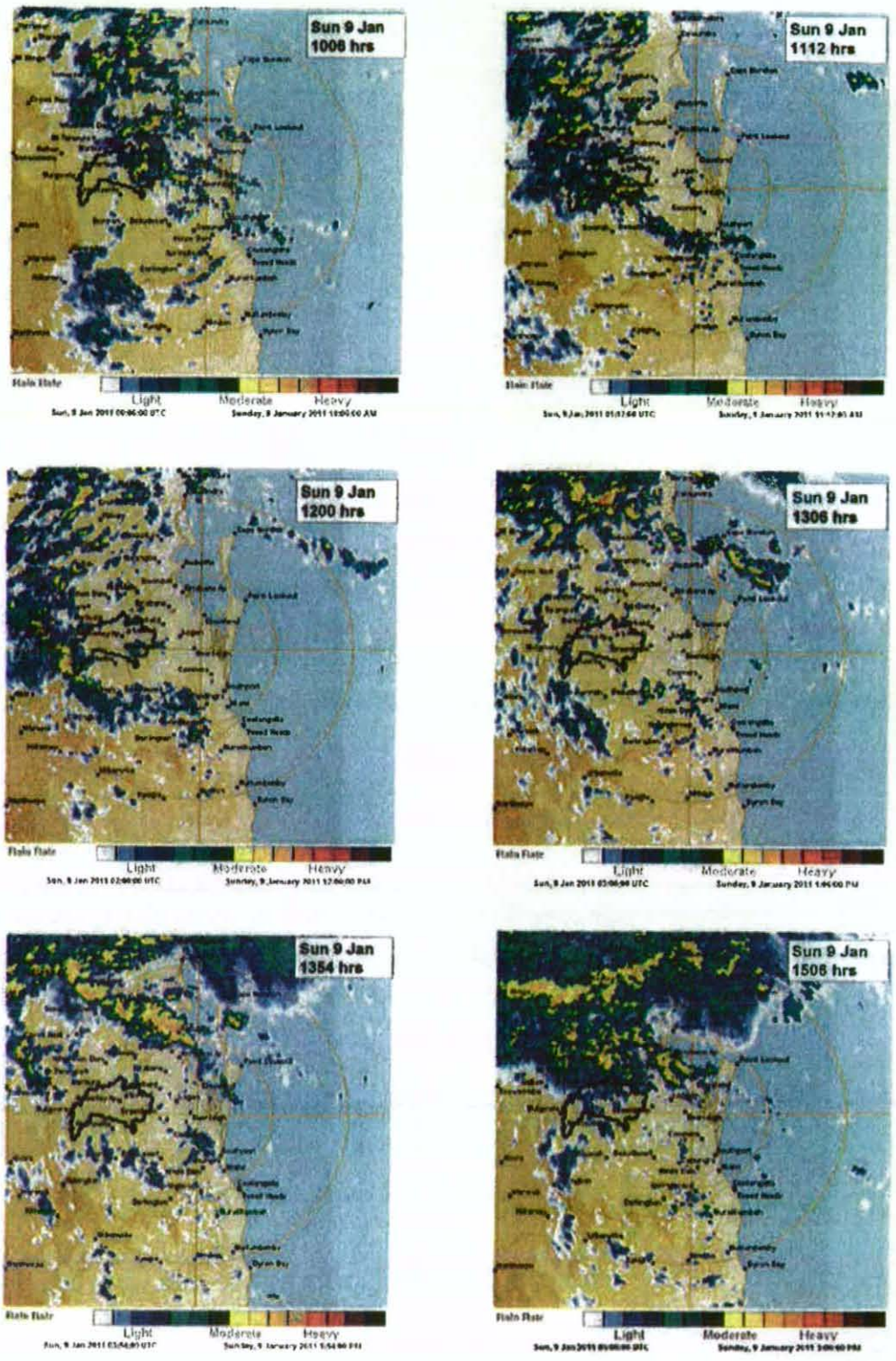


Figure A3 Radar Images, 1006 Hours to 1506 Hours Sunday 9 January 2011

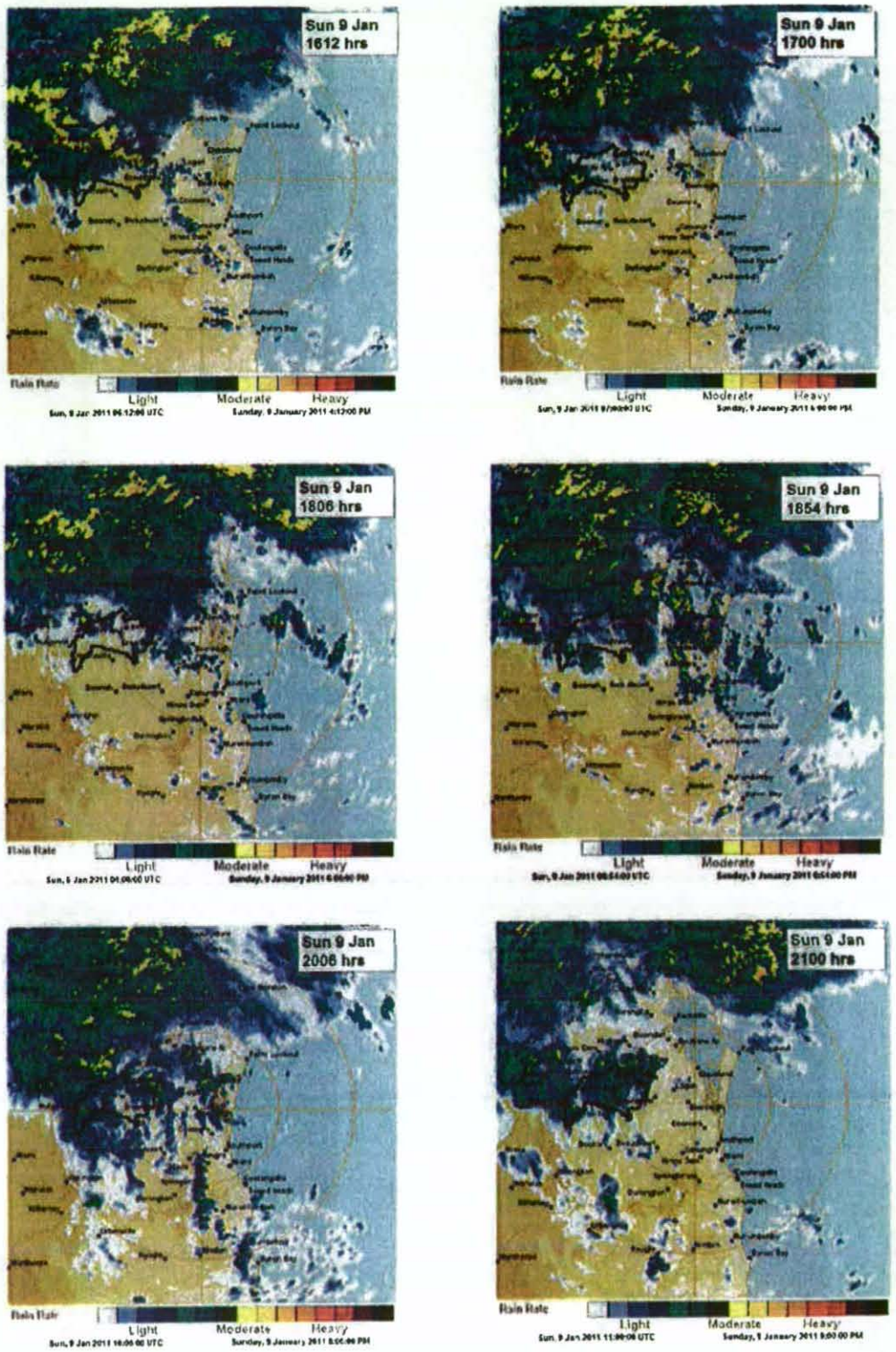


Figure A4 Radar Images, 1612 Hours to 2100 Hours Sunday 9 January 2011

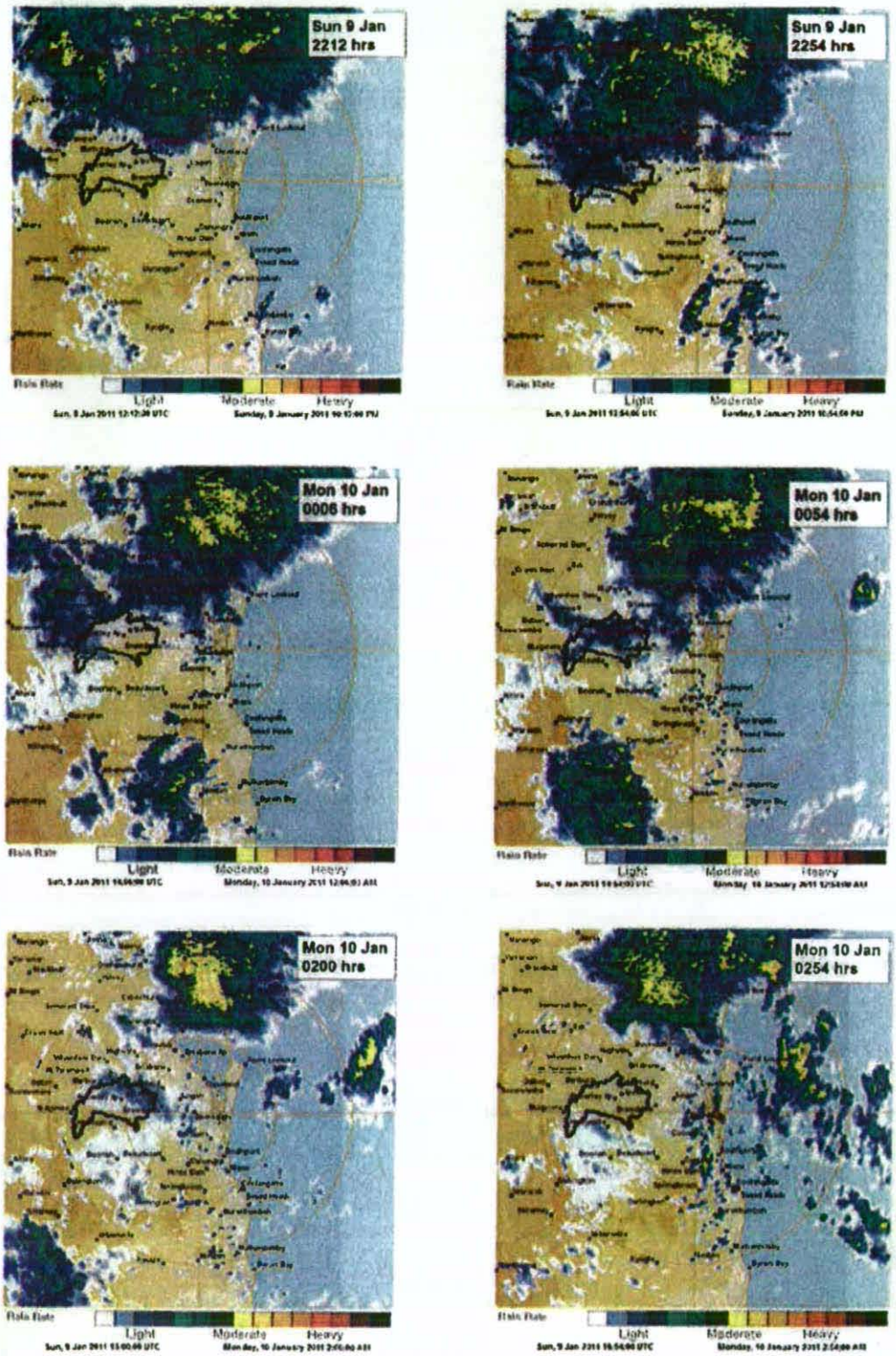


Figure A5 Radar Images, 2212 Hours on Sunday 9 January to 0254 Hours Monday 10 January 2011.

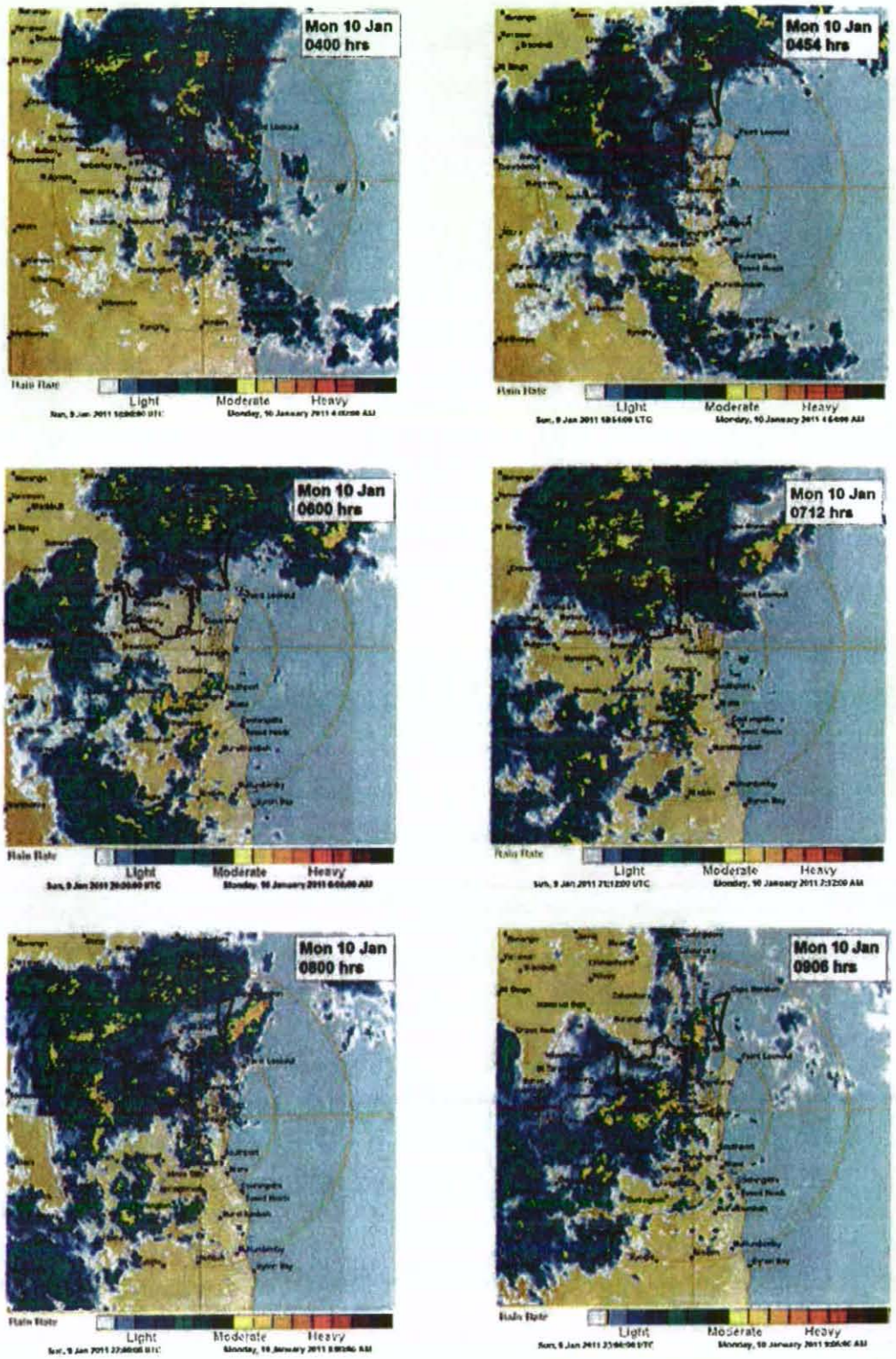


Figure A6 *Radar Images, 0400 Hours to 0906 Hours Monday 10 January 2011*

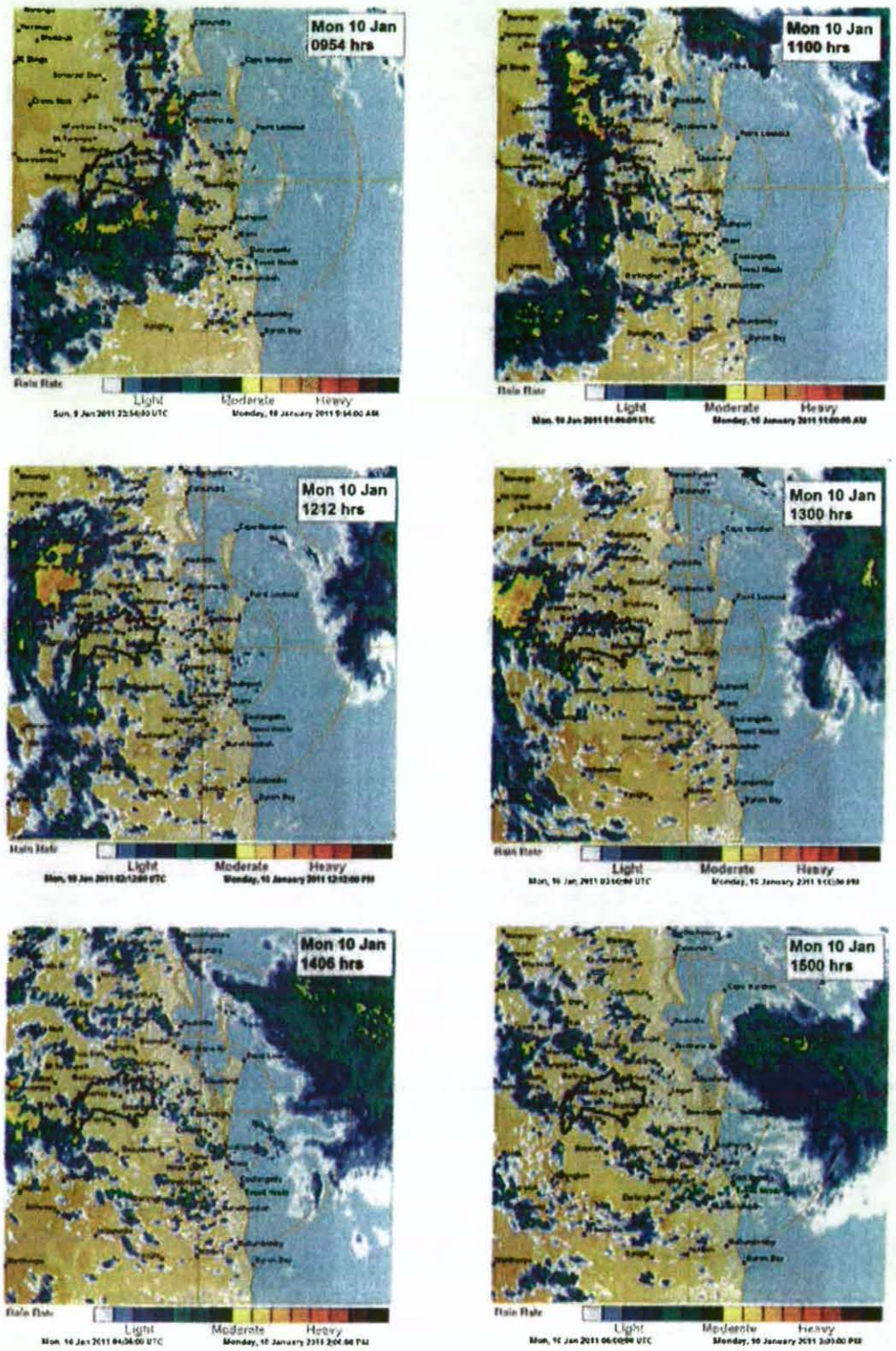


Figure A7 Radar Images, 0954 Hours to 1500 Hours Monday 10 January 2011

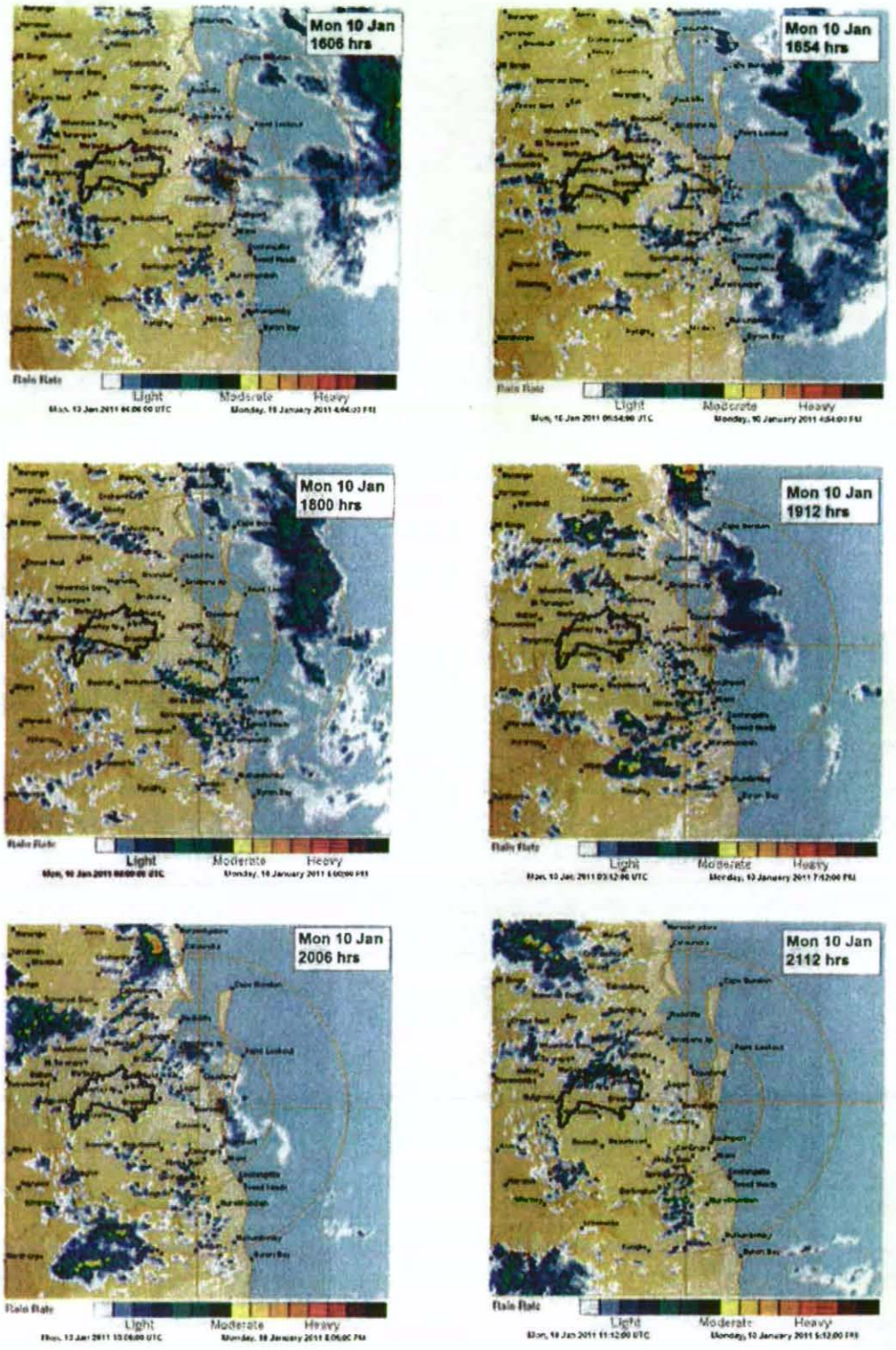


Figure A8 Radar Images, 1606 Hours to 2112 Hours Monday 10 January 2011

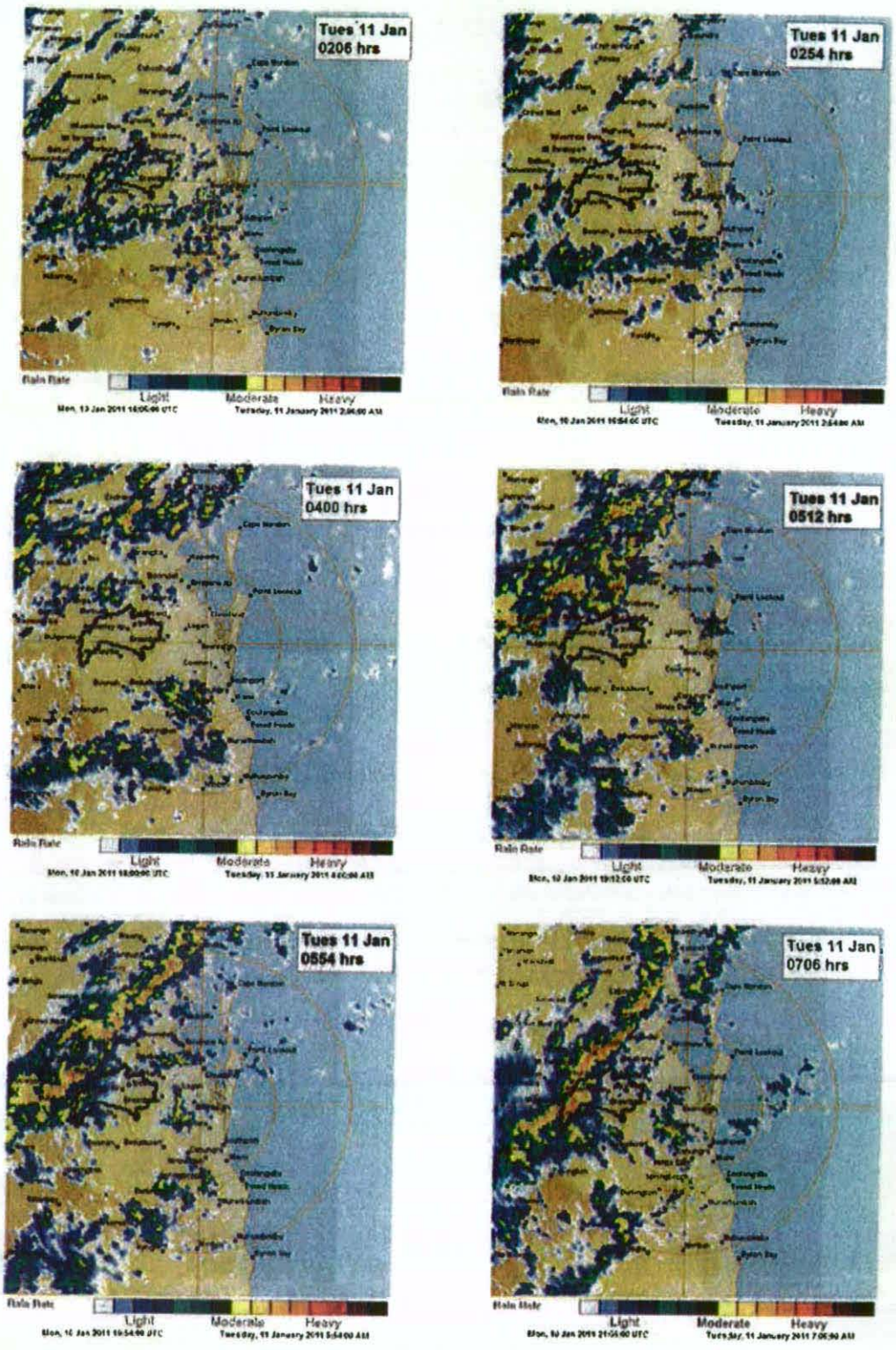


Figure A9 Radar Images, 0206 Hours to 0706 Hours Tuesday 11 January 2011

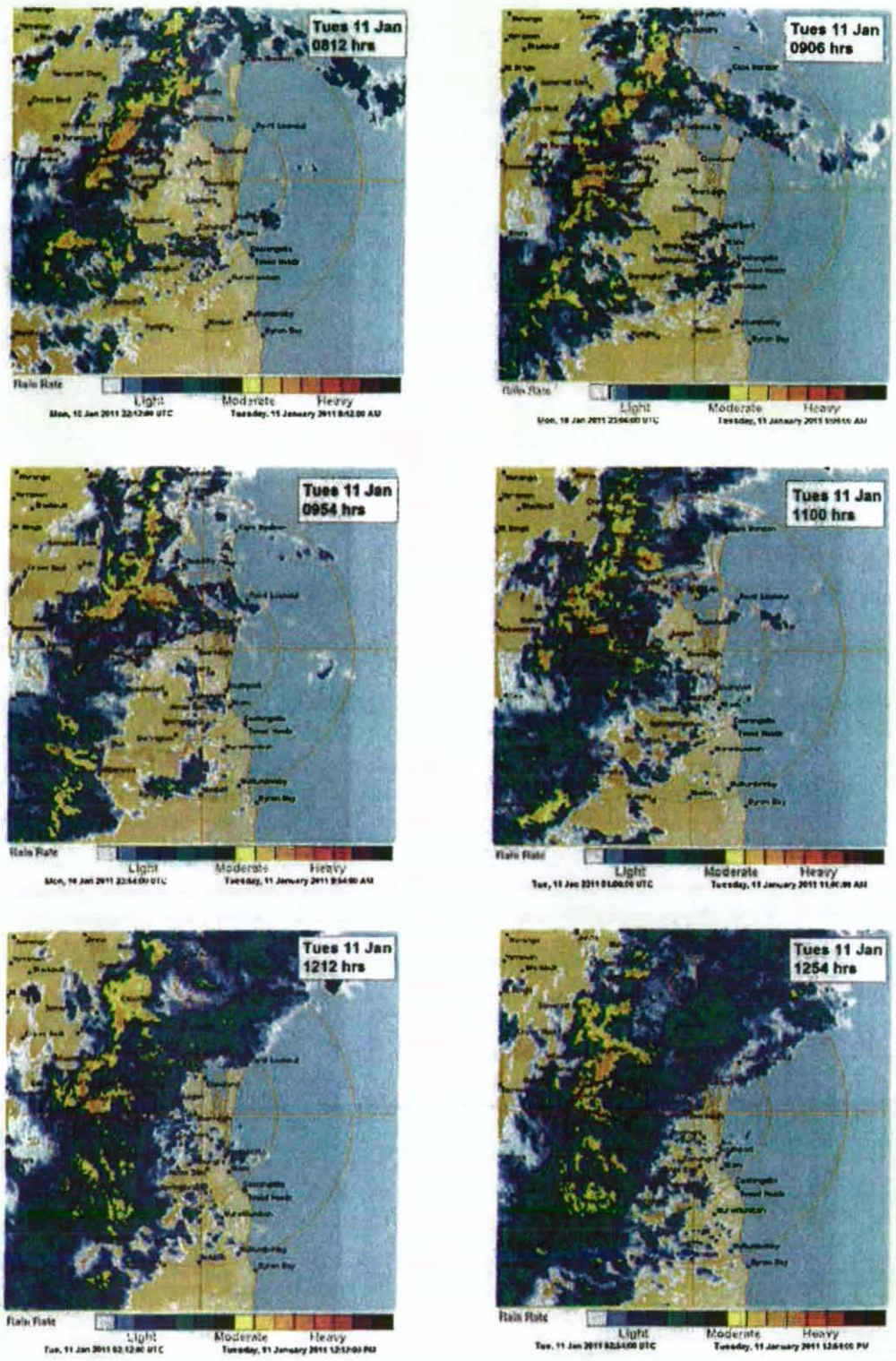


Figure A10 *Radar Images, 0812 Hours to 1254 Hours Tuesday 11 January 2011*

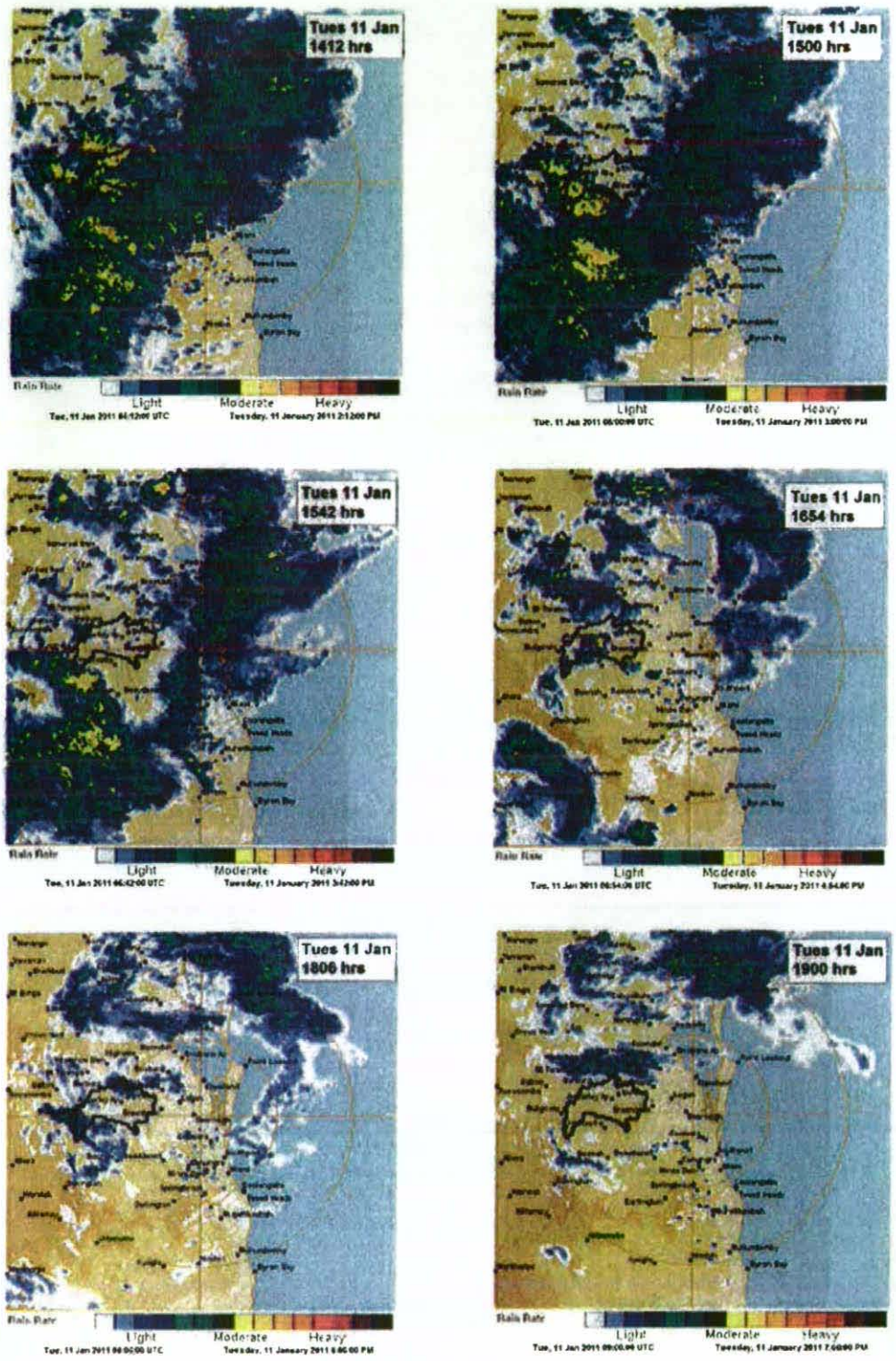


Figure A11 Radar Images, 1412 Hours to 1900 Hours Tuesday 11 January 2011

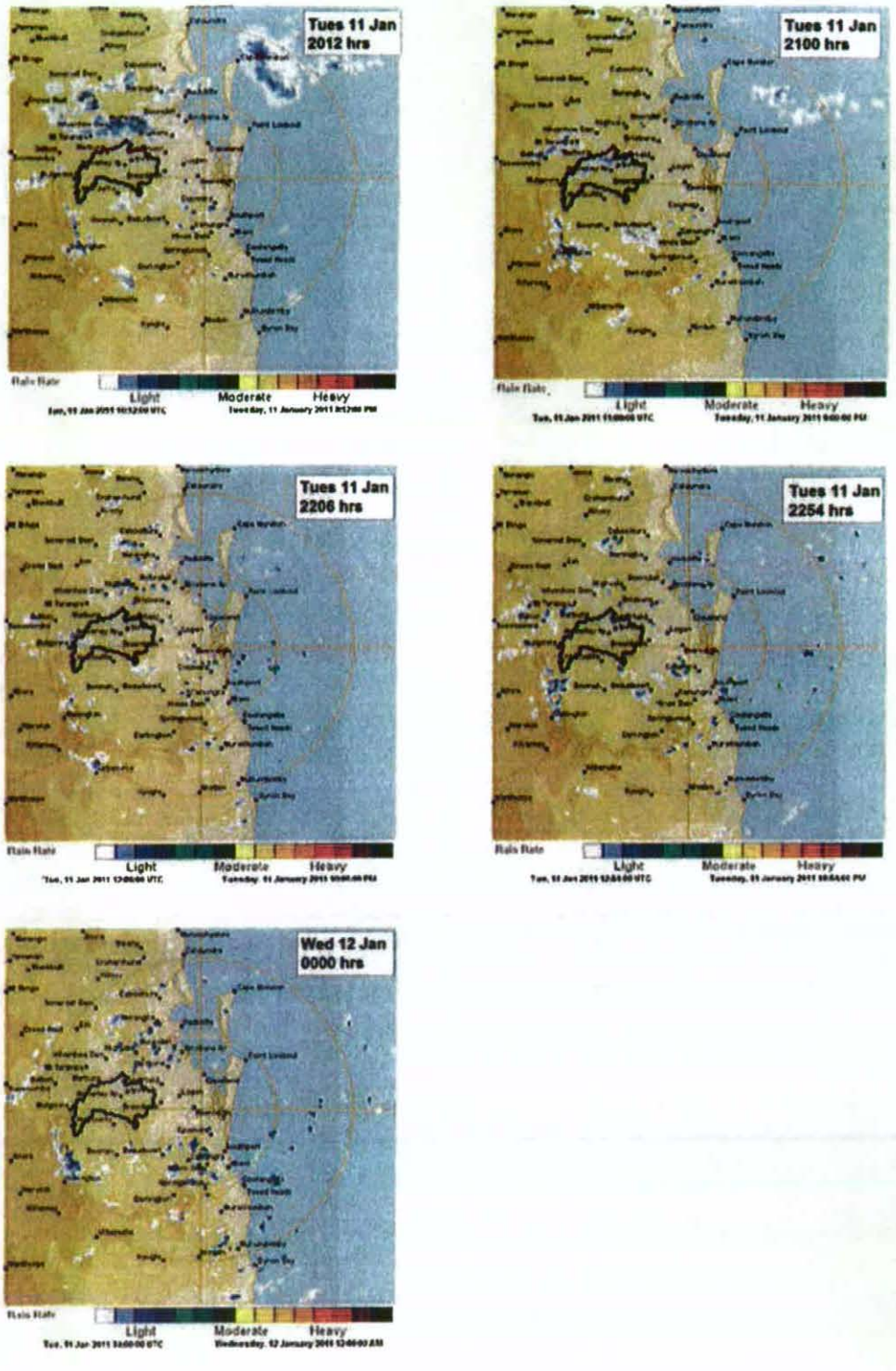


Figure A12 ***Radar Images, 2012 Hours on Tuesday 11 January to 0000 Hours Wednesday 12 January 2011***

Attachment 3

Monthly Weather Review

Queensland

January 2011



Australian Government

Bureau of Meteorology

The *Monthly Weather Review - Queensland* is produced twelve times each year by the Australian Bureau of Meteorology's Queensland Climate Services Centre.

It is intended to provide a concise but informative overview of the temperatures, rainfall and significant weather events in Queensland for the month.

To keep the *Monthly Weather Review* as timely as possible, much of the information is based on electronic reports. Although every effort is made to ensure the accuracy of these reports, the results can be considered only preliminary until complete quality control procedures have been carried out. Major discrepancies will be noted in later issues.

We are keen to ensure that the *Monthly Weather Review* is appropriate to the needs of its readers. If you have any comments or suggestions, please do not hesitate to contact us:

By mail

Queensland Climate Services Centre
Bureau of Meteorology
GPO Box 413
Brisbane QLD 4001
AUSTRALIA

By telephone

(07) 3239 8700

By email

climate.qld@bom.gov.au

You may also wish to visit the Bureau's home page, http://www.bom.gov.au.

Enquiries about this January 2011 issue of the *Monthly Weather Review - Queensland* should be directed to the Queensland Regional Climate Services Manager on (07) 3239 8660

Units of measurement

Except where noted, ***temperature*** is given in degrees Celsius (°C), ***rainfall*** in millimetres (mm), and ***wind speed*** in kilometres per hour (km/h).

Observation times and periods

Each station in Queensland makes its main observation for the day at 9 am local time. At this time, the precipitation over the past 24 hours is determined, and maximum and minimum thermometers are also read and reset. In this publication, the following conventions are used for assigning dates to the observations made:

Maximum temperatures are for the 24 hours *from* 9 am on the date mentioned. They normally occur in the afternoon of that day.

Minimum temperatures are for the 24 hours *to* 9 am on the date mentioned. They normally occur in the early morning of that day.

Mean temperatures are the average of the daily maximum and daily minimum temperatures.

Daily rainfall is for the 24 hours *to* 9 am on the date mentioned. This means a significant fraction of the rain may have occurred on the previous calendar day.

Monthly rainfall is for the period from 9 am on the last day of the previous month to 9 am on the last day of this month.

Maximum daily wind gusts are in the 24 hours from midnight to midnight.

Climatological values

The climatological averages shown in the text and tables are generally long-term means based on observations from all available years of record, which vary widely from site to site. They are not shown for sites with less than 9 years of record, as they cannot then be calculated reliably. Climatological extremes are generally taken from available observations from all available years of record. The number of years can vary substantially from site to site.

Copyright

© Commonwealth of Australia 2011
This work is copyright. You may download, display, print and reproduce this material in unaltered form only (retaining this notice) for your personal, non-commercial use or use within your organisation. Apart from any use as permitted under the Copyright Act 1968, all other rights are reserved. Requests and inquiries concerning reproduction and rights should be addressed to Commonwealth Copyright Administration, Attorney General's Department, Robert Garran Offices, National Circuit, Barton ACT 2600 or posted at http://www.ag.gov.au/cca.

Product code IDCKGC24R1. Prepared on 8 March 2011. ISSN 1836-3075

Cover photograph

Beaudesert Road, in the southern Brisbane suburb of Salisbury cut by major flooding in January 2011.
Photograph by Stephen Michael Butler, 12 January 2011. Used with permission.
If you have a photo you think would make a good cover for the Monthly Weather Review, please contact us at the address above.

Overview

Note

This *Monthly Weather Review* has essentially the same information as the Queensland January Monthly Climate Statement previously published on the Bureau of Meteorology's web site on 1 February 2011. It has been updated with information that has become available since, which means there are some differences to the earlier product.

The data used to produce this *Monthly Weather Review* was recorded at stations operated by the Bureau of Meteorology and other agencies, from whom permission has been obtained for the use of their data.

Special Climate Statement 24 (SCS 24) titled *Frequent heavy rain events in late 2010/early 2011 lead to widespread flooding across eastern Australia* contains further information on some topics and is available on the Bureau's web site. It was first issued on 7 January 2011 and updated on 25 January 2011.

- High rainfall totals in the southeast and parts of the far west, Cape York Peninsula and the Upper Carpentaria
- Widespread flooding continued
- There was a major rain event from the 10th to the 12th of January in southeast Queensland
- TC Anthony crossed the coast near Bowen on the 30th of January
- The Brisbane Tropical Cyclone Warning Centre (TCWC) took over responsibility for TC Yasi on the 31st of January
- There were 30 high daily rainfall and 40 high January total rainfall records of those stations with at least 20 years of record.
- Queensland's area-averaged mean maximum temperature for January was 0.37 °C lower than average

January total rainfall was very much above average (decile 10) over parts of the Far Southwest district, the far west, Cape York Peninsula, the Upper Carpentaria, the Darling Downs and most of the Moreton South Coast district, with some places receiving their highest rainfall on record.

The current La Niña event, which is one of the strongest on record (see SCS 24, page 3), has contributed to the extremely wet period experienced in Queensland from late November 2010 to mid January 2011 (see SCS 24, page 6 and Fig. 2). La Niña events are normally associated with higher than average winter, spring and early summer rainfall over much of Australia. Indeed, Queensland had its wettest spring on record in 2010 and its wettest December on record.

This extremely wet period from late November 2010 to mid January 2011 contributed to widespread flooding of many Queensland rivers. During the second week of January severe flooding (including river and flash flooding) occurred in Brisbane and nearby areas of southeast Queensland. For more information see SCS 24, pages 7, 8 and 9.

Sixteen January daily rainfall records occurred in the Moreton South Coast district between the 10th and 12th of January (at stations with more than twenty five years of data), five of which were also all-time daily rainfall records, and seven January daily rainfall records occurred in the East Darling Downs district on the 11th. Queensland's area-averaged mean maximum temperature for January was 0.37 °C lower than average (based on data since 1950). During La Niña events, summer daytime temperatures are often below average, particularly in areas experiencing excess rainfall.

Extremes in January 2011

Hottest day
(Highest daily maximum temperature)
47.4 °C at Birdsville Airport on the 27th

Warmest days on average
(Highest mean daily maximum temperature)
40.7 °C at Bedourie Police Station

Coolest days on average
(Lowest mean daily maximum temperature)
25.5 °C at Applethorpe

Coldest day
(Lowest daily maximum temperature)
18.2 °C at Applethorpe on the 6th

Coldest night
(Lowest daily minimum temperature)
12.1 °C at Applethorpe on the 24th

Coolest nights on average
(Lowest mean daily minimum temperature)
15.7 °C at Applethorpe

Warmest nights on average
(Highest mean daily minimum temperature)
26.9 °C at Birdsville Airport, 26.4 °C at Sweers Island

Warmest night
(Highest daily minimum temperature)
31.8 °C at Thargomindah Airport on the 28th

Warmest on average overall
(Highest mean temperature)
33.7 °C at Birdsville Airport

Coolest on average overall
(Lowest mean temperature)
20.6 °C at Applethorpe

Wettest overall
(Highest total rainfall)
993.6 mm at Bellenden Ker Top Stn

Driest overall
(Lowest total rainfall)
1.0 mm at Quilpeta

Wettest day
(Highest daily rainfall)
381.0 mm at Plevna Alert on the 31st
350.0 mm at Maleny Denning Rd on the 10th

Highest wind gust
128 km/h at Hamilton Island Airport on the 30th

Significant weather

TC Vania

TC Vania formed in the Fijian area of responsibility and was named on Wednesday the 12th of January. It remained outside the Australian area of responsibility but caused swells to increase about the southeast Queensland coast between the 15th and 17th.

TC Zelia

TC Zelia formed in the northern Coral Sea and was named on Friday the 14th of January. It moved away from the Queensland coast in a generally southeasterly direction. Responsibility for Severe Tropical Cyclone Zelia was transferred to RSMC Nadi on Sunday the 16th of January as it moved into the Fijian area of responsibility.

TC Anthony

TC Anthony formed in the western Coral Sea and was named on Sunday the 23rd of January. It initially moved away from the Queensland coast and weakened below tropical cyclone strength during the afternoon of the 25th of January, then began to move in a generally northwesterly direction. At 12 pm on the 28th of January Ex-TC Anthony was renamed. It began to move west/southwest on the 29th and crossed the coast near Bowen just before 10 pm on the 30th as a category 2 cyclone. A wind gust of 128 km/h was recorded at Hamilton Island Airport at 8:11 pm on the 30th. Bands of heavy rain affected the Central Coast and northern Coalfields. The heaviest rainfalls occurred about the Pioneer River catchment. Minor flooding occurred on the Don River and minor to moderate flooding on the Pioneer River.

TC Yasi

TC Yasi formed in the Fijian area of responsibility near the end of January and moved west with the Brisbane TCWC taking over responsibility for it at about midnight on the 31st of January. Yasi had significant impact on Queensland during early February.

Flooding

The extremely wet period from late November 2010 to mid January 2011 contributed to widespread flooding of many Queensland rivers. During the second week of January severe flooding (including river and flash flooding) occurred in Brisbane and nearby areas of southeast Queensland. For more information see SCS 24, pages 7, 8 and 9.

Synoptic summary

At the beginning of the month a high pressure system in the Tasman Sea extended a ridge along the east Queensland coast. Showers occurred along the east coast, becoming scattered about the Northern Tropical Coast. The monsoon trough through Torres Strait strengthened a little and showers and thunderstorms occurred over much of the tropics. The ridge along the east coast weakened on the 2nd, allowing the monsoon trough to slip southwards onto Cape York Peninsula. On the 2nd and 3rd, showers and thunderstorms occurred about eastern and northern districts and to the east of a trough over the far southwest of the state. On the 3rd, a deep mid-level depression and surface circulation off the southeast Queensland coast drifted south-southeasterly with freshening southeasterly winds about the southeast coast. Showers and thunderstorms occurred across much of the state on the 4th.

Conditions cleared in the southwest on the 5th, while showers and isolated thunderstorms occurred in the high levels of instability ahead of the surface trough. The trough intensified as it moved slowly east and thundery rain areas with some heavy falls developed in the afternoon. An approaching upper level trough increased instability over the southern Queensland interior and occasional thunderstorms developing through the central and southern interior in the afternoon. Thunderstorm cells merged into thundery rain areas with moderate to heavy falls by evening as far north as the southern Central Highlands and Coalfields, spreading east during the evening and overnight.

On the 6th, an upper level low developed over the southeastern interior of Queensland. Scattered showers and thunderstorms occurred to the east of a slow moving surface trough that extended from northwestern Queensland into the Darling Downs. Rain areas and thunderstorms increased through the Southeast Coast District and eastern parts of the Wide Bay and Burnett District during the afternoon, with some heavy falls.

The position of the upper level low close to Rockhampton and a low level trough near Bundaberg on the 7th resulted in a focus of heavy rainfall over the Wide Bay with thunderstorms. One of the higher daily rainfall totals recorded in Queensland during January by the Bureau's regular network was 304.0 mm over the Mary River catchment at Miva in the 24 hours to 9 am on the 8th. Thunderstorms also developed in the Capricornia and eastern parts of the Central Highlands. There were some moderate falls during the morning in the southeast as a band of rain and thunderstorms crossed. Wind speeds increased on the southern side of the low over southeast waters.

Heavy rain overnight weakened to showers and isolated thunderstorms before rain areas returned to the Southeast Coast and Wide Bay and Burnett districts from the afternoon of the 8th and increased to moderate to heavy falls at times overnight.

On the 9th, the upper level and surface troughs moved towards the west. Heavy rain areas and thunderstorms occurred about northern and central parts of the Southeast Coast District, southern parts of the Wide Bay and Burnett District, and northeastern parts of the Darling Downs and Granite Belt district. In the 24 hours to 9 am on the 10th, Peachester recorded 298.0 mm and Maleny Tamarind St recorded 282.6 mm.

See SCS 24 (page 4 and a comparison with previous events on page 7) for further information about the major rain event that brought very heavy rain to southeast Queensland between the 10th and the 12th of January.

TC Vania formed in the Fijian area of responsibility and was named on the 12th of January.

On the 13th, a sharp surface trough was located over the west of the state and a deep northerly flow brought showers, thunderstorms and rain areas to the west and north of the state with some moderate to heavy falls. On the 14th, this trough moved a little further east with a band of very active showers and thunderstorms through western districts and the southern tropics. TC Zelia formed in the northern Coral Sea and was named on the 14th.

Showers and thunderstorms continued near and to the east of the surface trough located over western Queensland on the 15th, while ridging over southeastern and central parts of the state resulted in mostly fine conditions with only isolated showers near the coast and adjacent inland. The monsoon trough over Cape York Peninsula began creeping south on the 16th, with rain areas and thunderstorms occurring over the tropics. Isolated showers occurred along the east coast. Instability increased further west towards a weak surface trough and isolated afternoon showers and thunderstorms developed east of the trough on the 16th and 17th. Locally heavy activity occurred in the northwest of the state in a convergence zone.

By the 18th the monsoon trough was located at the northern end of the central coast with showers and thunderstorms to its north and some locally heavy falls. The surface trough extended from northwest Queensland to the southeast interior, with scattered showers and thunderstorms occurring to its east. Fine conditions occurred over most of the Channel Country and southwestern Maranoa and Warrego districts in the drier southerly flow. The monsoon trough began to move north on the 21st, contracting activity, and only isolated showers and thunderstorms occurred over the interior of the rest of the state as the surface trough moved west and weakened.

From the 22nd, a middle level ridge over western Queensland resulted in fine conditions over most of the state. The heavy rain and thunderstorms about the monsoon trough and over the northern tropics contracted to over Cape York Peninsula by the 23rd. TC Anthony was named on the 23rd. Daily maximum temperatures increased to up to 6 °C above average in the far southwest of the state in the northwesterly flow ahead of a very slow moving trough over South Australia on the 23rd and the hot conditions continued to spread northeast over the following days (see the maximum temperature section below for more details).

On the 27th isolated showers and thunderstorms developed near the surface trough over the west of the state. The trough weakened by the 30th and maximum temperatures were closer to average, within 2 °C of average over most of the southwest.

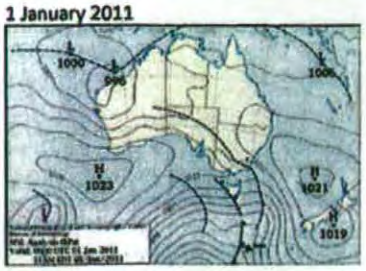
TC Anthony crossed the coast near Bowen on the 30th.

At the end of the month, major flooding extended along the Condamine-Balonne Rivers from Warkon to the NSW Border and minor to major flooding was occurring along the Weir River between Surrey and Jericho.

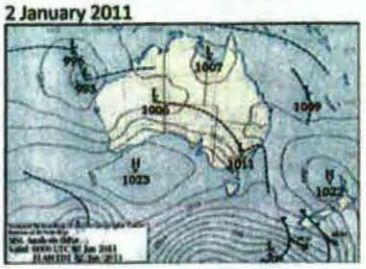
The Brisbane TCWC took over responsibility for TC Yasi at about midnight on the 31st of January.

Daily mean sea level pressure analyses

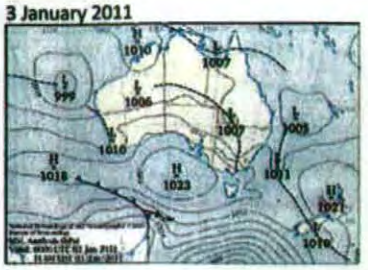
1 January 2011



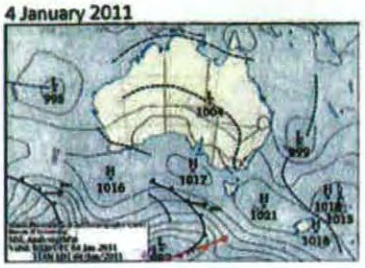
2 January 2011



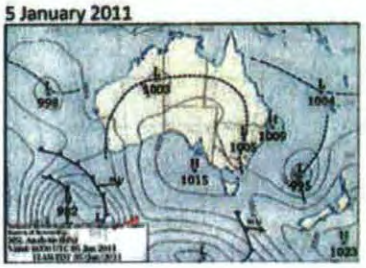
3 January 2011



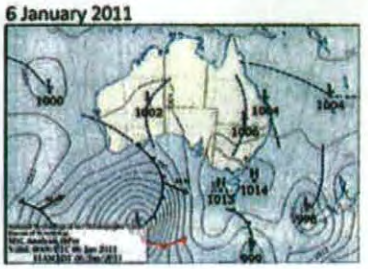
4 January 2011



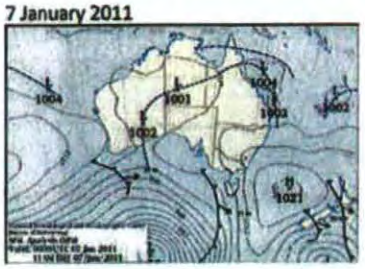
5 January 2011



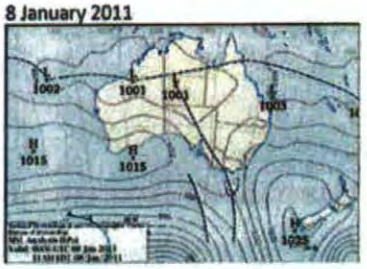
6 January 2011



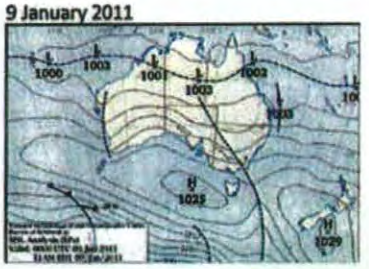
7 January 2011



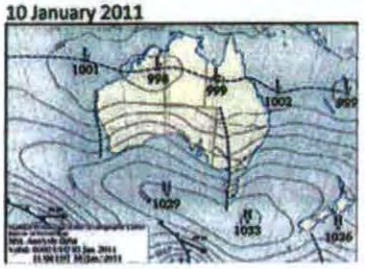
8 January 2011



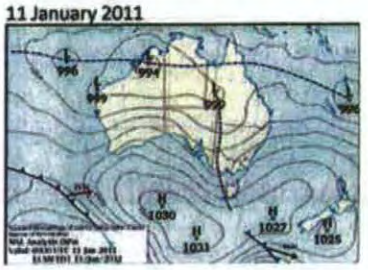
9 January 2011



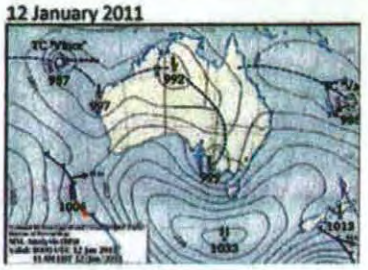
10 January 2011



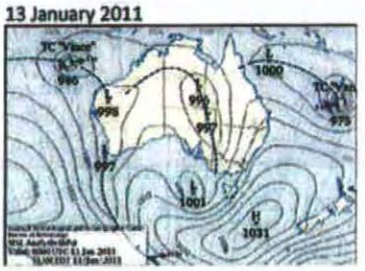
11 January 2011



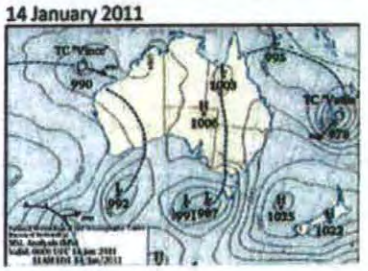
12 January 2011



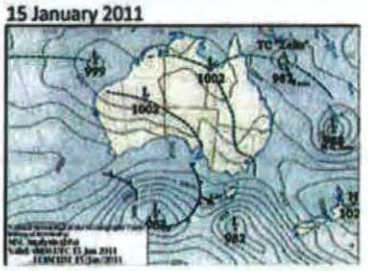
13 January 2011



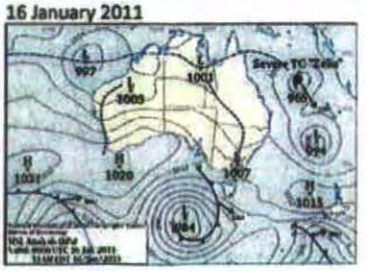
14 January 2011



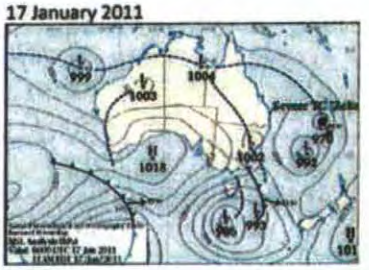
15 January 2011



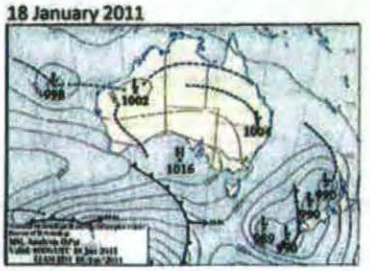
16 January 2011



17 January 2011



18 January 2011



19 January 2011



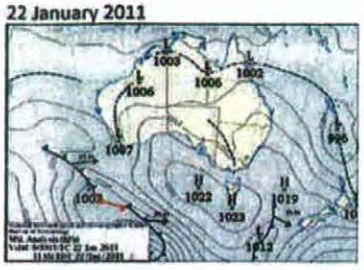
20 January 2011



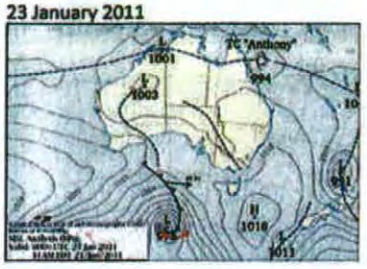
21 January 2011



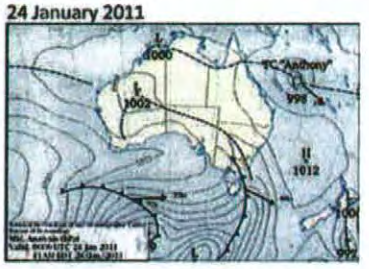
22 January 2011



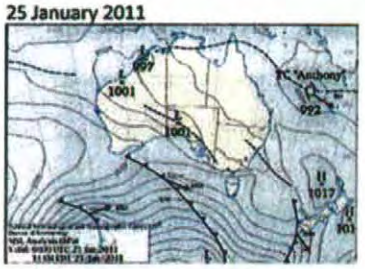
23 January 2011



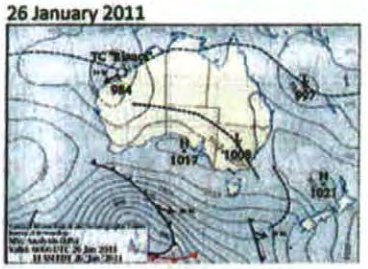
24 January 2011



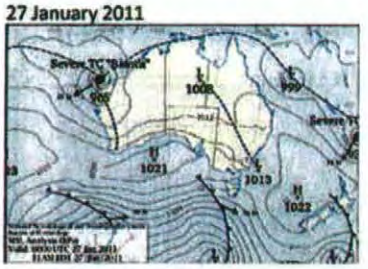
25 January 2011



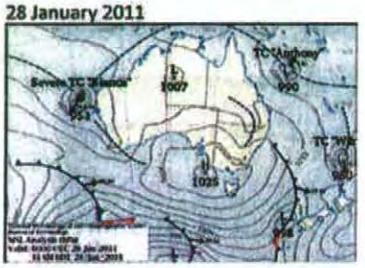
26 January 2011



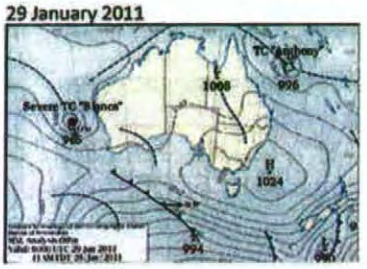
27 January 2011



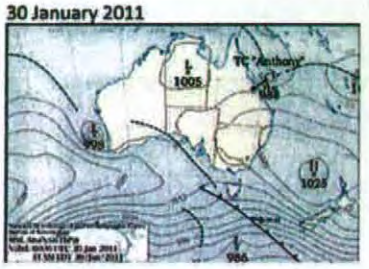
28 January 2011



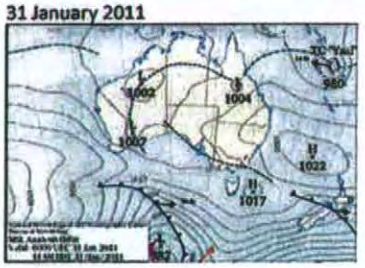
29 January 2011



30 January 2011



31 January 2011



Temperatures

The state-averaged mean temperature for January was 28.55°C, compared with the long-term average of 28.74 °C.

The warmest on average was Birdsville Airport with 33.7 °C, followed by Bedourie Police Station with 32.8 °C, followed by Boulia Airport with 32.2 °C.

The coolest on average was Applethorpe with 20.6 °C, followed by Stanthorpe Leslie Parade with 21.2 °C, followed by Jimna Forestry and Toowoomba Airport with 21.8 °C.

New temperature records

Lowest January mean maximum temperature for at least 20 years

	Observed this month		Most recent lower	Years since lower
Oakey Aero	29.1	=	29.1 in 1984	27

Lowest January mean minimum temperature for at least 20 years

	Observed this month	Most recent lower	Years since lower
Springsure Comet St	20.2	20.0 in 1986	24

Lowest January mean temperature for at least 20 years

	Observed this month	Most recent lower	Years since lower
Clermont Sirius St	26.5	25.5 in 1981	30

Maximum temperatures

The state-averaged mean maximum temperature for January was 34.43°C, compared with the long-term average of 34.80 °C.

Daily maximum temperatures were 6 to 8 °C above the January average over the southern Channel Country, Maranoa and Warrego and far southwestern Darling Downs on the 25th in the northwesterly airflow ahead of a slow-moving trough over South Australia. On the 26th, daily maximum temperatures reached 8 to 10 °C above the January average over large parts of the Maranoa and Warrego and southern Channel Country and over the far southwestern Darling Downs and Granite Belt as the trough approached the southwest Queensland border. A small area near the Queensland border was even more than 10 °C above average. On the 27th, daily maximum temperatures were 8 to 10 °C above the January average over large parts of the Channel Country and Maranoa and Warrego. Daily maximum temperatures were 8 to 10 °C above the January average over small parts of the far southwest Channel Country and Maranoa and Warrego on the 28th.

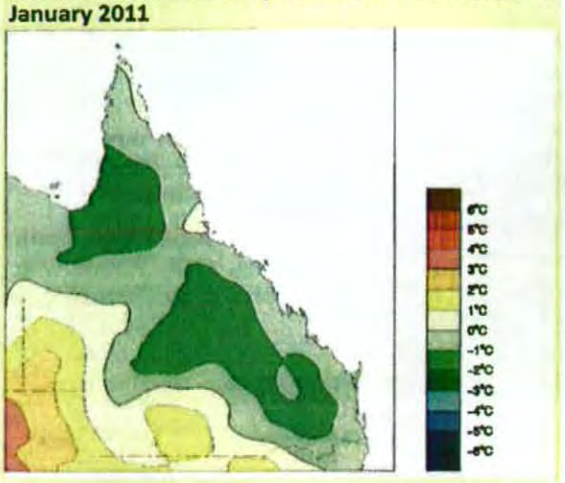
The highest daily maximum temperatures recorded in Queensland during January occurred on the 27th and 28th, with 47.4 °C at Birdsville Airport and 47.0 °C at Bedourie Police Station on the 27th, followed by 46.1 °C at Birdsville Airport on the 28th. Daily maximum temperatures were 4 to 6 °C above average over large parts of the west of the state on the 29th.

The warmest days on average were at Bedourie Police Station with 40.7 °C, followed by Birdsville Airport with 40.6 °C, followed by Urandangi with 39.4 °C.

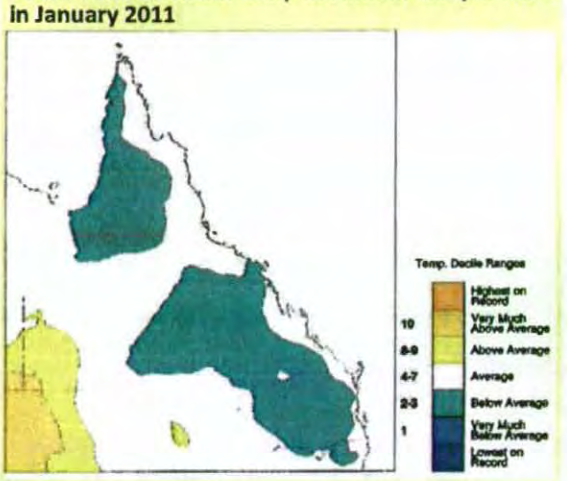
The coolest days on average were at Applethorpe with 25.5 °C, followed by Maleny Tamarind St with 25.6 °C, followed by Toowoomba Airport with 26.0 °C.

The coolest day was the 6th at Applethorpe with 18.2 °C, Stanthorpe Leslie Parade with 19.0 °C and Toowoomba Airport with 19.4 °C.

Anomalies of mean daily maximum temperature in January 2011



Decile rank of mean daily maximum temperature in January 2011



There could be discrepancies between the values shown on these maps and those at individual locations, as a result of the way the maps are generated.

Minimum temperatures

The state-averaged mean minimum temperature for January was equal to the long-term average of 22.67 °C.

Daily minimum temperatures were 6 to 8 °C above the January average over the far southwestern Channel Country on the 25th in the northwesterly airflow ahead of a trough over South Australia, spreading to a large part of the southern Channel Country and a small part of the far southern Darling Downs and Granite Belt on the 26th as the trough approached the southwest Queensland border. This area extended northeast on the 27th and daily minimum temperatures were up to more than 8 °C above average over far southern border regions. On the 28th daily minimum temperatures were 6 to 8 °C above average over the far western Channel Country and parts of far southern interior and more than 8 °C above average over the far southwest. They were more than 6 °C above average over the far southwest on the 29th and 30th.

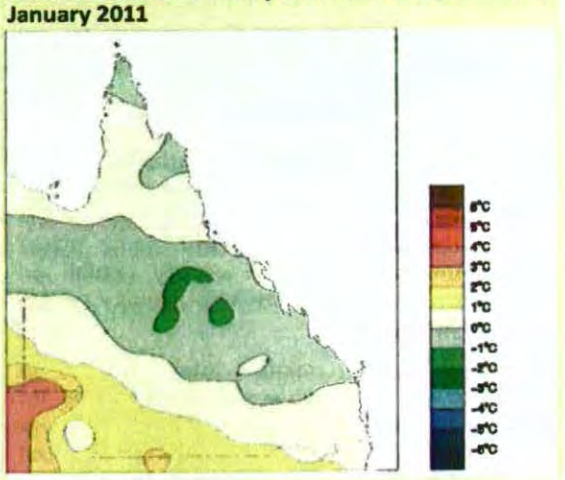
The coldest night was the 24th at Applethorpe with 12.1 °C and Stanthorpe Leslie Parade with 12.9 °C, followed by Applethorpe with 13.0 °C on the 15th.

The coolest nights on average were at Applethorpe with 15.7 °C, followed by Stanthorpe Leslie Parade with 16.2 °C, followed by Warwick with 17.3 °C.

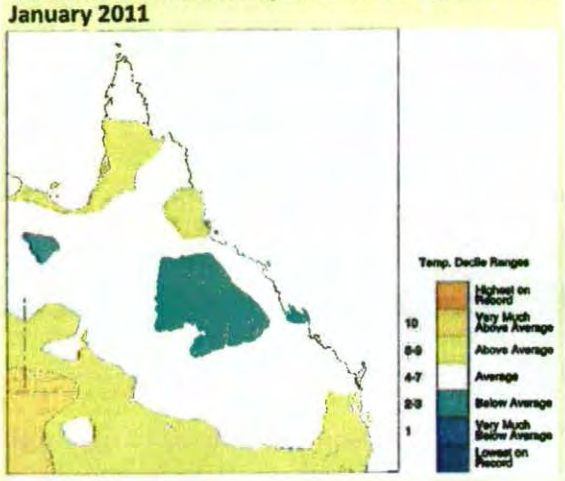
The warmest nights on average were at Birdsville Airport with 26.9 °C, followed by Sweers Island with 26.4 °C, followed by Mornington Island with 26.0 °C, followed by Coconut Island and Willis Island with 25.5 °C.

The warmest night was the 28th at Thargomindah Airport with 31.8 °C and Birdsville Airport with 31.5 °C on the 28th, followed by Birdsville Airport with 30.8 °C on the 8th.

Anomalies of mean daily minimum temperature in January 2011



Decile rank of mean daily minimum temperature in January 2011



There could be discrepancies between the values shown on these maps and those at individual locations, as a result of the way the maps are generated.

Rainfall

The state-averaged Queensland rainfall total for January was 138.33 mm, compared with the long-term average of 126.59 mm.

January total rainfall was very much above average (decile 10) over parts of the Far Southwest district, the far west, Cape York Peninsula, the Upper Carpentaria, the Darling Downs and most of the Moreton South Coast district, with some places receiving their highest total January rainfall on record and some their highest total January rainfall for at least 20 years.

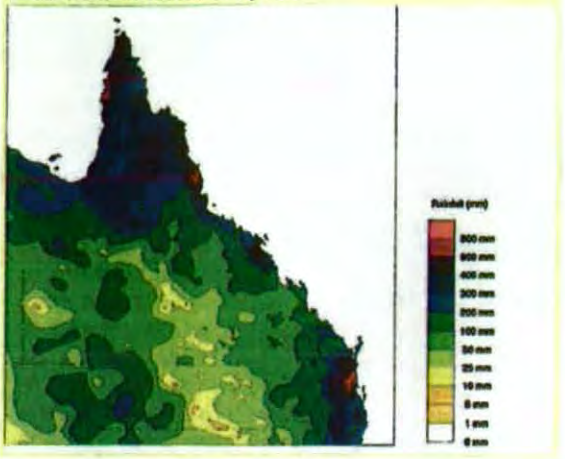
The highest January rainfall total recorded in Queensland was 993.6 mm at Bellenden Ker Top Stn in the Barron North Coast district, followed by Mt Glorious Alert-P with 987.0 mmin the Moreton South Coast district. Nanango Wills St, Lowood Don St and Theebine each had their highest January daily and monthly total rainfall totals in over 100 years of record.

Toorak Research Station, Mulga Downs and Richmond Post Office sites had their lowest total January rainfall for at least 20 years.

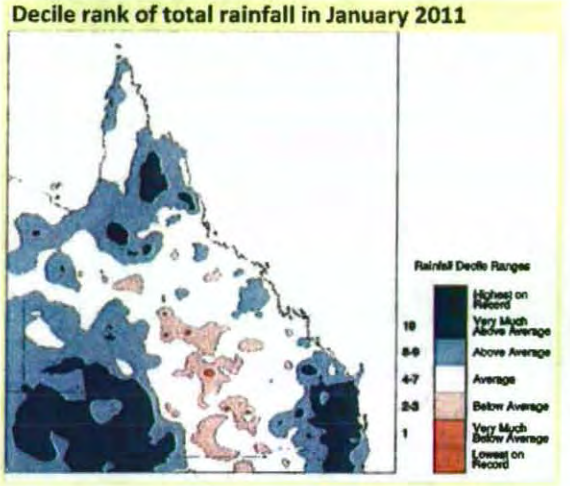
The wettest single day was at Plevna Alert with 381.0 mm on the 31st, followed by Maleny Denning Rd with 350.0 mm on the 10th, followed by Maleny Alert with 321.0 mm on the 10th.

The driest overall was Quilpeta with 1.0 mm.

Total rainfall in January 2011



Decile rank of total rainfall in January 2011



There could be discrepancies between the values shown on these maps and those at individual locations, as a result of the way the maps are generated.

New rainfall records

Record highest January daily rainfall

	New record	Old record	Years of record
Nanango Wills St	183.8 on the 11th	157.1 on the 20th in 1929	123
Lowood Don St	203.2 on the 12th	194.0 on the 27th in 1974	122
Crows Nest	162.4 on the 11th	142.4 on the 27th in 1974	119
Theebine	283.2 on the 8th	226.0 on the 27th in 1974	105
Bauple	225.2 on the 8th	195.6 on the 10th in 1898	103
Blackbutt Post Office	149.2 on the 10th	113.8 on the 27th in 1974	96
Peachester	298.0 on the 10th	265.0 on the 27th in 1974	94
Lindfield	257.0 on the 10th	179.8 on the 20th in 1929	84
Somerset Dam	192.0 on the 10th	186.2 on the 27th in 1974	75
Nobby Tooth St	110.7 on the 11th	97.8 on the 22nd in 1956	69
Navilloween	89.2 on the 11th	85.0 on the 27th in 1974	53
Teddington Waterworks	140.6 on the 8th	134.0 on the 1st in 2002	53
Spring Creek	200.0 on the 11th	98.0 on the 30th in 1998	52
Glenaven	150.2 on the 11th	137.6 on the 27th in 1974	50
Mirrabooka	110.4 on the 11th	76.4 on the 17th in 1977	48
Danewood Vale	225.0 on the 10th	126.0 on the 27th in 1974	47
Marodian Homestead	225.0 on the 8th	158.0 on the 27th in 1974	47
Mandala	134.0 on the 11th	90.2 on the 5th in 2008	41
Perseverance Dam	150.2 on the 11th	142.6 on the 27th in 1974	40
Girraween Nat Park	118.5 on the 11th	65.0 on the 3rd in 1996	38
Withcott	180.8 on the 11th	89.4 on the 26th in 1996	37
Embreys Bridge	147.2 on the 11th	99.0 on the 26th in 1991	35
Mt Stanley Station	157.0 on the 11th	127.6 on the 6th in 1980	34
Oakington	142.4 on the 11th	126.6 on the 28th in 1987	34
Townson	193.0 on the 11th	99.8 on the 21st in 1982	34
Mango Hill	124.5 on the 10th	115.0 on the 4th in 1996	32
Beenham Valley Rd	115.0 on the 10th	92.4 on the 31st in 1979	30
Monogorilby - Home	92.2 on the 11th	86.0 on the 10th in 2000	29
Corbould Pk Racecourse	142.0 on the 11th	106.0 on the 1st in 1992	25
Aubigny Purrawunda	68.4 on the 11th	51.4 on the 7th in 2005	23
Ormiston College	250.0 on the 24th	145.4 on the 20th in 1994	23
Tamba	104.6 on the 10th	65.6 on the 11th in 1999	22
Cooby Creek Dam	127.0 on the 11th	53.4 on the 7th in 2005	21
Cressbrook Dam	167.2 on the 11th	57.0 on the 4th in 1996	21
Morayfield Mark St	144.4 on the 10th	140.0 on the 20th in 1994	21

Record highest January total rainfall

	New record	Old record	Years of record
Nanango Wills St	534.6	448.9 in 1890	130
Lowood Don St	642.6	588.4 in 1974	123
Theebine	676.2	609.3 in 1898	118
Carawatha	305.8	251.2 in 1962	99
Hattonvale Store	447.6	337.9 in 1974	96
Yarraman Post Office	533.8	435.0 in 1974	96
Jingi Jingi	209.8	206.1 in 1920	94
Lindfield	631.0	581.9 in 1968	89
Haden Post Office	355.8	334.8 in 1974	84
Glenaven	417.0	402.0 in 1974	75
Somerset Dam	580.4	493.8 in 1968	74
Mt Whitestone	414.0	381.7 in 1974	61
Fairleigh	244.2	207.2 in 1996	53
Glenroy Massie	191.2	171.4 in 1991	52
Mount Leinster	185.0	149.0 in 2000	51
Spring Creek	507.0	386.6 in 1974	51
Upper Tenthill	387.4	356.4 in 1974	51
Danewood Vale	629.2	512.8 in 1974	46
Applethorpe	241.0	232.6 in 2004	42
Oakey Aero	265.4	213.9 in 1971	41
Placid Hills	352.7	239.4 in 1974	40
Girraween Nat Park	241.8	204.2 in 1996	37
Heathwood (Wadeville St)	258.8	225.9 in 1982	37
Withcott	443.4	293.0 in 1996	37
Lawnton Colonial Drive	519.8	322.0 in 1996	35
Cunninghams Gap National Park	438.2	272.1 in 1991	34
Oakington	365.6	253.6 in 1987	34
Boondall	388.8	275.9 in 1996	33
Mt Stanley Station	547.0	281.0 in 1996	33
Townson	584.0	259.8 in 1982	32
Mango Hill	364.8	332.2 in 1982	30
Beenham Valley Rd	600.4	308.4 in 2004	29
Monogorilby - Home	248.2	199.0 in 1984	28
Corbould Pk Racecourse	629.5	243.0 in 2008	23
Jimboomba Millstream Road	254.0	241.4 in 2004	23
Wallen Wallen	343.4	333.5 in 1994	23
Aubigny Purrawunda	249.4	133.2 in 1971	22
Deverton Sawpit Gully Rd	337.8	201.8 in 1996	22
Tamba	430.2	242.9 in 1996	22
Brisbane RPA Hospital	307.6	270.6 in 2004	21
Clontarf	325.4	251.4 in 1996	21
Jackson Oilfield	197.0	170.2 in 1995	21
Cooby Creek Dam	351.2	177.6 in 1996	20
Cressbrook Dam	428.4	191.4 in 1996	20
Morayfield Mark St	554.4	303.0 in 1996	20

Highest January total rainfall for at least 20 years

	Observed this month	Most recent higher	Years since higher
Killarney Post Office	281.6	284.7 in 1891	120
Kilkivan Post Office	438.2	478.9 in 1898	112
Murgon Post Office	272.4	305.5 in 1929	82
Pratten	246.2	253.1 in 1946	62
Wallangarra Post Office	243.4	266.0 in 1951	57
Rosalie Plains	207.4	255.8 in 1956	52
Brigalow Park	172.2	226.3 in 1962	49
Jandowae Post Office	201.4	237.4 in 1962	49
Cecil Plains Homestead	209.4	248.1 in 1895	48
Kilcoy Post Office	562.8	640.4 in 1968	42
Lanark	184.0	193.4 in 1968	42
Camboon Station	185.0	194.3 in 1971	38
Alderley	391.0	885.2 in 1974	37
Beerburrum Forest Station	675.4	1249.6 in 1974	37
Canungra Finch Road	356.0	1057.8 in 1974	37
Conondale Township	618.6	793.2 in 1974	37
Coominya Post Office	494.6	528.0 in 1974	37
Crows Nest	516.6	526.6 in 1974	37
Forest Hill	353.8	521.3 in 1974	37
Franklyn Vale	482.0	791.8 in 1974	37
Gatton QDPI Research Stn	410.6	482.1 in 1974	37
Glenrive	232.6	262.4 in 1974	37
Helenvale	245.8	259.7 in 1974	37
Helidon Post Office	395.9	448.5 in 1974	37
Kenilworth Township	580.5	831.2 in 1974	37
Lake Manchester	361.0	689.2 in 1974	37
Maleny Tamarind St	902.8	1534.4 in 1974	37
Manly Railway Station	340.6	800.4 in 1974	37
Maryborough	292.6	503.6 in 1974	37
McKenzie Creek	738.6	1068.6 in 1974	37
Montville "Craglands"	859.8	1552.8 in 1974	37
Moogerah Dam	361.2	567.3 in 1974	37
Mt Berryman	389.2	766.0 in 1974	37
Mt Brisbane	417.2	468.0 in 1974	37
Mt Glorious Fahey Rd	921.8	1895.6 in 1974	37
Mt Tamborine Fern St	405.2	1790.0 in 1974	37
Palmwoods	719.6	811.0 in 1974	37
Perseverance Dam	436.8	527.0 in 1974	37
Range View	279.4	536.1 in 1974	37
Rhonda	364.4	747.5 in 1974	37
Sim Jue Creek	402.0	669.4 in 1974	37
Talgai	227.6	312.8 in 1974	37
Tarome	347.2	687.2 in 1974	37
Teddington Waterworks	389.6	600.2 in 1974	37
The Head	385.8	754.4 in 1974	37
Toogoolawah Post Office	424.4	589.4 in 1974	37
Toolara Forestry	405.5	694.8 in 1974	37
Toombul Bowls Club	431.2	838.6 in 1974	37
Tuan Creek Forest Stn	426.6	503.7 in 1974	37
Vincent Vale	232.8	355.6 in 1974	37
Wilsons Peak	340.0	517.4 in 1974	37
Yabba Station	463.0	723.6 in 1974	37
Blackbutt Post Office	484.2	583.0 in 1974	36
Borumba Dam	466.6	1003.9 in 1974	36
Dayboro Post Office	846.2	1184.8 in 1974	36
Didcot	228.6	431.8 in 1974	36
Goomboorian	398.0	672.0 in 1974	36
Grahamville	183.4	231.9 in 1974	36
Gympie	433.8	639.8 in 1974	36
Imbil Post Office	525.6	773.8 in 1974	36
Little Ridge	200.8	304.7 in 1974	36
Marodian Homestead	527.9	632.5 in 1974	36
Moorang	378.6	655.2 in 1974	36
Mt Mee	836.7	1573.0 in 1974	36
Pechey Forestry	427.8	522.6 in 1974	36
Rosevale	371.8	397.6 in 1974	36
Rosewood Walloon Rd	481.3	757.0 in 1974	36
Wamuran	714.4	1063.2 in 1974	36
Yarraman Upper	398.1	423.2 in 1974	36
Amberley AMO	319.0	635.2 in 1974	35
Bauple	502.6	610.9 in 1974	35
Cannon Hill Bowls Club	376.6	783.1 in 1974	35
Carneys Creek The Ranch	347.8	454.8 in 1974	35
Chinchilla Water Treatment Plant	194.7	202.2 in 1974	35
Como	576.4	893.5 in 1974	35
Cooroy Composite	857.8	1213.0 in 1974	35
Esk Post Office	478.8	633.0 in 1974	35
Gatton Allan Street	379.4	464.2 in 1974	35
Little Yabba SFR 274	734.4	844.2 in 1974	35
Nambour Bowling Club	746.0	1255.6 in 1974	35

Highest January total rainfall for at least 20 years

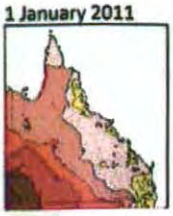
	Observed this month	Most recent higher	Years since higher
Peachester	926.4	1177.3 in 1974	35
Samsonvale	606.6	1070.8 in 1974	35
Traveston	572.8	852.0 in 1974	35
Archerfield Airport	269.4	622.5 in 1974	34
Eagle Farm Racecourse	423.0	853.5 in 1974	34
Goombungee Post Office	286.5	290.7 in 1974	34
Homeleigh	421.9	729.3 in 1974	34
Mount Joseph	296.0	369.4 in 1976	34
Oxley	313.4	485.2 in 1974	34
Redlands HRS	329.6	909.7 in 1974	34
Tecoma	213.2	248.6 in 1974	34
New Beith	297.8	1017.6 in 1974	33
Rocky Point Sugar Mill	258.6	836.8 in 1974	33
Wondai Post Office	237.5	267.0 in 1974	33
Englesberg Village	272.5	557.4 in 1974	30
Tallyabra	163.0	202.0 in 1976	30
Bundaberg Sugar Res Stn	192.6	256.4 in 1982	29
Dunwich	428.6	885.1 in 1974	29
Grandchester Symes St	584.1	679.4 in 1974	29
Glenwood	196.6	236.2 in 1982	28
Greenbank Thompson Road	274.4	293.4 in 1982	28
Rochedale South	248.6	304.4 in 1982	28
Eromanga - Webber St	137.0	175.0 in 1984	27
Eumundi - Crescent Rd	820.6	1294.8 in 1974	27
Harewood	203.0	313.8 in 1984	27
Killara	153.6	193.8 in 1984	27
Linville	436.3	478.2 in 1974	27
Highvale	563.0	1286.0 in 1974	26
Canning Downs	165.5	173.8 in 1987	24
Leslie Dam	204.0	215.2 in 1987	23
Glenroy	137.0	167.0 in 1988	22
Monto Township	184.3	206.4 in 1978	21
Pittsworth	170.4	236.8 in 1991	20
Tinaroo Falls Dam	521.7	534.0 in 1991	20
Upper Forest Springs	181.6	182.8 in 1991	20
Walkamin Research Station	423.6	522.6 in 1991	20

Lowest January total rainfall for at least 20 years

	Observed this month	Most recent lower	Years since lower
Mulga Downs	5.0	0.0 in 1989	22
Toorak Research Station	25.0	5.7 in 1989	22
Richmond Post Office	42.8	36.4 in 1990	20

Daily maximum temperature for January 2011

1 January 2011



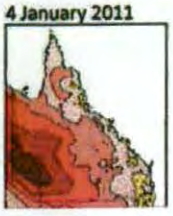
2 January 2011



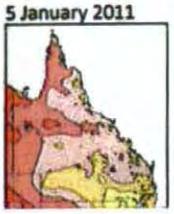
3 January 2011



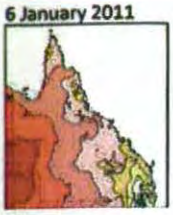
4 January 2011



5 January 2011



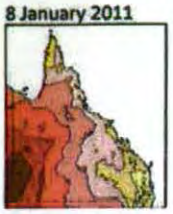
6 January 2011



7 January 2011



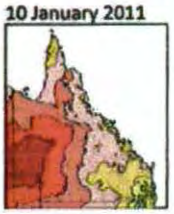
8 January 2011



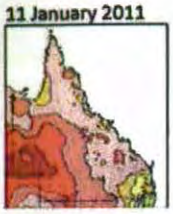
9 January 2011



10 January 2011



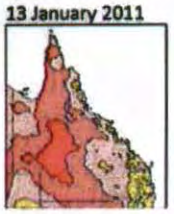
11 January 2011



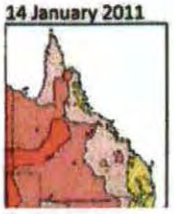
12 January 2011



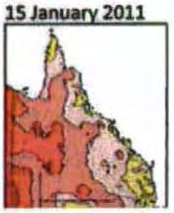
13 January 2011



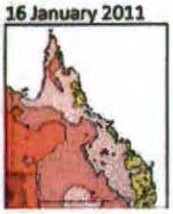
14 January 2011



15 January 2011



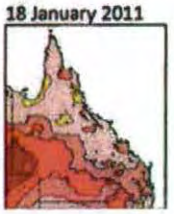
16 January 2011



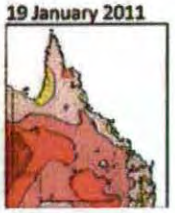
17 January 2011



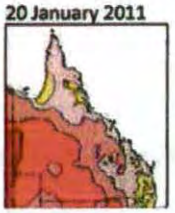
18 January 2011



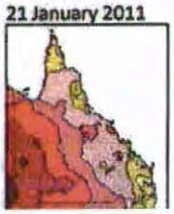
19 January 2011



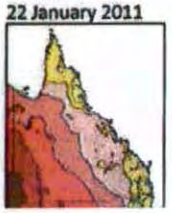
20 January 2011



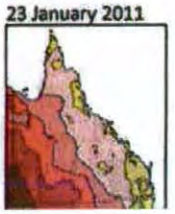
21 January 2011



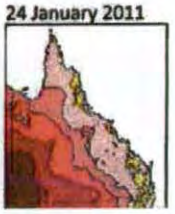
22 January 2011



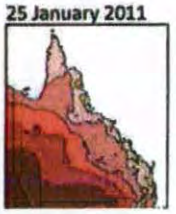
23 January 2011



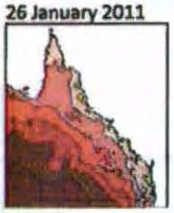
24 January 2011



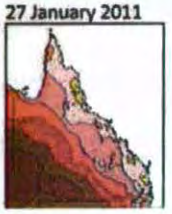
25 January 2011



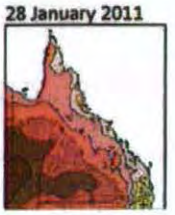
26 January 2011



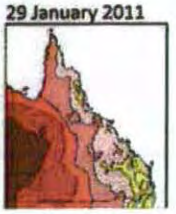
27 January 2011



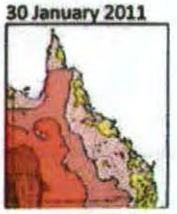
28 January 2011



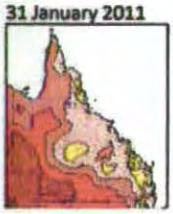
29 January 2011



30 January 2011



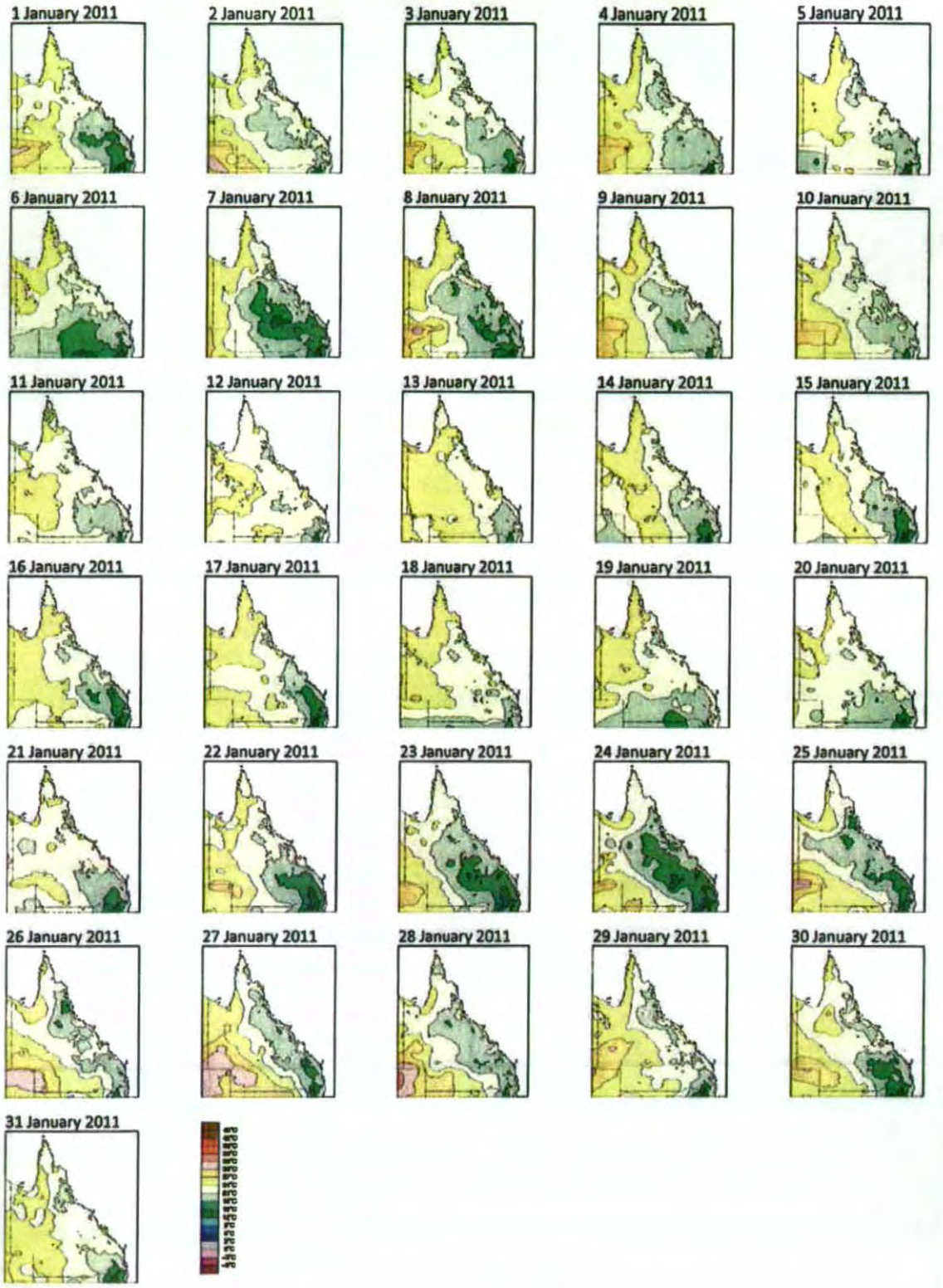
31 January 2011





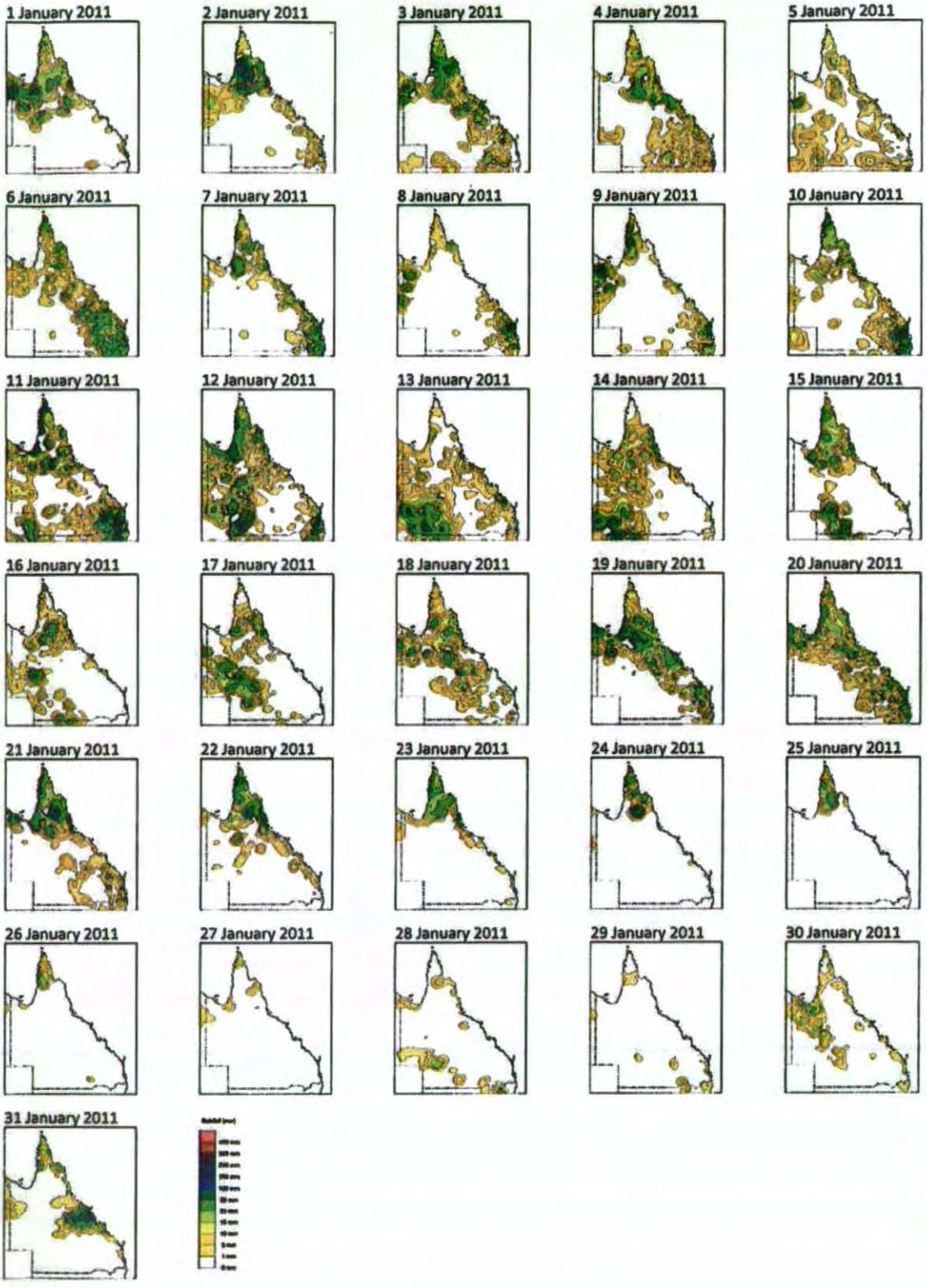
These maps are presented to give a statewide overview of conditions on each day through the month. There could be discrepancies between the values shown on these maps and those at individual locations, as a result of the way the maps are generated.

Daily minimum temperature for January 2011



These maps are presented to give a statewide overview of conditions on each day through the month. There could be discrepancies between the values shown on these maps and those at individual locations, as a result of the way the maps are generated.

Daily rainfall for January 2011



These maps are presented to give a statewide overview of conditions on each day through the month. There could be discrepancies between the values shown on these maps and those at individual locations, as a result of the way the maps are generated.

Summary of observations for Brisbane Airport in January 2011

Observations and climatology are from Brisbane Airport; climatological values include those from the "old" site.

	Observed this month		Climatological value	
Temperature				
Mean daily maximum temperature	28.3 °C		29.1 °C	
Mean daily minimum temperature	21.2 °C		21.0 °C	
Mean temperature	24.8 °C		25.0 °C	
Mean temperature at 9 am	25.8 °C		25.9 °C	
Mean temperature at 3 pm	26.6 °C		27.5 °C	
Highest temperature	33.5 °C	on the 18th	39.1 °C	on the 20th in 2000
Lowest temperature	17.8 °C	on the 24th	15.7 °C	on the 16th in 1997
Days 30 °C or warmer	3		9.2	
Days 35 °C or warmer	0		0.3	
Days 40 °C or warmer	0		0.0	
Nights 5 °C or cooler	0		0.0	
Nights 2 °C or cooler	0		0.0	
Humidity				
Mean relative humidity at 9 am	72 %		66 %	
Mean relative humidity at 3 pm	68 %		61 %	
Pressure				
Mean MSL pressure at 9 am	1010.8 hPa		1013.4 hPa	
Mean MSL pressure at 3 pm	1008.9 hPa		1011.2 hPa	
Wind				
Strongest wind gust	ENE 54 km/h	on the 10th	SSW 185 km/h	on the 18th in 1985
Mean wind speed at 9 am	15 km/h		13 km/h	
Mean wind speed at 3 pm	20 km/h		22 km/h	
Days with strong wind	1		1.3	
Days with gales	0		0.1	
Days with gale-force gusts	0		0.9	
Rainfall				
Total precipitation	346.8 mm		149.1 mm	
Number of rain days	15		12.9	
Wettest day	112.4 mm	on the 10th	307.4 mm	on the 26th in 1974
Sunshine				
Mean daily sunshine	7.9 hours		8.5 hours	
Evaporation				
Mean daily evaporation	5.8 mm		7.3 mm	
Phenomena				
Days of thunder	8		3.4	
Days of hail	0		0.4	
Days of frost	0		0.0	
Days of fog	0		0.7	
Days with mist or haze	28		15.7	

Daily and mean maximum temperatures for January 2011

Mean is the average of the daily maximum temperature for January 2011; it is only shown if there are sufficient days available. **Anom** is the difference between the mean daily maximum temperature for January 2011 and the long-term average maximum temperature for January. **Decile** is the decile rank of mean daily maximum **temperature** for January **2011 in the climate record** of other January mean daily maximum temperatures; "L" indicates this is the lowest **on record**, and "H" it is the **highest on record. Anomalies** and deciles are only shown if there are sufficient years of climate record available. **The lowest** and highest **maximum temperatures for each site** for January 2011 are highlighted.

North Peninsula (27)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Coconut Island	31.3	-0.5	3	32.6	31.6	32.4	32.8	32.0	31.6	31.4	31.0	28.7	28.3	29.6	33.3	31.9	31.9	31.2	31.4	31.6	32.3	31.3	32.1	32.6	31.2	32.0	29.3	30.9	30.8	31.2	32.4	32.0	31.8	32.5
Coen Airport	31.6			32.4	31.6	31.2	32.5	33.3	32.8	33.8		32.4	30.7	30.7	30.0	32.0	31.7	31.3	33.7	33.7	32.7	31.6	32.8	27.6	32.2	29.3	31.6	31.3	32.8	31.6	31.3	32.8	31.2	31.7
Horn Island	30.6	-0.2	4	31.4	31.1	31.8	32.1	32.3	30.9	29.6	29.3	29.3	28.0	29.8	32.5	31.7	31.6	29.6	30.1	30.7	30.7	31.0	31.3	31.9	30.6	30.9	29.6	30.5	30.1	29.8	31.2	31.0	31.4	31.8
Scherger RAAF	31.2			32.1	31.5	30.3	31.2	32.9	29.2	31.0	27.7	32.1	29.5	31.6	32.6	33.0	31.3	28.1	32.0	32.6	32.1	30.0	31.0	28.3	28.8	29.6	31.0	31.1	32.5	33.2	34.3	35.0	30.2	34.5
Weipa Aero	31.0	-0.9	1	32.2	31.8	29.7	31.1	31.4	29.5	30.6	27.5	31.4	26.9	31.0	31.0	32.9	30.5	28.7	31.9	32.7	32.0	31.0	31.2	28.6	29.5	29.8	30.8	30.2	31.5	33.2	34.1	33.8	31.0	34.0
South Peninsula (28)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Lockhart River Airport	31.9	+0.9	7	31.3	30.2	31.0	32.5	33.4	32.5	33.7	33.0	33.4	32.9	31.9	31.6	33.4	31.9	32.3	33.3	33.9	32.6	33.1	32.5	30.8	32.0	32.1	30.2	31.3	31.3	30.7	31.3	31.7	29.0	31.4
Musgrave	32.9	-0.3	3	34.9	31.3	31.1	34.9	34.1	35.0	35.2	31.1	35.0	33.0	33.1	31.0	34.3	33.0	33.6	33.1	32.8	34.0	33.8	31.8	31.8	32.5	31.5	32.3	31.0	33.7	32.2	33.5	32.2	34.8	33.2
Palmerville	32.5	-0.8	3	33.6	29.9	31.1	31.7	32.6	32.2	34.7	34.8	34.5	33.3	32.5	31.2	33.0	33.6	33.1	32.8	29.4	32.5	31.7	30.4	32.0	30.0	32.3	32.1	34.1	33.8	32.5	35.6	34.6	33.8	34.4
Lower Carpentaria (29)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Burketown Airport	34.1	+0.3	6	33.6	31.6	32.9	35.0	36.5	33.5	35.8	35.9	34.6	34.3	33.4	32.7	32.7	35.5	34.7	31.6	32.9	33.0	31.8	33.3	36.5	33.9	35.6	35.8	34.8	35.6	35.7	35.0	37.6	30.8	33.7
Century Mine	36.0			34.0		36.2	37.8	35.5	37.2	38.8	37.2	32.9	35.2	34.6	35.4	33.7	35.5	37.8	36.4	36.3	32.3	33.0	35.7	37.5	36.3	36.4	36.3	37.0	38.4	38.7	37.5	40.7	33.2	36.3
Cloncurry Airport	36.3	+0.2	4	33.7	34.5	36.5	37.1	33.2	36.4	37.2	38.2	36.6	37.4	35.9	34.0	34.9	32.9	33.5	35.0	34.4	35.9	35.3	37.2	38.3	36.8	36.7	36.3	38.5	39.6	40.2	40.2	40.8	35.9	36.6
Croydon Township	33.5	-1.9	2	33.1	31.6	33.6	32.6	32.0	34.9	33.9	35.2	32.6	33.0	30.4	31.4	33.8	33.0	33.4	32.6	32.4	32.6	30.8	31.9	32.8	33.9	33.0	35.2	34.7	35.5	35.1	36.1	35.9	35.1	35.5
Julia Creek Airport	37.2	+0.9	7	35.9	35.8	37.9	37.7	36.9	37.6	37.3	39.0	37.7	38.6	36.8	34.8	36.1	35.4	35.8	36.6	35.9	35.5	35.9	37.7	37.3	36.0	35.8	37.8	38.2	39.6	39.5	40.3	42.0	37.3	37.5
Kowanyama Airport	32.0	-1.0	2	33.7	30.7	31.3	32.6	33.0	32.8	33.8	31.9	33.9	31.9	29.2	30.4	33.0		32.5	32.5	31.2	28.7	29.6	28.7	31.0		30.2	31.4	32.5	33.5	33.2	34.5	34.4	33.8	34.2
Mornington Island	32.5	+0.4	6	32.8	31.2	30.7	32.4	33.3	33.5	33.5	33.3	34.2	32.1	28.9	31.9	32.5	33.0	33.8	32.6	30.9	30.6	30.2	30.7	31.3	30.2	33.1	33.8	33.5	33.4	33.9	34.8	35.2	30.8	33.0
Mount Isa Aero	35.7	-0.6	4	32.9	34.4	35.8	37.6	32.9	36.9	37.4	36.3	33.7	35.0	31.8	33.1	34.5	34.7	34.7	35.9	34.6	33.8	34.9	36.8	37.8	35.7	36.0	36.1	37.8	39.1	39.6	39.2	40.8	34.9	35.1
Normanton Airport	33.1	-0.4	2	34.1	32.5	33.3	33.9	33.7	33.9	32.2	34.8	33.6	32.7	28.7	31.3	33.2	32.2	33.1	31.9	31.9	29.9	28.6	28.8	33.0	33.9	33.9	34.9	34.8	34.6	35.5	35.8	36.5	32.5	34.5
Sweers Island	32.7	+0.6	7	31.6	32.0	31.2	32.6	33.9	32.2	33.8	34.6	33.4	32.0	30.3	32.7	33.0	34.2	33.1	33.2	32.4	31.0	30.1	31.1	32.0	31.9	34.3	33.9	32.6	33.5	33.8	33.9	36.0	30.5	33.0
Upper Carpentaria (30)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Georgetown Airport	33.0			34.3	31.0	32.2	33.0	31.7	33.6	34.0	34.2	32.5	33.3	32.1	28.6	33.6	33.5	33.3	32.5	32.0	32.0	30.7	29.7	33.6	33.5	33.2	33.2	33.4	35.2	33.9	35.3	35.2	33.6	33.9
Hughenden Airport	34.6	-0.2	5	34.0	34.5	34.8	35.7	35.0	34.4	34.8	36.0	35.6	36.5	35.0	32.6	35.7	35.8	34.1	35.1	33.5	32.6	34.0	34.4	34.0	32.9	32.1	33.5	35.4	36.7	35.1	36.8	36.0	32.5	33.6
Richmond Airport	36.2	+0.1	7	34.5	34.8	35.4	36.3	35.4	34.9	35.8	36.6	37.8	37.0	35.6	33.7	37.2	37.3	36.6	37.1	36.6	30.2	34.5	34.9	35.9	35.4	35.8	36.5	38.5	38.9	38.2	40.5	40.3	36.1	36.3
Richmond Post Office	36.6	-0.2	5	35.4	35.5	36.3	36.8	36.7	36.0	36.1	37.0	38.5	37.2	36.2	33.7	37.5	39.0	36.5	37.2	37.0	31.6	35.0	35.8	36.0	35.4	35.0	36.0	38.0	38.8	38.4	39.2	40.0	36.0	36.2
Barron North Coast (31)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Cairns Aero	31.2	-0.2	4	28.2	28.2	30.3	30.7	31.8	31.7	32.2	31.9	32.7	31.4	31.7	31.1	31.5	32.2	32.4	31.3	30.2	32.3	32.0	31.0	28.5	27.8	31.5	31.6	32.1	33.4	31.4	32.7	32.1	30.7	31.0
Cape Flattery	31.8			31.9	30.1	30.9	31.0	31.6	33.3	32.5		34.9	32.2	29.3	31.5	30.9	32.2	32.3	30.0	31.9	32.1	31.9	32.1	29.1	32.2	29.7	31.6	32.1	32.3	32.0	31.9	31.4	31.6	
Cooktown Airport	31.7	0.0	6	31.0	29.3	30.0	33.8	31.2	32.3	35.6	33.0	32.6	32.8	33.2	31.2	31.0	31.9	33.1	31.7	31.3	33.2	33.7	34.0	31.8	27.4	31.3	29.9	30.7	31.0	30.4		31.1	30.6	30.6
Kairi Research Station	28.2	0.0	6	27.0	25.5	28.0	29.7	29.0	28.9	31.0	30.2	29.8	29.6	28.8	29.0	29.4	29.5	28.0	28.4	26.2	28.2	29.9	28.7	26.5	23.5	27.0	27.9	28.6	28.2	27.5	28.0	27.5	25.6	28.0
Low Isles Lighthouse	32.0	-0.2	5	28.9	27.7	31.6	33.0	32.6	34.1	35.0	33.6	34.7	34.0	33.2	30.4	32.0	33.0	32.7	32.4	29.4	33.4	34.6	33.5	30.0	28.1	30.2	31.9	32.8	33.0	30.5	31.9	31.0	29.9	32.1
Mareeba Airport	30.2	-0.6	2	29.2	27.6	30.6	31.5	31.9	29.3	33.7	32.2	33.4	31.5	30.5	30.0	30.8	30.3	29.8	28.6	29.6	31.8	29.7	26.1	28.4	29.8	30.0	31.5	31.4	30.6	31.3	31.1	29.4	30.9	
Walkamin Research Station	29.4	-0.5	4	28.6	27.0	29.8	31.5	30.2	29.2	33.3	31.6	33.0	31.0	30.2	29.5	30.0	29.2	29.3	29.5	25.5	29.1	30.8	28.6	26.0	24.5	28.1	29.5	30.0	29.8	29.2	29.9	29.4	28.5	28.8
Herbert North Coast (32)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Cardwell Marine Pde	32.4	+0.9	8	29.6	29.1	30.6	31.4	32.3	33.6	34.4	34.2	34.0	33.5	33.1	33.9	35.0	31.5	32.0	33.5	31.5	33.4	33.2	32.8	31.0	30.8	31.0	31.8	32.2	33.2	32.4	31.9	32.5	32.5	33.0
Ingham Composite	32.4	+0.1	6	31.1	31.5	31.1	32.0	32.9	33.6	34.9	34.5	33.1	32.6	31.7	32.3	33.9	30.0	31.6	32.8	31.5	34.0	34.5	32.5	31.0	30.5	31.1	31.4	32.5	32.5	32.0		32.5	32.0	32.1
Innisfail	31.1	+0.3	6	29.3	27.7	30.5	30.9	31.7	31.7	32.6	32.7	32.4	31.7	31.0	32.1	31.9	31.7	28.1	30.5	29.8	31.3	32.4	33.5	31.0	27.7	30.9	31.2	31.7	32.2	31.4	31.8	31.7	30.5	31.3
Lucinda Point	30.5	+0.4	7	29.1	24.7	29.5	29.2	30.3	30.7	32.0	30.9	31.0	30.2	30.6	32.0	32.2	29.9	30.0	30.9	32.3	32.2	31.3	31.9	30.3	29.7	30.0	30.3	30.0	30.3	30.9	30.1	29.8	29.9	30.4
South Johnstone Exp Stn	31.2	0.0	7	30.0	28.0	30.9	31.8	32.7	32.1	33.6	33.1	33.6	32.2	31.6	32.6	31.8	31.4	28.0	30.1	30.2	32.3	31.6		31.1	27.6		30.8	31.8	32.0	30.9	31.3	31.1	30.5	31.2
Townsville Aero	31.3	0.0	5	31.2	29.8	30.8	31.4	30.6	32.4	31.9	32.6	31.3	30.4	30.4	30.9	31.8	31.8	31.2	30.4	31.2	32.6	32.0	31.4	31.7	31.2	31.5	30.8	31.0	31.5	31.3	31.7	33.0	31.9	31.1
East Central Coast (33)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Alva Beach	30.9	-0.3	4	30.1	29.6	30.7	30.9	31.2	32.3	31.0	31.2	31.0	29.5	30.0	30.5	31.9	30.8	30.8	30.5	31.0	31.2	31.3	31.0	31.0	30.5	30.6	30.5	30.9	30.9	31.5	31.2	31.9	30.3	31.6
Ayr DPI Research Stn	31.5	-0.3	4	31.2	29.2	30.8	32.6	31.8	33.3	32.4	31.2	30.6	30.3	30.7	30.2	32.6	31.7	31.5	31.4	30.7	32.1	31.9	32.3	31.8	31.5	31.1	31.7	31.9	31.7	31.5	32.5	32.9	30.9	31.5
Bowen Airport	31.0	-0.5	3	31.0	28.5	31.0	30.8	30.7	31.6	30.5	30.0	32.3	30.1	29.4	31.9	31.5	31.5	31.8	31.6	31.2	31.6	30.4	31.6	31.9	30.9	30.5	31.1	31.2		32.3	32.1	30.8	30.4	
Collinsville Post Office	32.8	-0.6	4	33.1	31.4	32.7		33.0	33.4	33.1	32.5	33.5	30.6	30.8			33.0	33.4	32.9	34.4	33.5	31.9	35.0	32.8	31.0	31.6	32.5	34.4	34.9	33.5	36.4	33.6	33.6	31.8
Hamilton Island Airport	29.3	-0.3	3	28.2	28.3	29.0	28.6	29.3	29.3	28.7	28.6	29.2	29.3	29.4	29.8	30.0	29.7	28.9	29.5	31.1	31.0	28.7	29.8	30.2	28.9	28.7	28.1	29.6	29.5	28.7	29.4	29.2	29.1	30.2
Mackay Aero	30.3	+0.2	6	28.4	29.9	29.9	29.9	29.8	31.6	29.0	28.5	29.1	29.6	30.8	31.3	30.3	30.2	29.6	29.6	31.5	31.6	29.9	31.2	31.2	30.1	30.0	29.6	30.7	30.7	31.5	31.4	31.3	29.1	30.5
Mackay M.O	29.6	-0.4	3	28.8	29.7	29.5	29.7	30.2	30.7	28.6	28.9	28.9	30.3	30.8	30.5	29.5	29.8	28.6	29.2	31.2	31.9	29.8	30.2	29.6	28.9	28.5	28.5	29.4	29.4	29.9	29.5	29.3	29.3	30.4
Proserpine Airport	30.8	-0.7	3	29.8	27.0	31.1	31.7	31.6		31.2	30.9	31.1	31.2	30.2	30.3	30.4	30.4	31.5	31.6	31.2		29.1	31.5	30.7	30.5	30.1	30.3	31.6	30.5	31.0	30.9	30.8	29.0	32.5
Samuel Hill Aero	30.9	-0.4	4	30.1	31.2	30.7	31.3	31.3	32.2	30.2	29.3	30.5	29.2	31.9	32.9	30.0	30.1	28.7	29.6	32.6	33.7	32.5	31.6	29.1	29.0	28.9	29.2	30.3	29.7	29.9	29.9	29.2	29.0	30.2
St Lawrence Post Office	31.9	+0.1	6	32.0	32.4	31.7	31.9	31.7	31.9	29.5	30.4	31.5	30.9	31.7	33.5	30.4	31.1	31.0	30.8	32.0	33.7	32.0	33.1	32.1	30.5	31.5	32.7	33.4	32.4	33.5	34.5		32.4	31.9
St Lawrence	31.7			32.2	32.0	31.1	31.4	31.1	31.6	29.5	30.4	31.6	30.6	31.5	33.4	30.4	31.1	31.4	31.0	31.9	32.8	31.6	32.7	31.8	30.9	31.8	32.3	33.3	32.5	33.5	34.4	32.4	30.5	32.1
Te Kowai Exp Stn							30.9	31.6	32.2				30.2	30.6	32.5	32.0	30.4			31.0	32.4	33.1	29.6	31.3				30.6	30.2		32.0	31.3			31.9	30.8
Williamson	31.2			32.1	32.1	30.9	31.3	30.8	29.5	31.0	30.9	30.6	29.8	31.3	33.1	30.9	31.1	29.8	30.7	31.6	33.9	31.6	32.4	30.7	30.0	30.5	31.7	31.5	32.1	31.8	33.2	31.3	29.7	31.3
Woolshed	28.6	+0.3	7	26.9	27.4	27.4	28.1	28.6	30.2	29.6	29.3	28.7	29.2	27.5	26.9	29.7	28.0	27.8	28.7	28.0	31.2	30.7	29.2	28.9	28.1	28.2	28.2	29.0	29.7	28.0	29.9	29.5	28.3	28.7
Yeppoon The Esplanade	29.4	+0.1	7	26.9	29.5	29.1	29.1	29.5	27.0	27.6	28.3	28.6	28.8	30.0	31.0	29.5	29.6	28.6	28.9	30.2	33.6	31.6	30.9	29.0	28.6	28.5	28.7	29.9	29.5	29.9	29.6	29.7	28.4	29.0
West Central Coast (34)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Charters Towers Airport	32.7	-0.8	4	30.7	31.6	33.5	33.6	37.9	33.4	33.9	34.6	33.9	32.6	31.9	28.6	34.3	32.7	32.8	33.6	32.7	32.7	33.6	33.7	32.5	31.5	31.1	32.1	33.0	33.7	32.7	34.5	32.8	30.1	32.1
Moranbah Water Treatment Plant	32.6	-1.3	2	31.8	32.3	33.7	34.1	32.8	32.1	33.4	31.8	31.6	32.3	33.5		34.0	31.8	30.8	32.7	34.9	31.1	33.5	34.0	32.7	30.8	31.1	32.2	34.6	33.8	33.3	34.8	31.3	30.6	30.4
Central Highlands (35)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Brigalow Research Stn				30.8		33.5					32.5		31.0	33.0	33.0	32.0	33.0	31.6	31.5	34.0	33.0	34.0	33.5	32.0		33.0	32.0	34.0	35.0	33.5	36.0	37.0	31.5	31.0
Clermont Airport	32.4			32.1	31.6	32.7	33.6	31.9	31.7	31.8	30.7	31.8	30.7	31.8	33.6	31.1	32.1	32.1	32.5	31.9	31.4	34.8	33.7	32.1	31.7	30.6	31.9	34.6	35.5	33.6	35.6	35.5	32.1	30.7
Clermont Sirius St	32.2	-2.1	2	31.8	31.7	32.8	33.6	31.9	31.7	31.8	30.7	31.8	30.7	31.8	33.3	31.0	31.4	31.8	32.2	32.1	31.1	34.3	33.4	32.4	30.7	30.7	31.8	34.5	35.1	33.7	35.3	32.0	30.5	31.5
Emerald Airport	32.9	-1.4	2	32.0	32.6	33.1	34.2	31.2	31.1	30.9	31.2	31.8	31.7	32.6	33.9	31.9	32.2	32.9	33.1	33.6	30.5	33.7	33.5	32.8	31.8	31.7	33.0	34.6	36.4	35.1	36.7	32.8	32.7	33.7
Lochington	33.1			32.1	34.3	33.8	35.2	30.2	31.6	31.7	31.2	32.7	32.3	33.4	33.6	31.5	32.7	33.0	32.9	30.6	32.7	34.4	33.7	32.0	31.8	31.3	32.8	35.6	37.1	35.2	37.7	33.3	32.4	33.9
Rolleston Airport	32.5			31.5	32.6	32.7	33.8	31.7	30.2	29.4	31.0	31.5	31.6	31.2	33.5	32.1	32.0	32.3	32.7	33.6	33.7	34.7	33.2	32.1	31.5	31.4	32.1	35.1	36.4	33.8	36.7	31.7	31.9	30.0
Springsure Comet St	32.3	-1.7	2	31.8	33.2	33.1	34.1	29.6	31.9	29.1	30.6	31.6	31.6	31.8	30.6		31.2	32.0	32.3	31.4	30.6	33.6	32.3	31.6	31.0	31.4	32.4	35.8	36.4	34.6	37.2	32.1	31.9	32.8
Tambo Post Office	34.0	-0.9	3	34.0	34.5	35.0	35.8	30.5	31.6	31.9	32.5	33.0	32.8	33.0	33.6	32.4	32.9	32.6	33.7	28.0	34.7	35.0	35.2	33.5	33.4	32.9	35.0	37.0	39.0	38.5	39.6	34.7	34.3	32.5
Taroom Post Office	32.8	-0.8	4	32.5	34.2	34.5	33.5	32.0	30.5	28.6	30.0	31.6	30.4	33.0	32.6	32.0	32.2	31.4	32.3	35.2	36.4	35.4	33.5	31.8	31.3	32.0	32.5	35.9	36.0	34.6	36.3	30.3	32.2	32.6
Central Lowlands (36)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Barcaldine Post Office	34.6	-1.0	3	33.6	34.4	34.8	35.6	32.3	33.2	33.8	33.8	34.6	33.8	34.9	33.9	35.7	34.3	34.3	33.4	34.1	35.4	35.4	35.8	33.4	33.1	32.7	35.0	37.6	39.2	37.3	39.8	35.4	33.9	33.9
Blackall Airport	34.2	-1.3	4	33.0	33.8	33.6	35.2	30.8	32.1	32.5	32.6	32.9	33.0	33.7	33.8	34.6	33.3	34.5	34.6	30.4	34.5	34.7	35.6	33.2	33.8	33.1	35.0	37.3	38.7	38.1	39.8	35.0	34.3	31.9
Isisford Post Office	35.5	-1.4	3	34.1	35.0	34.9	37.0	32.0	34.5	35.0	35.2	35.0	35.1	34.6	34.1	35.6	34.2	35.3	35.0	37.2	36.6	37.2	36.9	35.0	34.1	33.6	36.6	38.7	41.5	39.0	40.7	37.3	34.9	36.0
Longreach Aero	35.4	-1.5	3	34.0	34.1	33.2	35.9	31.5	33.7	34.3	34.6	34.7	34.6	34.4	35.1	36.3	34.8	35.4	33.5	32.0	36.2	36.5	37.7	35.7	34.8	34.2	36.7	38.4	40.5	39.5	40.5	37.9	35.8	38.4
Upper Western (37)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Camooweal Township	35.6	-1.7	2	35.1	32.7	36.7	37.6	35.4	36.9	38.6	37.4	30.8	34.0	32.3	33.8	32.1	34.3	36.2	36.6	34.6	32.1	32.2	35.7	36.0	35.8	35.9	36.6	37.4	36.8	39.0	39.5	40.4	34.6	35.1
The Monument Airport	37.9	+1.2	7	34.9	37.9	40.0	40.1	34.1	38.3	39.6	38.8	36.0	38.3	35.6	34.8	37.2	34.9	37.1	38.9	34.5	36.8	37.6	38.1	39.0	37.3	37.6	38.6

Daily and mean maximum temperatures for January 2011

Mean is the average of the daily maximum temperature for January 2011; it is only shown if there are sufficient days available. **Anom** is the difference between the mean daily maximum temperature for January 2011 and the long-term average maximum temperature for January. **Decile** is the decile rank of mean daily maximum temperature for January 2011 in the climate record of other January mean daily maximum temperatures; "L" indicates this is the lowest on record, and "H" it is the highest on record. Anomalies and deciles are only shown if there are sufficient years of climate record available. The lowest and highest maximum temperatures for each site for January 2011 are highlighted.

Moreton South Coast (40)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Amberley AMO	30.0	-1.1	3	27.9	31.0	33.2	31.9	30.1	23.9	27.3	27.5	29.3	27.3	27.7	29.6	28.8	29.1	29.2	29.9	29.2	26.0	31.5	29.6	28.8	28.8	30.0	30.9	33.2	32.7	32.7	30.8	30.1	29.3	31.6
Archerfield Airport	29.3	-1.8	2	27.5	30.0	31.6	31.5	29.2	23.7	27.0	27.1	27.8	27.3	27.8	29.3	28.5	28.6	29.1	29.2	32.9	33.8	30.6	29.4	28.5	28.7	29.1	29.4	30.3	30.6	31.4	30.6	29.4	29.5	30.4
Beaudesert Drumley Street	30.8				30.7	31.6	30.7	29.4			27.3	28.0	27.3	28.1	30.0		29.8	29.0	30.2	33.9	34.7	31.1	28.8	29.0	28.7	29.6	30.8	32.8	32.5	32.7	30.8	29.4	29.8	31.0
Beerburrum Forest Station	29.1	-1.1	1	27.7	30.3	30.9	30.4	29.3	27.7	27.4	26.4	26.9	27.6	25.3	28.7	28.5	29.4	28.3	29.0	32.3	35.6	30.8	29.9	27.1	28.6	28.1	29.2	30.0	29.7	30.1	29.8	28.3	28.8	30.5
Brisbane Aero	28.3	-0.7	2	27.4	28.4	29.9	28.7	27.9	24.1	26.6	26.6	27.1	26.7	27.8	28.5	28.0	28.0	27.8	28.3	31.3	33.5	30.0	28.6	27.6	28.3	27.6	27.6	28.0	28.7	28.7	28.9	28.2	29.2	29.6
Brisbane	29.6	-0.7	2	28.4	29.6	32.1	30.7	29.3	24.8	26.8	27.3	27.8	27.1	28.6	29.6	28.4	28.9	28.8	29.7	33.5	34.9	31.2	29.8	28.5	29.4	29.8	29.4	30.4	30.5	31.0	31.4	29.7	30.0	31.1
Cape Moreton Lighthouse	27.5	+0.6	8	27.0	28.3	28.5	27.7	27.8	25.8	26.1	25.8	26.2	26.1	27.2	27.6	27.0	27.5	27.4	27.1	28.9	29.7	30.4	28.6	26.8	26.1	26.1	28.4	27.9	28.3	28.0	28.1	26.4	27.4	29.1
Coolangatta	28.5	+0.3	6	27.3	28.2	29.9	30.2	27.7	26.2	27.7	26.7	27.9	28.1	28.0	28.9	28.2	28.4	28.4	29.0	29.6	31.0	29.7	28.4	28.7	28.1	28.2	27.7	28.6	28.5	28.4	29.8	28.6	29.4	29.2
Double Island Point Lighthouse				29.3	27.9	28.3	28.4	29.9	28.5	26.5	25.0	25.9	27.3										27.7	26.3	27.1	26.9	28.3	29.0	28.6	28.0	27.8	26.0	28.2	29.4
Gold Coast Seaway	28.6	0.0	5	28.0	29.5	29.1	30.2	28.5	25.5	26.8	27.7	26.6	26.4	27.9	29.3	28.7	28.4	28.5	29.1	29.9	30.4	30.6	27.9	27.6	28.4	28.4	28.7	29.1	29.7	29.7	29.0	29.0	28.6	30.1
Gympie	29.7	-1.5	2	30.6	30.7	32.5	30.1	31.4	26.3	28.1	26.2	26.1	28.1	27.3	30.5	28.6	28.9	29.1	29.2	33.6	35.4	32.5	29.9	28.2	27.3	28.2	30.2	31.9	31.1	31.2	31.7	27.1	29.4	29.8
Hervey Bay Airport	29.7	-0.3	2	30.7	29.7	31.2	30.5	31.0	28.8	27.8	28.1	26.9	29.9	30.4	30.1	29.4	28.1	29.7	29.2	30.6	32.4	31.6	30.8	28.8	28.8	28.3	29.3	29.6	30.8	30.5	30.4	28.2	30.2	28.6
Hinze Dam					28.7	28.6	27.5	24.8			27.5	25.7	26.4	28.5	26.8				28.5	30.2	31.0	29.8	27.7			28.2	28.5							31.3
Jimna Forestry	26.1	-1.9	1	25.3	28.6	29.1	26.4	27.8	22.7	22.6	23.5	21.7	24.4	22.6	25.1	25.5	25.3	25.8	25.6	29.9	32.1	27.2	27.7	23.7	24.5	24.9	26.9	29.9	29.3	28.8	28.0	23.7	24.3	25.8
Kingaroy Airport				27.7	30.0	30.9																												
Logan City Water Treatment Plant	28.9	-0.8	2	26.0	29.8	30.5	30.1	28.2	24.2	27.6	26.8	27.2	26.5	27.0	29.5	28.2	28.2	28.3	28.7	31.5	33.0	31.0	29.0	27.6	28.0		29.1	31.1	30.3	30.1	30.1	28.6	29.1	30.2
Maleny Tamarind St	25.6	-1.1	2	24.4	26.8	28.4	27.0	26.0	24.2	22.4	22.2	22.4	23.4	22.4	24.0	25.2	25.6	24.8	26.6	30.0	31.4	28.4	26.2	23.8	24.8	25.0	25.4	27.0	27.0	27.4	27.6	24.2	24.4	26.0
Maryborough	30.1	-0.6	4	30.9	30.4	32.4	30.8	31.7	29.3	28.0	27.3	26.9	29.5	30.3	30.3	29.6	28.6	29.8	29.6	32.8	35.9	33.3	30.2	29.7	29.3	28.9	30.0	29.9	30.4	30.9	30.7	27.5	29.8	29.3
Nambour DPI - Hillside	28.3			27.6	29.0	30.9	30.0	28.5	27.4	26.0	25.6	25.2	26.8	25.7	27.4	28.1	28.3	27.8	28.3	31.8	34.1	30.2	29.5	26.9	26.6	27.4	28.5	29.2	29.5	29.4	29.9	27.0	26.9	28.7
Point Lookout	29.7	+0.7	9	30.6	29.8	30.7	31.4	28.7		26.7	28.0	27.7	27.8	27.5	29.0	29.0	29.3	29.5	30.4	29.3	32.7	32.7	31.5		30.2	29.9	29.9	27.0	29.0	30.0	31.0	31.6	30.9	30.6
Rainbow Beach	28.3	-0.5	5	26.8	28.9	30.1	29.2	26.9	27.1	27.3	25.7	26.2	27.7	27.0	28.6	28.7	27.1	28.2	28.6	29.6	34.2	30.2	28.9	27.0	26.8	27.1	27.9	27.8	28.3	28.6	28.2	27.0	28.2	28.9
Redcliffe	28.4			27.4	28.3	29.6	28.8	27.9	25.3	26.4	26.4	26.6	26.8	27.6	28.8	28.0	28.2	27.9	28.5	31.0	31.8	30.2	29.4	27.7	26.0	27.7	28.0	28.9	29.1	29.2	29.5	26.4	29.2	30.0
Redlands HRS					29.2	29.5	29.5	24.2			27.0	26.9	28.0	29.3	28.0				28.9	30.8	31.5	30.3	28.6			28.2	28.6		29.2	29.5			29.2	29.6
Sunshine Coast Airport	28.3	-0.4	3	27.8	28.9	29.3	29.2	28.8	27.3	27.5	26.6	26.1	27.2	27.2	28.2	28.3	28.2	28.5	29.0	28.8	30.2	31.2	29.6	27.2	27.5	28.3	27.4	28.6	28.6	28.4	28.7	28.4	27.7	29.0
Tewantin RSL Park	28.0	-0.5	4	27.6	28.4	29.0	28.4	28.6	28.1	26.6	25.9	25.3	27.0	27.6	28.4	27.4	27.1	27.3	27.7	31.8	33.4	30.0	28.2	27.8	28.0	27.2	27.1	27.8	27.6	27.7	27.9	26.9	27.4	28.6
Toolara (Kelly)	29.5	-1.7	1	29.9	27.9	32.3	31.8	31.4	26.9	25.8	25.3	25.1	27.9	27.2	27.9	29.8	28.7	29.6	29.9	33.7	36.9	30.7	30.3	28.2	27.9	27.9	30.1	30.6	30.9	31.9	31.2	26.7	30.0	30.8
University of Queensland Gatton	30.5	-1.2	3	28.3	31.7	31.1	31.2	29.2	27.2	26.4	27.4	26.6	27.6	30.9	31.0	29.4	30.0	29.4	30.7	35.2	37.0	32.1	31.1	29.2	29.8	29.7	30.7	33.3	33.1	33.0	30.1	29.8	29.9	31.6
East Darling Downs (41)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Applethorpe	25.5	-0.9	3	25.9	27.9	26.3	25.7	23.0	18.6	20.7	24.3	22.4	21.6	21.1	26.5	23.5	24.6	25.9	25.8	28.1	30.7	27.2	24.3	24.6	23.9	24.2	27.5	31.5	31.5	31.6	24.8	23.1	25.4	28.7
Dalby Airport	30.6	-2.0	2	29.6	30.5	31.9	30.0	29.7		24.1	27.5	26.5	27.3	28.2	29.1		29.0	29.3	29.8	32.3	33.7	33.7	32.0	29.9	30.1	30.1	31.6	35.3	35.9	34.8	34.7	29.6	29.4	32.9
Goondiwindi Airport	32.9	-1.2	3	35.1	31.6	33.6	32.5	34.9	28.1	30.1	30.2	30.6	29.1	28.0	32.1	31.0	30.6	30.6	32.4	35.6	36.6	34.1	33.0	32.6	32.1	32.4	34.0	38.5	39.9	38.4	38.9	33.0	33.6	35.6
Inglewood Forest	31.0	-2.7	L	32.8	31.7	31.4	31.0	25.7	24.0	27.0	27.4	28.3	27.0	26.5	31.3	29.2	29.9	30.7	31.7	33.4	35.8	31.9	30.1	30.5	30.4	30.5	27.6	30.4	37.1	35.9	34.7	31.0	31.8	33.4
Oakey Aero	29.1	-1.7	1	27.6	31.0	30.9	29.7	28.8	23.2	23.9	26.8	25.4	25.7	25.8	28.1	28.1	28.5	28.9	28.7	32.7	34.7	31.7	29.8	28.1	28.1	28.1	30.5	31.8	33.1	32.0	30.0	28.5	28.9	30.2
Stanthorpe Leslie Parade	26.3	-1.1	3	25.3	28.0	27.9	25.8	24.0	19.0	21.4	24.4	22.4			26.0	23.5	24.0	26.4	26.2	29.9	32.8	25.3	24.5	25.0	24.6	24.5	29.2	33.1	32.0	32.5	25.4	24.0	25.5	30.1
Texas Post Office	31.9	-1.9	2	34.3	30.1	32.6	32.3	26.0	24.7	28.7	28.8	29.0	27.0	28.0	31.4	30.3	31.0	32.0	33.0	34.0	35.9	33.0	31.4	31.5	31.1	31.0	33.1	36.9	36.5	37.7	36.1	33.1	33.1	35.5
Toowoomba Airport	26.0	-2.2	L	24.9	27.8	28.4	26.8	26.0	19.4	21.5	25.1	21.9	21.7	21.2	26.1	24.6	25.1	25.4	25.9	30.2	31.4	28.1	26.4	25.3	25.4	25.4	27.7	30.6	29.3	29.3	26.7	25.6	26.6	27.8
Warwick	28.7	-1.4	3	28.5	30.9	30.6	29.2	27.7	22.6	23.7	26.1	25.9	24.5	24.6	29.0	26.7	27.6	28.5	28.8	31.8	34.5	29.8	28.2	28.2	26.8	27.5	30.2	34.3	34.8	34.2	27.6	27.2	29.4	31.1
West Darling Downs (42)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Miles Constance Street	31.8	-1.9	1	31.2	33.0	32.4	32.4	30.8	26.7	28.5	29.1	30.0	28.3	30.3	31.0	30.9	30.6	30.0	31.2	33.6	35.5	33.4	32.8	31.1	30.9	30.6	32.2	35.9	36.1	34.9	36.7	31.3	31.1	33.4
Maranoa (43)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Injune Post Office	32.0	-1.6	3		32.1	33.1	33.9	33.1	30.3	27.4	29.0	30.9	28.9	31.7	32.2	30.3	31.2	30.9	32.6	32.9	34.6	34.2	32.1	30.5	30.6	30.4	32.4	36.2	36.5	34.1	37.9	30.4	30.0	29.6
Mitchell Post Office	33.7	-0.3	4	33.0	34.0	33.8	35.7	35.1	31.2	28.8	30.5	32.2	29.9	33.1	33.7	32.6	33.3	32.0	34.1	33.1	36.4	36.4	34.5	32.3	32.5	32.5	35.4	39.0	39.9	37.6	41.3	32.1	32.9	32.9
Roma Airport	32.8	-1.3	3	31.8	33.6	33.2	33.4	30.6	29.7	28.4	29.8	31.3	30.0		32.8	31.6	31.5	31.5	32.4	34.2	36.0	35.6	32.9	31.5	31.0	31.0	33.5	37.8	37.4	36.0	39.4	31.8	33.1	32.8
St George Airport	33.9	-0.9	2	33.7	35.0	34.6	33.1	29.0	30.8	29.9	30.9	32.0	30.6		31.8	32.3	32.4	32.3	33.5	35.9	34.8	35.1	34.5	33.3	33.1	32.8	35.9	40.7	41.0	38.9	39.9	33.2	34.0	36.9
Surat	32.7	-1.5	3	31.8	32.9	32.2	32.4	29.2	30.3	28.4	30.4	32.1	29.1	31.3	30.0	30.6	31.2	30.5	32.4	34.0	36.0	32.5	32.8	31.2	31.2	31.7	33.6	39.0	37.9	37.2	40.6	32.5	33.3	34.9
Warrego (44)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Bollon Mary St	35.4	-0.1	5	35.3	35.8	36.7	36.0	35.0		32.0	32.1	33.0	30.3	28.6	35.2	29.8	34.3	34.8	33.4	36.8	36.5	36.8	37.0	35.0	35.0	35.3	39.2	42.6	44.5	41.6	41.8	34.6	34.7	37.5
Charleville Aero	35.2	+0.3	5	34.5	34.3	35.1	35.8	29.3	33.3	31.0	32.6	33.1	29.0	33.1	35.0	34.3	33.6	33.3	33.7	34.7	36.7	37.1	36.4	34.8	34.3	35.5	36.7	40.1	42.2	41.1	42.9	35.9	34.5	35.9
Cunnamulla Post Office	37.3	+1.3	7	38.4	39.2	39.7	38.2	36.4	35.0	33.3	34.5	33.9	34.5	35.4	35.2	35.1	35.2	36.6	32.3	38.7	36.4	37.7	36.9	37.3	37.2	38.7	39.8	42.9	45.2	45.2	41.0	37.4	36.2	38.2
Far Southwest (45)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Bellera Gas Field	37.6	-1.7	2	40.9	41.8	42.4	41.7	29.5	37.7	38.4	38.5	38.6	38.4	37.6	34.1	34.1	34.6	36.7	34.7	37.6	34.4	34.3	36.7	39.4	38.7	39.2				42.9	40.5	38.8	39.7
Quilpie Airport	38.0	+1.1	7	38.8	38.8	41.4	39.4	40.2	35.5	35.5	36.0	37.2	35.5	37.0	34.5	36.5	34.5		33.8	36.0	36.4	36.1	38.6	39.4	38.0	39.0	39.0	41.2	45.5	45.0	44.4	41.0	37.5	38.8
Thargomindah Airport				40.0																									46.0	43.4	40.7	41.0	39.8

Daily and mean minimum temperatures for January 2011

Mean is the average of the daily minimum temperature for January 2011; it is only shown if there are sufficient days available. **Anom** is the difference between the mean daily minimum temperature for January 2011 and the long-term average minimum temperature for January. **Decile** is the decile rank of mean daily minimum temperature for January 2011 in the climate record of other January mean daily minimum temperatures; "L" indicates this is the lowest on record, and "H" it is the highest on record. Anomalies and deciles are only shown if there are sufficient years of climate record available. The lowest and highest minimum temperatures for each site for January 2011 are highlighted.

North Peninsula (27)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Coconut Island	25.5	−0.2	2	25.9	26.5	26.9	25.4	27.4	25.9	24.0	25.8	27.0	23.4	23.7	24.0	26.1	26.8	26.1	26.4	27.7	25.4	27.5	25.5	26.8	24.9	23.6	23.4	23.7	23.9	24.3	25.3	25.1	25.3	26.2
Coen Airport	23.7			24.8	25.3	24.2	23.8	24.2	24.0	24.3	25.4		23.6	23.6	23.0		25.4	23.8	24.3	24.7	24.9	24.2	23.0	23.3	23.2	22.8	22.9	23.5	22.1	21.8	22.0	23.3	23.9	23.5
Horn Island	24.7	−0.4	2	24.8	25.1	25.7	24.9	26.3	24.6	25.3	24.9	25.3	23.3	23.7	24.0	25.1	27.0	24.4	24.1	24.1	25.2	25.9	25.1	25.3	24.0	23.1	22.9	23.7	23.7	24.7	25.5	25.0	24.5	24.8
Scherger RAAF	23.7			24.0	24.5	23.8	24.9	24.6	23.8	24.2	25.2	23.8	23.1	23.9	23.0	23.0	25.4	23.1	22.9	24.9	25.2	24.3	23.6	23.5	23.4	23.4	22.2	23.0	24.1	23.5	20.3	24.0	24.5	22.9
Weipa Aero	23.8	−0.4	2	23.7	24.7	23.8	24.1	24.0	23.6	24.5	25.0	24.0	24.0	23.2	23.0	23.1	26.2	23.1	23.5	25.2	24.2	25.1	23.8	23.2	23.6	23.6	22.9	23.9	23.9	22.1	20.5	24.9	24.7	23.5
South Peninsula (28)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Lockhart River Airport	23.3	−0.4	3	24.2	24.9	24.6	23.7	23.4	23.8	23.8	24.3	24.5	23.6	24.2	23.2	22.9	25.1	23.5	23.2	25.0	23.9	23.7	22.9	23.6	23.5	23.7	23.1	21.7	22.8	20.0	19.2	22.2	22.6	22.1
Musgrave	23.9	+0.7	9	25.0	24.6	22.3	24.0	24.4	24.4	23.2	25.1	24.1	22.6	24.5	24.3	25.2	24.4	23.7	24.5	24.0	25.4	24.5	23.8	24.9			23.2	22.3	21.8	22.5	22.2	23.3	24.2
Palmerville	23.0	+0.1	5	23.0	24.1	21.4	22.6	24.6	24.1	23.0	25.1	24.3	23.1	23.4	23.4	24.4	22.9	23.2	24.7	25.3	23.5	23.8	25.3	22.9	22.8	22.6	22.8	21.9	20.7	19.5	22.4	21.0	21.4	22.7
Lower Carpentaria (29)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Burketown Airport	25.1	−0.2	3	23.8	24.6	24.6	25.1	25.7	25.5	25.3	26.7	25.8	25.2	24.8	23.9	26.8	26.7	25.7	27.2	25.7	26.5	25.4	24.6	23.5	24.1	23.2	25.2	25.5	24.9	26.5	23.3	25.0	27.2	24.0
Century Mine	24.2			22.7	23.0		24.1	25.5	24.1	25.4	23.0	22.6	24.0	23.5	24.4	26.3	25.6	25.7	26.2	25.9	24.6	25.5	24.4	23.5	23.8	24.5	22.0	24.9	23.4	26.4	23.9	24.1	23.3	24.3
Cloncurry Airport	24.4	−0.1	4	24.1	24.3	23.5	24.9	25.6	24.0	26.0	23.8	26.1	24.2	23.4	24.3	25.5	24.3	24.2	26.2	25.4	24.4	25.1	24.4	24.0	25.6	24.3	21.4	20.8	23.6	27.7	23.7	25.6	24.2	25.7
Croydon Township	24.1	−0.1	5	22.3	22.8	23.8	24.8	25.0	23.7	23.0	23.8	26.8	23.0	22.6	22.8	23.6	25.9	23.6	23.1	26.4	24.6	24.2	22.0	24.8	24.1	24.1	23.5	25.2	25.2	25.5	22.3	24.0	27.0	26.9
Julia Creek Airport	23.1	−0.4	4	23.5	24.0	22.1	24.1	25.0	24.3	21.1	20.7	24.7	21.8	24.0	24.5	25.4		24.1	24.0	24.4	25.0	24.1	23.0	23.6	20.9	17.9	18.9	22.8	24.3	19.8	24.1	24.4	22.8
Kowanyama Airport	24.6	+0.3	8	24.9	23.9	23.9	24.6	26.0	25.2	26.2	25.6	26.0	25.8	24.6	22.7	23.8	24.3		25.8	26.0	25.1	24.7	24.1	23.7	24.5		22.7	24.2	23.4	23.9	24.6	26.1	27.2	24.0
Mornington Island	26.0	+0.5	7	25.4	26.8	25.3	26.0	28.0	24.6	25.4	27.5	28.5	27.4	24.0	24.4	28.0	28.4	28.8	26.2	25.0	26.2	24.2	25.4	23.9	24.4	25.2	27.5	27.7	24.7	27.1	26.0	26.8	23.8	25.8
Mount Isa Aero	23.0	−0.7	3	21.8	23.0	22.1	24.1	24.0	21.5	23.7	25.4	21.1	24.6	24.4	24.1	24.6	23.8	22.8	25.3	25.9	23.9	24.7	22.9	18.9	22.7	21.8	19.9	18.8	22.2	24.9	22.7	24.0	22.4	22.2
Normanton Airport	25.3	+0.2	7	24.1	24.2	25.0	26.6	26.3	26.1	26.6	26.0	28.4	27.0	22.1	23.2	26.0	26.6	25.8	26.3	26.5	25.6	24.0	24.1	24.4	23.5	23.1	26.2	25.0	26.5	26.9	26.4	26.7	21.8	22.9
Sweers Island	26.4	+0.3	6	24.5	26.5	25.8	26.9	27.8	23.9	25.2	28.5	25.0	27.7	23.8	24.4	28.4	27.0	28.8	27.5	28.0	27.5	24.9	26.0	24.7	25.4	26.3	28.2	27.4	27.5	29.0	24.9	28.9	24.5	25.2
Upper Carpentaria (30)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Georgetown Airport	22.8			24.8	22.9	22.1	20.9	22.5	23.1	24.3	23.4	24.1	22.7	23.6	23.2		23.9	24.0	23.0	24.8	24.3	22.4	24.1	22.5	23.5	21.4	21.7	23.0	21.0	21.5	20.7	20.1	21.7	22.5
Hughenden Airport	21.8	−1.5	L	23.5	20.9	21.9	21.9	22.2	21.6	17.6	18.1	20.7	22.2	23.0	23.6	24.8	24.2	23.9	21.7	25.7	21.7	20.3	22.0	23.1	22.1	19.8	17.2	18.3	18.9	23.4	19.8	23.5	23.7	23.4
Richmond Airport	22.5	−0.6	3	24.2	22.3	22.0	23.7	22.8	22.6	19.7	18.8	19.5	22.4	23.6	25.2	25.9	25.0	24.3	23.2	25.4	23.4	21.6	23.8	22.3	20.1	17.0	19.3	19.9	22.4	19.6	23.3	26.0	24.4
Richmond Post Office	23.3	+0.3	7	24.6	23.4	22.8	23.7	23.6	23.0	20.2	19.9	21.2	23.0	24.7	25.7	26.3	25.5	25.0	23.3	25.9	26.8	24.0	22.1	24.7	23.0	20.6	19.4	20.0	23.4	23.5	20.5	24.6	25.5	24.2
Barron North Coast (31)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Cairns Aero	23.8	+0.1	6	24.8	23.5	23.9	22.8	23.2	24.2	23.9	24.1	24.9	24.1	24.6	23.9	25.5	23.8	24.4	24.5	24.5	24.4	23.8	24.1	24.3	24.0	23.5	21.7	20.8	20.7	23.8	24.4	23.4	24.9	23.6
Cape Flattery	24.1			26.0	24.7	24.2	22.8	24.1	24.6	24.8	24.7		23.3	23.6	23.2	24.8	23.5	23.9	25.2	25.2	25.5	23.5	23.3	23.5	22.7	24.0	22.8	23.4	22.6	26.1	24.5	27.0	24.1	23.7
Cooktown Airport	24.0	−0.3	1	25.3	23.9	23.6	23.8	24.1	24.6	23.5	25.3	24.2	23.5	24.1	23.7	25.5		24.4	24.4	25.5	25.4	23.9	24.2	24.4	23.8	24.0	22.4	22.4	24.8	23.8	23.9	21.7	24.4	23.8
Kairi Research Station	19.5	+0.3	6	21.0	20.8	20.5	21.7	18.1	19.3	20.0	20.0	20.7	19.9	20.0	18.8	21.7	20.4	20.5	21.2	20.0	20.6	19.6	19.7	20.2	20.8	19.6	17.4	15.0	14.8	18.0	19.8	18.5	19.5	17.4
Low Isles Lighthouse	25.4	−0.1	4	26.1	24.0	24.4	24.9	26.2	26.5	26.2	27.1	27.3	23.9	26.6	25.1	26.7	23.9	25.6	24.8	26.5	26.6	25.4	24.0	24.4	24.1	24.7	26.1	25.5	25.6	26.7	25.0	26.0	24.6	25.3
Mareeba Airport	21.2	−0.2	2	22.4	22.1	22.1	19.9	20.5	22.8	22.0	22.4	22.6	21.2	22.4	21.6	23.3	22.1	21.7	22.7	21.8	22.3	21.4	21.1	21.7	22.1	21.7	19.1	18.2	17.8	18.5	20.3	19.1	20.0	20.0
Walkamin Research Station	20.5	+0.2	6	21.4	21.5	21.5	19.3	19.9	21.4	21.4	21.5	22.1	21.2	21.4	20.3	22.3	21.2	21.1	22.2	20.9	21.3	20.7	20.7	20.7	21.3	20.5	18.9	16.7	19.7	19.8	20.9	19.8	20.3	19.0
Herbert North Coast (32)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Cardwell Marine Pde	23.6	+0.7	8	24.9	23.8	24.0	23.8	22.2	24.8	24.1	24.2	25.4	22.1	25.1	23.9	23.9	23.9	24.5	22.8	23.2	24.2	23.5	24.9	24.2	23.8	22.7	22.1	20.9	21.7	21.8	24.7	23.5	25.4	22.8
Ingham Composite	23.3	+0.3	6	24.7	24.3	23.0	23.6	22.5	24.0	23.9	23.5	24.0	22.8	24.3	23.7	24.8	23.9	24.7	23.4	23.5	24.5	23.4	23.8	23.6	24.1	21.5	21.9	20.1	21.0	21.9	23.5		23.0	22.3
Innisfail	23.7	+0.9	9	25.4	23.6	23.9	22.3	22.8	24.2	23.9	24.4	25.3	23.3	24.6	22.9	24.4	23.8	24.7	23.8	24.3	23.9	24.3	24.9	24.0	23.5	23.3	22.8	20.8	21.4	23.1	24.5	23.1	23.9	23.2
Lucinda Point	25.1	−0.2	3	25.4	24.3	24.4	24.5	24.6	25.3	25.4	26.0	26.1	25.2	23.2	25.5	26.1	23.8	25.5	25.1	25.8	26.6	25.4	24.6	23.7	25.5	25.0	23.2	23.7	24.1	26.6	26.8	27.3	26.7	23.5
South Johnstone Exp Stn	23.4	+0.9	9	25.5	23.8	24.0	22.9	22.5	23.6	23.7	24.0	24.5	22.8	24.4	22.6	24.5	23.7	24.6	23.7	24.1	23.5	24.0	24.0		22.6		20.0	20.5	22.4	24.4	22.7	24.0	22.4
Townsville Aero	24.8	0.0	5	25.2	24.9	23.9	22.9	24.9	25.6	24.5	25.6	25.3	22.3	23.5	25.4	25.5	24.9	25.2	24.3	25.3	24.7	25.1	24.3	25.8	23.5	22.4	21.2	22.5	24.6	22.7	23.6	24.2	24.1	24.2
East Central Coast (33)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Alva Beach	23.8	−0.8	1	24.9	23.9	24.2	22.4	24.8	25.1	22.9	26.0	25.8	23.3	23.6	24.8	24.5	24.6	25.3	24.0	25.9	24.9	23.7	24.7	23.7	24.9	22.1	20.8	22.0	23.8	21.9	21.9	23.3	22.8	22.9
Ayr DPI Research Stn	22.9	+0.2	6	24.0	24.0	24.4	21.8	23.6	23.8	21.8	22.9	23.4	23.4	23.3	24.6	23.9	23.9	23.7	23.4	24.4	23.8	23.5	24.0	23.8	23.5	21.2	21.2	21.3	22.2	20.3	20.1	21.9	22.2	23.1
Bowen Airport	23.0	−0.8	1	23.6	24.2	22.0	23.1	22.8	23.0	22.0	21.7	22.6	23.5	23.9	24.0	23.8	24.4	24.4	23.3	24.1	25.2	24.6	23.0	24.6	22.8	23.1	20.1	20.0	22.3			21.4	22.1	23.5
Collinsville Post Office	21.3	−0.6	2	22.1	22.4	22.9	22.4		21.9	21.7	20.8	21.0	21.3	22.6	23.0		21.8	22.1	22.6	24.0	23.6	24.2	22.4	21.2	18.6	17.7	18.5	20.1	18.1	18.6	20.5	20.2	20.5
Hamilton Island Airport	24.5	−0.2	2	23.9	24.5	23.6	24.5	24.4	24.6	23.4	24.6	22.5	24.5	25.0	25.5	26.7	25.1	25.1	23.5	24.5	24.0	23.2	24.2	25.1	26.1	25.7	24.4	25.1	25.4	24.5	24.5	24.8	23.6	22.9
Mackay Aero	22.9	0.0	5	22.6	24.4	22.7	22.8	22.6	23.5	20.8	23.6	20.5	22.0	22.8	24.8	25.0	23.8	22.7	22.3	21.1	23.5	23.4	22.7	24.0	23.6	22.2	20.3	20.5	23.9	22.8	22.3	24.2	23.4	23.6
Mackay M.O	23.6	+0.1	6	23.2	24.7	23.2	22.8	22.7	24.0	21.4	24.2	21.0	22.4	23.8	24.2	25.4	25.4	24.1	23.1	22.0	23.1	22.9	23.2	25.0	23.1	23.2	22.7	21.3	25.6	24.5	24.4	24.2	24.1	24.5
Proserpine Airport	22.8	+0.2	6	23.7	23.8	23.0	22.4	23.6	23.5		20.9	21.4	23.1	22.7	24.2	23.7	23.8	23.3	22.7	21.5	23.9		23.9	23.5	22.9	22.6	21.0	20.6	22.0	22.0	22.0	24.4	22.1	25.1
Samuel Hill Aero	21.8	+0.3	5	20.7	23.8	23.5	20.6	20.9	22.6	18.8	17.2	20.4	21.2	21.1	22.1	24.8	22.6	22.1	21.2	19.6	21.9	24.7	22.5	24.3	22.6	20.7	20.1	18.7	20.3	22.7	21.3	23.9	24.8	24.5
St Lawrence Post Office	22.6	+0.1	5	20.8	24.9	23.6	22.9	23.5	23.6	22.1	18.7	22.3	21.8	23.7	24.2	25.1	22.1	23.0	22.7	21.0	24.8	23.8	24.5	23.4	23.2	20.7	20.9	22.4	21.8	21.4	22.6			22.1
St Lawrence	22.5			20.5	24.3	23.8	22.8	23.4	23.1	22.1	18.6	21.9	21.7	23.0	24.2	25.0	21.7	22.7	22.4	20.8	24.3	24.3	24.5	23.5	22.5	20.8	20.1	20.3	22.6	21.6	20.5	22.7	22.1	24.4
Te Kowai Exp Stn									22.9	21.0				21.8	24.0	24.0	22.9			20.5	23.1	23.0	22.0	23.0			19.4	19.9		20.8	20.9			22.0
Williamson	22.1			20.5	24.8	23.5	21.2	21.8	23.9	19.5	19.5	20.7	21.6	22.0	23.3	25.4	22.0	22.5	21.4	19.5	24.1	23.4	22.8	22.7	21.8	21.2	20.3	20.1	20.8	21.8	20.5	24.7	24.4	24.8
Woolshed	20.5	−0.2	2	21.0	21.2	21.2	20.0	21.2	20.3	18.9	21.9	22.1	19.8	20.7	22.2	22.0	21.2	21.4	19.7	22.2	22.1	21.7	20.9	22.1	20.2	18.7	18.3	17.9	20.5	18.2	18.4	20.2	19.6	20.9
Yeppoon The Esplanade	23.1	−0.6	2	20.8	25.0	24.0	22.4	23.1	23.4	19.7	20.0	21.5	22.3	22.9	26.9	26.4	23.9	22.6	23.0	21.1	23.3	24.3	24.5	25.4	22.6	20.4	20.4	21.3	25.4	22.6	24.0	24.4	22.1	25.1
West Central Coast (34)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Charters Towers Airport	22.0	−0.4	3	22.4	21.8	22.7	21.2	22.5	21.6	21.2	21.0	22.0	23.0	22.8	23.4	23.5	23.9	23.1	22.8	23.7	23.7	22.8	22.6	23.4	20.9	20.2	18.0	19.9	21.1	19.3	21.1	21.3	20.9	22.4
Moranbah Water Treatment Plant	21.0	−0.9	1	20.2	21.7	21.6	21.4	21.6	22.2	20.4	19.2	20.3	20.6	21.8	22.2		21.2	20.2	21.0	20.9	23.8	22.2	21.3	22.4	20.8	18.8	18.6	19.2	21.3	20.2	20.9	20.9	20.8	22.6
Central Highlands (35)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Brigalow Research Stn				17.5	22.5		20.7							25.0	23.0		19.0	19.0	18.0		22.0	21.0	20.0	18.0		17.0	18.0	21.0	19.0	18.5	22.0	19.0	19.0
Clermont Airport	20.3			19.6	19.2	20.5	21.2	21.5	21.0	17.7	18.0	18.9	21.1	20.8	21.7	23.0	21.0	19.8	20.0	20.8	22.6	22.8	22.2	22.0	21.1	16.9	15.5	16.9	19.7	20.1	18.5	21.7	21.8	22.1
Clermont Sirius St	20.7	−0.9	2	20.1	20.1	20.7	21.4	22.1	20.9	18.4	18.8	19.5	21.2	21.3	22.0	23.3	20.6	20.3	20.7	21.3	22.7	22.8	22.5	21.6	20.8	18.3	16.4	18.5	20.9	20.4	19.6	21.5	21.8	21.7
Emerald Airport	21.2	−1.0	1	19.8	22.8	21.5	22.5	21.9	21.4	18.8	19.4	20.9	21.2	21.9	22.3	24.0	20.7	20.3	21.0	20.5	23.0	22.7	23.1	21.4	20.7	18.5	18.2	19.5	21.9	20.7	20.9	21.7	21.5	22.5
Lochington	21.0			19.4	21.4	20.5	20.7	21.9	21.1	17.6	19.3	20.9	22.2	22.4	22.0	23.8	20.4	20.4	21.4	22.7	22.8	22.6	20.6	21.7	20.5	18.5	17.0	18.8	22.0	21.2	20.6	22.5	20.9	23.7
Rolleston Airport	21.0			20.2	22.2	22.3	21.0	20.8	20.4	19.0	19.5	21.3	21.0	21.4	22.3	24.1	22.7	20.0	20.7	20.9	23.1	21.9	22.2	20.9	19.0	18.6	17.6	19.4	21.6	21.5	20.6	21.4	18.8	23.0
Springsure Comet St	20.2	−0.6	3	18.4	21.5	19.7	19.7	21.4	20.8	16.6	17.4	18.9	21.1	22.2	22.9	22.4		18.9	19.6	19.5	22.1	21.7	22.8	19.4	19.0	17.9	16.4	18.3	22.1	19.8	19.9	21.9	20.6	23.2
Tambo Post Office	20.1	−0.3	4	17.4	19.0	20.0	20.5	22.2	17.5	16.0	18.0	18.0	19.0	20.6	20.1	25.0	22.5	22.4	20.7	23.5	21.6	23.5	21.1	20.8	18.7	15.0	16.1	19.0	21.0	22.0	19.7	24.0	19.4	21.5
Taroom Post Office	20.3	−0.3	4	19.8	21.4	21.0	20.3	21.2	20.0	18.1	19.4	20.8	20.7	20.1	22.9	21.4	20.0	19.4	20.3	20.7	23.0	20.9	19.9	19.8	18.2	16.0	17.5	20.4	22.0	20.2	21.1	21.9	17.9	21.9
Central Lowlands (36)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Barcaldine Post Office	22.9	−0.2	5	22.4	21.2	21.7	23.4	23.2	21.5	18.9	21.2	21.0	22.7	22.8	24.2	25.0	25.1	23.7	24.6	25.1	23.6	23.2	23.7	21.4	22.1	19.3	19.6	22.1	24.2	25.1	22.2	24.2	23.8	22.9
Blackall Airport	21.4	−1.4	L	20.7	19.9	21.2	21.3	22.6	19.9	14.1	19.1	19.5	21.1	21.3	23.0	25.4	24.4	22.1	23.8	22.3	21.9	23.3	21.7	22.5	20.4	17.9	17.0	20.0	22.2	23.5	20.4	24.8	22.3	23.2
Isisford Post Office	23.0	0.0	5	23.4	22.2	22.9	23.9	24.4	20.4	17.9	21.6	22.3	23.1	23.6	25.2	25.3	24.6	24.8	26.0	23.3	23.8	24.4	21.2	22.2	22.3	19.7	19.4	22.6	23.7	24.3	23.0	24.2	22.7	24.1
Longreach Aero	21.5	−1.5	1	21.8	18.8	20.9	21.8	21.4	20.3	16.8	19.1	20.8	21.0	21.6	23.9	24.2	25.0	23.8	23.7	23.0	22.6	23.5	23.2	16.7	19.4	21.8	17.2	17.3	20.3	22.5	23.3	21.2	23.9	21.9
Upper Western (37)	**Mean**	**Anom**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Camooweal Township	24.0	−0.3	4	25.0	23.2	23.4	24.8	27.3	24.9	26.4	26.0	23.6	24.7	23.9	23.6	24.1	23.5	22.0	26.6	23.6	24.2	23.7	23.7	23.4	22.7	23.6	22.1	22.3	23.6	25.6	24.3	24.5	24.0	18.2
The Monument Airport	24.6	+0.5	7	24.1	23.4	22.8	26.2	27.2	24.2	23.2	25.1	24.5	23.7	26.4	24.0	26.0	23.9	23.7	25.2	25.2	22.9	25.0	24.9	25.1	25.4	25.0	23.2	24.2	22.8	24.9	27.9	26.3	26.5	28.9
Trepell Airport	23.8	−0.5	4	23.5	22.2	21.6	23.5	25.3

Daily and mean minimum temperatures for January 2011

Mean is the average of the daily minimum temperature for January 2011; it is only shown if there are sufficient days available. **Anom** is the difference between the mean daily minimum temperature for January 2011 and the long-term average minimum temperature for January. **Decile** is the decile rank of mean daily minimum temperature for January 2011 in the climate record of other January mean daily minimum temperatures; "L" indicates this is the lowest on record, and "H" it is the highest on record. Anomalies and deciles are only shown if there are sufficient years of climate record available. The lowest and highest minimum temperatures for each site for January 2011 are highlighted.

Moreton South Coast (40)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Amberley AMO	19.7	+0.1	6	19.8	20.2	22.0	20.7	20.7	20.1	19.1	19.7	21.7	22.0	21.6	21.3	22.0	19.2	19.4	18.7	17.8	21.0	19.5	19.7	20.1	16.3	15.0	16.5	17.8	20.3	18.2	19.6	20.4	18.6	18.0
Archerfield Airport	20.5	+0.8	6	20.5	22.6	22.2	21.4	20.6	20.0	18.8	20.5	21.9	22.6	23.9	21.7	21.9	18.9	19.9	18.6	17.7	22.1	23.0	20.5	20.1	17.4	20.8	17.4	19.0	21.7	19.8	20.6	22.9	19.7	19.8
Beaudesert Drumley Street	19.1			17.8		21.6	20.5	20.2				20.9	21.8	23.7	21.3			18.0	16.7	16.1	21.0	20.8	20.2	18.3	16.2	15.7	15.2	17.9	20.5	17.9	20.3	19.6	17.6	17.8
Beerburrum Forest Station	20.1	+0.4	7	20.5	21.5	20.8	21.5	21.1	20.6	18.2	20.1	20.8	22.5	22.5	22.1	20.7	19.6	18.8	18.5	18.3	21.9	22.9	20.7	19.9	18.7	18.4	17.2	17.6	18.7	18.5	19.1	21.2	19.8	20.1
Brisbane Aero	21.2	0.0	5	20.9	22.1	23.0	21.9	21.6	20.0	18.4	21.2	22.1	22.9	23.9	23.5	23.5	21.3	20.3	18.9	18.6	22.4	24.2	20.8	20.6	18.0	18.4	17.8	19.6	21.8	21.2	21.4	21.6	21.6	23.5
Brisbane	21.2	-0.2	3	21.7	22.7	22.9	22.2	21.7	20.5	19.3	21.1	22.0	22.5	23.3	21.9	22.1	19.4	20.2	19.5	19.5	23.2	23.4	20.6	20.7	18.9	18.8	19.1	20.2	21.5	20.6	21.9	23.1	20.8	21.1
Cape Moreton Lighthouse	22.4	+0.5	8	22.6	23.2	23.4	22.5	22.6	19.9	18.5	22.0	23.3	23.0	23.9	23.8	22.7	23.4	23.4	22.3	20.5	23.2	25.1	23.3	20.5	20.7	20.8	21.7	23.1	23.0	23.8	22.8	22.8	21.6	24.0
Coolangatta	21.1	+0.2	6	20.8	22.3	22.7	21.7	21.2	19.8	20.3	21.2	22.2	23.0	23.9	23.6	21.5	20.9	19.8	20.5	18.6	20.7	23.1	21.1	20.4	20.6	20.0	17.4	21.2	21.2	20.0	22.1	22.1	20.7	20.2
Double Island Point Lighthouse				22.6	23.5	23.4	21.9	22.8	22.4	18.7	21.1	19.6	19.8	23.9									20.6	21.8	20.5	21.3	22.0	22.4	22.6	23.5	22.9	21.6	21.9	23.3
Gold Coast Seaway	21.9	+0.1	4	21.8	22.8	22.8	21.9	21.9	20.3	19.2	22.6	23.0	23.5	24.3	23.8	23.6	22.6	21.4	20.5	18.3	23.1	24.4	21.5	20.8	20.4	19.5	18.4	20.9	21.7	21.6	23.7	22.6	22.8	22.9
Gympie	19.9	+0.3	7	20.3	21.7	21.9	20.9	20.0	18.9	17.7	19.1	19.3	20.0	22.9	22.5	21.7	20.4	19.5	17.9	17.6	22.2	22.4	21.1	20.5	19.0	17.5	17.0	18.9	18.3	18.3	18.0	21.6	19.4	21.5
Hervey Bay Airport	21.4	-0.6	3	21.7	21.7	22.8	22.0	20.2	20.3	19.0	18.1	19.7	20.3	21.5	24.8	22.9	22.4	20.0	20.0	20.7	25.4	23.1	22.7	22.4	19.6	18.8	19.1	18.6	19.0	20.5	19.5	24.8	22.6	24.2
Hinze Dam							20.7	20.5	19.4	19.7			20.6	23.4	22.3		19.8			18.5	22.5	22.6	20.7	20.3			17.3	19.4						
Jimna Forestry	17.5	+0.1	5	17.4	19.1	18.1	17.6	16.9	17.9	15.6	18.3	18.5	19.2	20.1	20.2	18.5	18.2	16.2	14.6	14.6	19.0	19.2	18.8	18.0	16.2	15.4	13.4	14.1	17.9	16.1	16.0	19.0	19.0	18.9
Kingaroy Airport				16.8	20.6	18.3																				14.9	14.3	11.8	15.2	19.0	16.5	19.2	19.6	17.8	18.8
Logan City Water Treatment Plant	20.9	+0.4	6	21.5	22.0	21.9	21.8	21.1	20.2	19.2	20.5	22.2	23.1	23.8	22.6	22.1	20.7	20.8	18.1	18.5	22.0	23.5	20.6	20.5	18.2	17.5		17.6	20.8	20.3	20.7	23.1	21.6	20.4
Maleny Tamarind St	18.9	+0.2	7	19.0	20.2	20.2	19.6	19.6	18.4	16.4	19.2	19.8	19.0	20.6	20.8	19.8	19.0	17.6	16.8	17.0	21.4	21.6	19.2	18.4	18.0	16.8	16.0	17.4	18.0	18.4	18.4	18.4	18.6	20.0
Maryborough	20.9	+0.3	7	21.1	23.0	22.1	21.9	20.6	20.4	19.0	18.7	19.2	19.9	21.2	24.5	21.5	21.2	20.3	19.6	20.2	22.5	22.9	21.8	21.1	19.5	18.9	18.9	18.5	19.1	20.3	20.1	22.9	20.5	23.4
Nambour DPI - Hillside	20.4			21.1	22.2	21.2	21.1	20.5	20.1	17.8	20.6	21.3	20.4	21.8	22.6	21.3	20.2	19.8	19.0	18.6	21.9	23.7	20.9	20.4	20.0	19.8	17.6	17.9	18.5	18.8	19.2	21.6	20.5	21.3
Point Lookout	21.6	-1.0	L		21.9	23.1	22.2	21.6	19.2	18.1	20.0		22.5	24.1	23.2	22.1	22.7	21.1	21.5	19.6	22.9	25.5	20.0	21.0		20.9	19.6	19.0	20.7	22.8	22.4	22.0	23.1	22.9
Redcliffe	21.7			21.4	22.0	22.7	22.4	22.6	21.2	18.8	22.4	22.4	22.5	23.5	23.8	22.7	21.8	21.7	19.7	19.8	23.2	24.1	20.7	20.8	19.6	19.7	19.3	20.5	21.2	21.8	21.5	21.7	23.7	24.1
Redlands HRS							23.5	21.0	19.7	19.2			21.2	24.0	20.3	22.0	20.8			17.8	21.5	23.3	20.0	20.2			16.2	18.2		18.8	20.3		20.0
Sunshine Coast Airport	21.2	0.0	4	21.3	22.3	22.0	20.8	21.2	20.7	18.7	21.5	22.0	20.6	22.0	22.2	21.7	22.8	23.5	20.2	18.4	21.4	23.8	21.3	20.3	20.3	20.1	19.1	18.2	18.5	20.3	19.6	23.5	22.8	23.5
Tewantin RSL Park	21.6	-0.3	3	21.5	23.8	22.4	21.9	21.9	20.3	18.1	21.1	19.7	20.3	23.5	24.1	22.8	23.7	22.1	20.9	20.1	22.9	24.4	21.1	20.7	20.5	19.8	20.0	19.0	20.2	21.7	21.5	22.9	22.7	24.8
Toolara (Kelly)	20.2	-0.5	2	20.5	22.4	21.8	20.8	20.7	18.9	17.1	18.4	18.0	19.5	23.1	22.7	21.0	20.7	18.9	19.1	18.2	21.5	21.6	20.1	20.2	18.6	18.4	18.5	19.4	20.3	19.8	19.9	21.7	21.1	21.9
University of Queensland Gatton	19.7	+0.6	7	18.5	21.3	21.2	20.5	20.7	19.8	18.7	19.8	21.1	21.5	21.6	20.9	21.3	19.5	18.1	18.8	18.4	21.3	22.6	19.9	19.8	18.5	15.8	17.6	17.7	21.0	19.2	19.6	20.9	19.2	17.5
East Darling Downs (41)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Applethorpe	15.7	+0.5	8	14.7	16.8	14.9	16.7	16.7	15.5	14.7	15.1	17.1	17.2	16.7	17.1	17.3	15.2	13.0	14.1	13.4	17.6	18.8	15.4	14.9	13.3	13.1	12.1	14.9	17.7	15.5	17.3	15.6	15.5	15.7
Dalby Airport	18.5	-0.3	4	16.6	21.1	17.6	18.7	19.6	17.9		18.3	19.6	19.5	20.2	21.9	19.6		16.9	17.3	17.5	20.7	18.6	18.4	17.2	14.8	14.8	15.9	17.6	20.9	18.1	20.2	21.1	18.1	18.3
Goondiwindi Airport	20.1	-0.2	4	18.1	22.4	20.4	19.1	21.4	17.6	18.1	18.0	19.8	20.9	20.8	20.9	20.6	18.8	20.1	22.0	21.6	23.1	20.6	18.8	17.9	18.4	18.2	17.9	21.1	21.6	22.1	23.6	20.5	17.4	19.3
Inglewood Forest	18.2	-0.6	2	14.7	20.7	18.5	18.1	18.5	18.0	16.9	17.0	18.7	20.2	20.5	20.1	18.8	16.4	16.7	18.5	19.1	22.0	19.6	17.5	15.4	15.5	14.4	15.6	19.6	22.0	19.7	20.7	18.5	16.2	17.5
Oakey Aero	18.0	+0.2	6	17.3	20.2	16.5	19.7	19.2	17.9	17.3	18.4	19.4	19.1	19.4	20.4	18.3	16.8	15.9	16.0	16.6	19.7	19.8	18.4	17.5	14.1	11.9	14.8	17.2	20.0	18.5	19.6	19.3	18.3	17.3
Stanthorpe Leslie Parade	16.2	+0.6	8	15.6	19.3	15.6		17.1	15.9	15.2	15.8	17.8	17.6			18.0	16.1	15.7	15.0	14.0	18.7	19.2	14.4	15.7	13.7	13.8	13.5	16.0	18.6	16.8	18.6	21.9	20.1	21.2	19.1	16.9	17.2
Texas Post Office	19.0	+0.5	7	15.3	21.4	18.6	18.9	19.8	17.8	18.0	18.1	19.7	20.9	21.4	20.5	20.9	18.5	17.0	20.6	20.4	22.7	19.9	17.9	16.7	15.8	15.0	16.2	18.6	21.9	20.1	21.2	19.1	16.9	17.2
Toowoomba Airport	17.5	0.0	3	16.7	19.9	17.5	16.2	18.1	17.4	15.5	16.6	16.3	18.6	18.4	19.1	18.5	17.4	17.4	15.5	16.5	19.9	19.6	17.2	16.6	17.8	14.9	15.9	16.7	18.4	18.2	18.3	17.2	17.5	18.4
Warwick	17.3	+0.4	8	15.3	20.3	17.4	18.8	18.9	17.8	17.1	17.5	18.4	19.7	18.6	18.6	18.7	17.3	15.4	17.6	15.3	18.0	19.2	17.4	16.3	14.7	13.7	13.8	15.8	19.7	17.9	18.8	17.9	16.1	15.1
West Darling Downs (42)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Miles Constance Street	19.7	+0.7	1	17.1	21.7	19.5	19.7	21.1	19.3	18.3	18.1	19.2	20.8	20.3	22.6	20.4	18.8	18.7	19.8	19.3	22.7	20.5	20.9	19.1	16.8	15.0	16.8		22.0	20.0	21.3	23.8	17.7	20.4
Maranoa (43)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Injune Post Office	19.1	-0.5	3	16.9	19.8	19.0	18.8	20.9	17.4	17.6	18.0	17.9	19.7	20.5	21.7	22.2	19.7	19.6	17.4	21.6	22.0	19.8	18.2	19.0	17.0	15.6		18.2	20.2	20.6	18.5	21.7	17.5	20.7
Mitchell Post Office	20.0	0.0	5	18.8	21.4	20.2	18.8	22.7	17.2	16.7	17.8	18.4	19.9	20.7	22.5	23.5	21.0	20.0	20.1	24.7	21.3	21.6	18.8	19.8	18.3	17.0		20.0	21.0	22.0	20.9	22.5	18.0	21.2
Roma Airport	19.6	-1.3	2	19.7	21.5	19.1	19.9	21.7	19.2	16.5	17.4	18.2	20.0			21.8	20.2	20.2	18.0	22.4	20.9	20.2	18.4	19.1	17.6	16.5	18.9	18.9	21.9	22.7	20.6	21.2	16.4	19.1
St George Airport	21.3	-0.6	3	21.1	22.9	20.4	19.8	20.8	19.5	19.6	19.0	19.8	21.6		22.3	22.5	21.3	21.5	21.9	22.7	23.2	18.2	19.6	20.9	20.2	19.8	20.3	23.1	25.1	25.8	24.1	24.3	20.1	21.0
Surat	21.2	+0.6	6	19.8	22.8	20.6	19.8	23.8	18.6	17.9	17.7	19.6	20.7	20.4	21.8	21.9	20.4	21.1	20.3	22.3	24.2	22.8	20.4	19.2	20.4	19.3	20.8	22.5	25.4	24.1	23.3	23.2		
Warrego (44)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Bollon Mary St	22.0	+0.5	7	21.3	22.5	21.5	20.8	20.3																										
Charleville Aero	21.7	0.0	6	20.8	21.0	20.0	20.4	22.7			16.0	20.1	19.7	20.9	20.8	23.3	23.5	23.8	22.2	24.5	24.9	22.8	19.0	21.2	22.2	20.1	17.8	19.6	23.3	25.4	25.6	24.4	23.2	21.8
Cunnamulla Post Office	23.5	+1.3	8	24.1	23.4	24.5	21.2	23.0			20.9	21.9	22.3	22.9	21.8	24.9	27.2	26.7	27.2	23.1	24.0	22.0	19.5	20.5	24.3	22.1	21.8	23.6	26.3	25.7	24.7	26.1	23.6	25.0
Far Southwest (45)	Mean	Anom	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Ballera Gas Field				26.4	27.0	24.2	26.1	21.7		22.4	25.3			25.9		24.2	22.7	23.1	22.5	25.1	23.5		21.8		27.3		25.6					26.2	29.5	26.5
Quilpie Airport	24.5	+0.7	7	24.5	23.6	26.7	24.8	23.0		18.5	22.5	23.5	24.9	24.0	23.6	24.3	24.6	26.5	25.5	23.2	25.2	20.5		25.5	24.5	22.0	25.1	28.5	27.0	30.6	28.0	24.2	26.5	26.5
Thargomindah Airport				26.0																											31.8	26.8	28.8	26.0

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "·". When a reading was accumulated over more than one day, "ɒ" is shown on the days that are part of the accumulation.

North Peninsula (27)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Aurukun Shire Council	731.2	459	9	5.8	7.6	22.3	10.8	ɒ	ɒ	47.8	62.2	32.2	7.4	124.4	56.6	·	·	38.2	19.4	·	12.2	ɒ	14.5	78.0	51.0	74.0	5.8	22.4	83.8	·		1.0	0.8	·
Bellenden Ker	283.2				128.2	55.4	42																	19.0	34.2	23.4			18.8					
Bamaga	541.0	435	7	16.0	5.0	9.0	ɒ	5.0	95.0	·	10.5	11.0	96.0	29.0	·	·	·	4.0	65.0	ɒ	49.0	8.0	·	7.0	37.0	14.0	97.0	29.0	8.0	1.5	·	·	15.0	·
Bramwell	325.3									18.0				152.0	9.0			11.5				12.0		32.0	55.0	11.5	0.3			24.0	·			
Coconut Island	307.4	278	8	9.4	·	·	·	·	1.6	15.4	6.4	0.8	73.6	25.0	3.2	·	·	5.2	0.4	·	1.0	0.4	·	·	9.0	90.0	55.0	2.4	59.8	15.2	3.0	0.4	·	2.1
Coen Airport Evap	285.8	307	5	3.2	1.8	5.8	20.8	2.4	2.0	3.8	·	27.8	15.6	8.8	35.0	·	6.8	12.6	·	2.4	2.8	1.0	0.2	21.4	8.6	44.6	3.6	2.8	24.6	·	·	2.6	0.4	4.2
Coen Airport	226.4			3.8	0.4	5.4	23.0	0.6	1.2	5.4	·		25.0	11.4	35.6		4.0	12.6	·	2.2	3.2	1.0	0.2	19.2	5.8	41.4	2.6	2.0	23.2	·	·	1.4	0.4	6.4
Coen Post Office	359.2	284	8	0.8	0.8	26.2	25.8	12.0	1.2	7.0	3.0	3.8	6.4	1.8	57.8	0.2	1.8	25.8	0.4	4.2	0.8	12.8	19.2	18.2	10.0	28.4	56.0	26.4	6.8	·	·	0.8	10.4	·
Coen Racecourse TM	327.0			1.0	·	42.0	22.0	7.0	·	6.0	9.0	2.0	·	2.0	57.0	·	4.0	22.0	·	4.0	·	10.0	4.0	12.0	31.0	27.0	34.0	48.0	7.0	·	·	·	4.0	·
Drumduff TM	345.0			·	40.0	65.0	·	·	1.0	10.0	·	·	10.0	7.0	7.0	2.0	2.0	17.0	·	13.0	59.0	10.0	18.0	25.0	19.0	54.0	·	·	·	·	·	·	·	·	·
Heathlands National Park	884.5	409	5	ɒ	ɒ	ɒ	63.0	21.6	42.8	ɒ	12.8	ɒ	45.2	84.4	1.0	·	ɒ	24.4	·	·	7.8	1.4	7.6	34.8	14.0	ɒ	8.2	0.8	1.6	9.0	·	·	·	4.0
Highbury Station	131.2	265	8		115.6	37.6								30.6	11.2					11.0	5.4	15.4	24.0	9.0	28.6	42.8								
Horn Island	461.2	385	7	21.8	0.4	3.0	0.4	·	90.6	4.0	5.2	14.4	78.6	31.0	0.8	·	·	17.8	24.4	9.4	3.8	·	·	11.2	18.8	44.0	143.2	0.8	0.2	4.4	·	·	1.2	·
Merluna	309.6	386	3	4.0	0.6	0.8	1.0	0.2	25.4	0.8	1.4	0.6	19.2	20.0	10.2	·	·	45.0	1.0	·	5.4	7.2	1.8	32.4	45.2	19.6	9.2	47.4	8.0	·	·	·	·	3.2
Monument TM	817.0			17.0	43.0	9.0	·	·	81.0	21.0	26.0	16.0	44.0	65.0	·	·	·	17.0	20.0	1.0	16.0	5.0	·	·	73.0	14.0	56.0	4.0	23.0	23.0	·	·	42.0	·	·
Moreton Telegraph Station	485.4	332	9	2.8	6.0	4.6	46.0	·	28.0	5.0	1.0	2.0	54.0	6.0	20.0	4.0	·	10.0	·	·	2.0	15.0	37.0	39.0	69.0	81.0	56.0	4.0	13.0	1.0	·	·	·	11.0
Moreton TM	254.0				9.0		7.0		22.0	2.0			90.0	1.0	12.0							11.0	33.0	19.0	36.0	18.0	41.0	1.0	7.0					10.0
Pascoinny Plains Station				0.6	14.0	·	·	·	14.8	1.6	3.6	0.2	34.0	28.6	14.0	2.0	·	41.0	·	·	8.2	8.0	10.4	8.4	52.6	16.6	16.6	·						·	16.6
Punsand Bay	451.6	399	6	24.4	15.0	0.2	7.0	2.6	37.8	7.0	5.2	11.8	56.6	30.8	0.6	·	·	·	47.2	5.8	2.0	·	·	2.2	17.0	28.8	101.0	2.8	0.4	0.2	·	·	44.2	·
Scherger RAAF	572.2			35.4	1.0	8.2	·	3.8	11.6	5.6	8.6	43.0	69.4	57.2	21.6	2.4	·	41.8	11.8	0.6	5.4	12.4	4.2	46.6	69.4	20.6	56.0	0.2	0.4	3.8	·	·	·	33.4
Skardon River	584.5			1.0	32.0	3.0	·	105.0	1.0	13.0	18.0	13.0	21.0	ɒ	ɒ	ɒ	87.0	23.0	7.5	2.5	6.0	5.0	14.0	90.0	38.0	46.0	26.0	6.0	5.0	·	·	·	·	1.5
Southwell Station	429.6	474	5	17.0	8.8	51.0	11.4			1.2		89.4	28.0	17.4	65.8			9.2		6.4		20.0	90.0	55.0										
Telegraph Crossing TM	188.0			·	1.0	1.0	8.0	·	3.0	·	·	1.0	59.0	11.0	17.0	·	·	10.0	·	·	·	3.0	10.0	11.0	57.0	8.0	14.0	1.0	52.0	·	·	·	·	61.0
Weipa Aero	665.4	463	9	26.8	1.4	13.8	9.6	7.8	13.2	2.6	6.6	66.4	48.2	160.0	45.8	3.0	·	33.2	9.2	0.2	0.6	14.0	5.6	25.6	45.6	24.0	47.8	15.2	2.4	0.6	0.2	·	·	15.0
Weipa Eastern Ave	644.5	452	9	45.1	8.0	8.2	1.6	1.2	8.8	8.0	8.0	65.0	104.0	124.0	22.6	5.0	·	22.0	19.8	0.2	3.6	24.4	3.4	46.0	68.6	26.4	9.2	3.6	12.4	0.6	ɒ	·	·	2.0
South Peninsula (28)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Battle Camp TM	412.0	268	7	1.0	14.0	41.0	7.0	1.0	3.0	3.0	·	13.0	29.0	9.0	80.0		·	19.0	2.0	15.0	1.0	28.0	20.0	28.0	32.0	11.0	56.0	23.0	·	·	3.0	ɒ	·	1.0
Gamboola Station	463.0	258	9	·	27.0	61.0	·	·	12.0	·	·	·	·	8.0	1.0	ɒ	14.0	17.0	40.0	·	8.0	8.0	18.0	81.0	83.0	22.0	70.0	·	·	·	·	·	·	·
Gamboola TM	438.0			·	22.0	61.0	1.0	·	8.0	·	·	3.0	·	·	2.0	1.0	9.0	8.0	38.0	3.0	5.0	10.0	13.0	81.0	66.0	21.0	47.0	1.0	·	·	·	·	·	·
Hann River TM	518.0			·	6.0	76.0	30.0	1.0	·	19.0	·	8.0	18.0	1.0	7.0	·	7.0	9.0	15.0	27.0	53.0	21.0	45.0	80.0	83.0	39.0	·	28.0	·	·	·	6.0	1.0	
Kalpower Crossing TM	313.0			·	·	20.0	5.0	45.0	34.0	9.0	27.0	·	13.0	·	3.0	·	7.0	5.0	·	·	·	14.0	15.0	14.0	10.0	33.0	33.0	3.0	·	·	2.0	·	1.0	20.0	
Koolburra	419.4	258	9	·	·	84.0	34.0	·	17.2	6.6	7.6	7.2	1.0	8.2	·	19.6	8.2	·	28.0	39.0	10.2	22.0	18.6	58.0	27.8	·	69.4	·	·	·	·	6.8	·	
Lakefield National Park	329.9	273	8	·	·	40.6	6.4	28.4	38.0	2.2	26.6	·	18.6	·	3.8	·	7.8	7.1	0.4	0.6	5.2	13.4	29.8	19.0	9.2	33.0	33.6	0.6	·	·	2.8	·	·	20.8
Laura Post Office	371.9	231	9		ɒ	84.0	·	37.0				·	·	29.0	·	ɒ	·	·	50.8	·	14.2	·	·	44.8	31.4	45.2	34.5							
Laura River TM	121.0			·	1.0	·	·	4.0	15.0	4.0	5.0	·	8.0		8.0	1.0	25.0	8.0	·	1.0	2.0						35.0	·	20.0	·	·	·	·	·	·
Lilyvale Station	411.0	314	8	1.0	18.0	70.0	5.0	24.0	35.0	5.0	·	39.0	12.0	6.0	4.0	·	4.0	16.0	·	8.0	6.0	20.0	23.0	38.0	10.0	5.0	40.0	88.0	3.0	·	3.0	·	·	·
Lockhart River Airport	512.8	400	4	19.6	2.6	29.4	7.8	1.8	48.0	3.2	0.8	·	14.0	53.8	1.8	0.2	8.4	2.8	·	·	15.8	8.2	8.8	3.0	18.4	0.8	7.6	87.2	6.8	·	·	0.8	9.8	41.0
Lotus Bird Lodge	348.8					21.0	2.4	10.4	85.2	31.8	2.0	1.8	29.2	47.0	1.0		3.6	15.8		7.6	0.4	16.2	2.8	22.8	5.6	7.2	30.6	1.6			1.8	0.2			
Maitland Downs Station	358.2	228	8	4.0	·	11.2	17.0	6.0	1.0	57.0	·	10.0	1.0	6.0	54.0	0.5	8.0	5.0	4.5	25.0	18.0	32.0	10.5	51.0	25.0	5.5	2.0	·	·	·	·	·	6.0	
Musgrave	314.4	271	8	·	21.0	29.0	3.4	19.0	19.4	37.8	3.4	2.2	23.4	·	·	·	12.0	8.2	·	13.4	1.0	2.0	6.0	8.2	23.0	14.4	1.4	52.6	0.3	·	16.5	2.0	·	·
Ok Bridge TM	284.0						4.0	·	24.0	11.0	·	3.0	11.0		2.0	·	2.0		·	13.0	57.0	4.0	15.0	26.0	73.0	7.0	32.0		·	·	·				
Palmerville	379.8	287	9	16.2	1.4	72.6	21.0	1.8	·	1.6	0.2	·	2.2	3.0	32.2	·	75.8	21.1		5.4	12.8	18.4	11.2	51.6	57.4	10.4	·	0.2	·	8.8	0.8	·	0.4	1.6
Pinnacle	400.6	287	8	·	25.4	46.4	36.6	·	15.6	19.4	0.6	·	·	14.0	15.8	0.8	6.4	14.0	8.6	0.6	15.0	45.8	6.4	22.6	27.0	43.0	6.8	29.4	·	0.4	·	·	·	·
Rookwood TM	369.0			6.0	2.0	8.0	·	·	·	1.0	·	12.0	5.0	1.0	1.0	·	9.0	6.0	7.0	24.0	11.0	2.0	10.0	196.0	50.0	·	8.0	·	·	·	·	·	·	15.0
Stewart River TM	356.0			·	21.0	7.0	8.0	47.0	25.0	27.0	·	17.0	23.0	8.0	20.0	ɒ	2.0	17.0	·	17.0	19.0	22.0	5.0	2.0	2.0	6.0	1.0	2.0	34.0	·	2.0	·	2.0	·	
Trimbles Crossing TM	342.0			·	12.0	34.0	·	1.0	1.0	·	·	·	·	·	·	·	9.0	11.0	1.0	4.0	4.0	6.0	9.0	97.0	118.0	7.0	27.0	·	1.0	·	·	·	·	·	
Violet Vale Station	924.2	290	7	·	4.0	28.0	3.0	21.5	4.0	45.0	·	15.5	82.0	6.0	1.0	1.5	5.0	28.5	5.0	9.5	0.5	4.0	12.0	17.0	12.0	19.5	12.0	36.0	2.0	·	7.5	0.2	·	·
Wrotham Park	598.2	236	9	·	3.4	21.0	7.0	2.0	·	·	·	·	·	·	11.0	·	6.0	9.4	20.0	ɒ	8.0	5.4	18.0	110.0	137.0	ɒ	40.0	·	·	·	·	·	·	·

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as ". ". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Lower Carpentaria (29)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Almora Station	331.4	205	4	20.6	49.0	18.4	.	8.0	.	.	.	3.0	.	.	8.2	1.0	4.0	.	.	.	.	»	»	19.2	.	.	.	.	.	.	.	.	.	.
Brinard Station	120.0	145	6	.	.	.	.	.	7.0	.	.	.	18.0	42.0	22.0	.	9.0	3.0	.	6.0	.	.	7.0	.	.	.	.	.	.	.	.	.	8.0	.
Burketown Airport	196.2	288	3	2.8	0.2	0.8	.	.	3.2	9.0	.	8.4	.	.	43.4	10.4	0.8	1.4	0.2	.	0.2	7.2	53.4	1.0	.	13.0	0.2	.	1.0	.	12.4	0.2	25.8	0.2
Burketown Post Office	202.1	225	6	4.6	.	0.8	.	.	3.6	8.0	.	2.8	.	.	42.0	11.0	1.0	1.4	0.2	1.4	2.2	2.6	60.0	0.8	0.2	13.4	0.2	.	2.0	.	12.6	.	31.4	.
Canobie TM	106.0			.	27.0	11.0	.	.	.								2.0	12.0	1.0	.	.	.	97.0	.	.	.	.	.	.	.	.	.	16.0	.
Century Mine	214.2			51.2	0.2		.	.	1.0	.	25.4	66.2	0.2	8.4	2.2	0.4	1.0	0.2	.	.	25.8	8.0	7.4	15.0	0.2	.	.	.	.	.	.	.	31.4	.
Cloncurry Airport	71.2	190	4	1.4	6.8	.	.	.	1.6	.	.	.	.	6.6	8.2	1.0	19.6	2.8	3.4	3.8	9.6	.	7.0	0.2	.	.	.	.	.	.	.	.	7.0	0.2
Cloncurry McIlwraith St	61.9	123	4	.	1.2	.	.	.	0.1	.	.	.	.	.	17.6	.	27.2	2.0	2.6	.	2.0	.	3.6	.	.	.	.	.	.	.	.	.	5.6	.
Cloncurry TM	82.0	128	4	2.0	15.0	.	.	.	.	.	.	.	8.0	10.0	11.0	1.0	18.0	.	1.0	1.0	.	.	1.0	.	.	.	.	.	.	.	.	.	19.0	.
Cowan Downs Station	141.0	208	6	3.0	.	.	.	.	.	.	.	3.0	.	24.0	4.0	10.0	4.0	.	32.0	.	25.0	.	.	3.0	.	.	.	.	.	.	.	.	33.0	.
Crowfoot Station	89.2	128	6	.	.	0.6	.	.	.	.	.	.	0.4	23.2	2.4	.	14.4	.	1.6	5.6	4.6	7.8	0.4	.	23.0	.	.	.	.	.	.	.	3.2	.
Croydon Township	338.8	223	8	16.6	77.0	15.4	.	2.1	2.2	39.4	.	.	16.8	14.0	41.2	.	.	25.0	38.8	.	6.8	9.4	12.1	1.6	10.4	.	.	.	.	.	.	.	.	.
Devoncourt Station	177.8	101	8	3.0	6.2	.	.	1.2	.	.	.	.	.	2.6	34.0	18.4	18.2	.	.	26.2	.	.	3.0	.	.	.	.	.	.	.	.	.	16.0	.
Donors Hill Station	208.6	194	7	12.0	.	.	.	.	10.2	.	.	.	17.0	6.8	29.8	1.2	30.4	44.0	1.0	8.0	.	18.2	.	.	5.0	.	.	.	.	.	.	.	27.0	.
Doughboy Ck TM	168.0			18.0	17.0	.	.	.	62.0	.	.	6.0	.	.	1.0	11.0	7.0	.	.	.	8.0	4.0	13.0	.	.	.	.	.	.	.	.	.	29.0	.
Esmeralda Station	403.0	208	10	120.0	27.0	33.5	29.0	4.0	.	.	.	41.0	.	33.0		.	25.0	11.0	.	.	15.0	1.5	1.0	60.0	.	.	.	.	.	.	.	.	.	.
Etta Plains TM	84.0			.	33.0	.	.	.	.	.	.	.	.	21.0	20.0	.	5.0	4.0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1.0	.
Ferley Station	308.4	129	8	4.4	3.0	.	.	.	.	.	7.2	.	.	.	25.2	20.2	11.6	.	.	28.4	.	.	.	.	.	.	.	.	.	.	.	.	10.4	.
Floraville TM	240.0	282	5	6.0	3.0	.	40.0	.	.	.	.	2.0	.	16.0	19.0	2.0	10.0	2.0	.	8.0	21.0	38.0	30.0	.	.	9.0	.	.	.	.	.	.	34.0	.
Fort Constantine Station	15.0	133	2											15.0																				
Gerata Station	147.2	259	4	18.0	5.4	.	.	.	2.6	.	.	0.6	.	9.4	.	16.2	8.2	.	.	.	.	63.0	11.8	.	.	.	.	.	.	.	.	.	12.0	.
Glenore Weir TM	179.0			24.0	2.0	.	.	8.0	.	.	3.0	.	.	42.0	37.0	1.0	1.0	.	2.0	2.0	6.0	17.0	4.0	13.0	6.0	6.0	.	.	.	1.0	.	.	7.0	.
Gregory Downs TM	95.0	169	3	52.0	.	.	2.0	.	6.0	.	.	1.0	.	1.0	3.0	13.0	1.0	.	.	.	.	.	3.0	9.0	.	.	.	.	.	.	.	.	8.0	.
Gunpowder TM	15.0						.	.	.	.	.													7.0									8.0	
Herbert Vale	207.8	133	9	74.2	.	.	.	.	.	.	.	23.0	.	»	8.8	11.8	3.2	.	.	.	34.0	»	39.2	.	.	4.4	.	.	.	3.0	.	.	4.8	2.6
Julia Creek Airport	60.6	107	2	.	7.0	.	.	.	.	1.2	.	.	1.2	.	0.4	.		0.8	0.2	15.4	.	0.2	11.0	.	21.0	.	.	.	.	.	.	.	0.2	.
Julia Creek TM	62.0	118	3	.	2.0	3.0	1.0	.	.	.	.	.	.	.	1.0	.	16.0	.	1.0	1.0	.	.	23.0	.	14.0	.	.	.	.	.	.	.	.	.
Kamillaroi Station	50.7	146	5	44.0	6.2	.	.	.	.	.	.	2.0	8.0	.	.	.	16.5	.	.	.	11.0	.	4.0	.	.	.	.	.	.	.	.	.	4.0	.
Koolatah Station	293.0	278	7	24.5	40.0	50.4	.	1.0	.	.	.	.	19.4	1.2	30.0	.	2.4	28.4	.	.	29.5	8.0	12.4	7.4	8.0	17.2	0.4	19.8	.	.	.	.	.	.
Koolatah TM	295.0			3.0	.	88.0	.	.	.	8.0	9.0	.	8.0	.	43.0	.	2.0	29.0	.	.	15.0	15.0	29.0	8.0	8.0	23.0	11.0	1.0	.	5.0	.	.	.	.
Kowanyama Airport	370.6	141	7	10.8	45.4	9.6	9.4	.	.	.	15.6	1.0	0.2	0.2	30.0	25.2	19.2		1.6	14.0	18.2	30.0	47.6	31.8	12.8	»	38.4	9.2	0.4	.	.	.	6.0	.
Lady Annie Copper Mine	128.8			3.6	1.1	0.2	.	.	.	26.4	3.4	.	.	4.6	5.0	.	3.2	.	.	.	49.2	6.2	10.5	.	.	.	.	.	.	.	.	.	12.4	3.0
Lake Julius	222.6			17.0	37.0	.	.	.	31.8	.	.	3.2	.	18.2	6.0	7.4	0.4	.	.	.	8.0	52.0	7.4	.	.	.	.	.	.	.	.	.	31.0	3.2
Lands End Station	46.2	110	3	23.6	2.6										6.6																		13.4	
Landsborough Hwy TM	93.0			.	.	.	.	.	2.0	.	.	.	.	15.0	26.0	.	.	2.0	1.0	.	.	.	17.0	.	.	.	.	.	.	.	.	.	30.0	.
Lawn Hill Gorge NPWS	286.9	180	9	61.2	2.6	40.1	.	.	8.2	.	5.2	119.0	.	15.6	2.4	7.1	1.8	.	.	.	0.3	3.1	13.5	2.2	.	.	.	.	.	0.4	.	.	6.2	.
Lawn Hill				6.8	0.1	.	.	.	.	.	.	52.4	.	52.8	1.4	4.3	.	.	.	.	5.4	5.8	.	.	.	.	.	.	.	.	.	.	.	4.8	.
Lorraine	16.0	155	1																		16.0													
Malvis Downs Station	57.8	106	5	17.8	.	.	.	.	.	.	.	.	2.0	.	1.0	1.8	7.8	1.6	1.0	.	3.6	.	1.6	.	.	.	.	.	.	.	.	.	19.6	.
Manfred Downs Station	109.6	141	6	.	.	16.6	.	.	.	.	.	.	.	.	2.2	.	8.2	.	.	0.8	51.6	16.2	7.8	.	.	.	.	.	.	.	.	.	5.2	.
Mitkungera Station	127.5	148	6	.	52.0	1.0	.	.	.	.	.	.	3.0	1.5	.	.	20.0	35.0	.	.	.	9.0	3.0	.	.	.	.	.	.	.	.	.	9.0	.
Miranda Creek TM	82.0			6.0	9.0	3.0	.	.	2.0	2.0	.	.	.	.	1.0	8.0	4.0	.	.	.	3.0	1.0	36.0	.	.	.	.	.	.	.	.	.	8.0	.
Miranda Downs Station	272.0	240	7	20.0	25.5	.	.	.	.	40.0	.	1.5	4.5	.	47.0	.	12.5	12.0	2.5	24.0	.	47.0	2.0	8.0	9.5	18.0	.	.	.	.	.	.	.	.
Mornington Island	344.4	327	7	1.4	0.2	5.0	11.4	.	18.0	.	.	.	.	84.8	43.8	2.8	0.2	.	0.4	39.6	.	68.2	2.0	62.4	10.0	5.6	.	.	.	.	.	.	7.0	1.6
Mount Isa Aero	150.2	120	8	25.8	.	.	2.0	5.4	.	.	58.4	.	.	.	1.2	5.8	0.8	.	.	.	16.8	0.8	8.6	.	7.2	.	.	.	.	0.8	.	.	11.2	8.2
Mount Isa Mine	168.2	98	9	32.2	23.4	.	.	4.2	14.4	.	.	47.2	.	.	3.8	8.4	1.4	.	.	.	12.2	5.2	1.8	.	.	.	.	.	.	0.4	.	.	6.8	1.8
Nardoo Station	259.0	187	9	147.0	5.0	.	.	.	5.2	1.4	.	16.0	.	20.0	10.0	.	6.0	.	.	.	2.2	21.8	5.4	.	.	.	.	.	.	.	.	.	10.0	.
Normanton Airport	375.0	264	9	10.6		.	.	2.2	0.8	0.2	2.6	.	.	80.4	74.6	4.4	7.0	2.6	5.0	0.2	1.6	69.6	27.8	33.2	16.8	8.8		.	.	8.4	.	.	16.0	0.2
Numil Downs Station	148.0	152	7	.	53.0	17.0	.	.	.	.	.	.	.	16.0	4.0	3.0	8.0	13.0	.	.	.	14.0	14.0	.	.	.	.	.	.	.	.	.	.	.
Pormpuraaw Township	479.1	379	8	9.4	10.0	85.3	4.4	.	.	.	.	.	22.1	.	98.2	10.0	.	60.0	2.1	9.8	5.1	37.4	48.0	19.8	30.4	.	.	10.2	.	.	.	5.1	4.0	28.0
Riversleigh TM	215.0			40.0	1.0	.	.	.	22.0	.	38.0	5.0	.	7.0	8.0	1.0	1.0	.	.	.	7.0	8.0	72.0	.	.	.	.	.	.	.	.	.	10.0	.
Rocklands TM	98.0																	18.0	8.0		9.0	21.0		23.0	1.0			18.0						
Sweers Island	343.1	361	5	4.0	.	12.0	.	.	40.0	.	1.0	18.0	7.0	45.0	54.5	0.5	2.5	0.8	.	.	0.5	25.0	2.5	37.0	.	5.0	.	.	.	.	.	6.0	82.0
The 18 m Waterhole TM	195.0	184	6	72.0	9.0	.	.	.	.	.	.	27.0	.	.	22.0	8.0	1.0	.	.	.	20.0	28.0	4.0	.	.	.	.	.	.	.	.	.	6.0	.
Toorak Research Station	25.0	122	2	.	.	.	.	.	.	.	.	.	.	.	3.0	.	7.6	1.4	.	.	8.0	.	7.0	.	.	.	.	.	.	.	.	.	.	.
Undilla Station	129.6	117	7	4.5	5.6	21.5	.	.	.	.	.	15.8	.	.	25.0	7.4	5.2	.	.	.	8.0	8.0	13.6	.	.	.	.	.	.	5.0	.	.	14.0	3.0
Walkers Bend TM	182.0	248	6	18.0	.	.	.	.	4.0	.	8.0	.	2.0	2.0	43.0	.	.	.	8.0	26.0	19.0	5.0	24.0	15.0	9.0	.	.	.	.	.	.	.	2.0	.
West Leichhardt Station	267.2	109	10	52.0	3.0	.	.	86.0	.	.	11.0	.	.	.	8.0	1.0	17.0	.	.	.	2.0	11.0	18.0	2.2	.	.	.	.	.	.	.	.	56.0	.
Westmoreland Station	199.4	233	5	.	.	21.0	.	.	5.8	.	.	.	5.2	23.0	7.2	.	.	.	.	.	82.0	9.0	55.6	.	.	.	.	.	.	.	5.6	.	1.0	.
Yeppar River	326.0	267	9	38.0	17.0								15.0	82.0		15.2	8.8	2.0	1.0	7.0	2.0	4.0	39.0	51.0									24.0	

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "·". When a reading was accumulated over more than one day, "b" is shown on the days that are part of the accumulation.

Upper Carpentaria (39)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Bluff Downs TM	40.0			7.0	·	2.0	28.0	·						2.0							1.0													
Chillagoe	183.8	228	9	28.6	7.2	10.0	1.0	·	18.0	5.6	·	·	43.6	0.2	3.6	0.2	3.2	0.7	4.4	·	54.3	28.1	15.4	·	149.8	·	8.1	·	·	·	·	·	·	·
Clarke Hills Station	88.0	156	3	1.2	·	·	9.0	·	3.8	·	·	·	·	10.8	5.0	1.6	0.6	·	·	·	·	11.6	31.0	8.0	1.6	·	·	·	·	·	·	·	·	2.8
Cobbold Gorge	206.1			8.0	8.8	18.8	32.0	5.0	28.0						5.5		8.0	48.0	3.0			17.0		28.0									
Conjuboy Station	141.8	178	5	·	2.0	5.8	11.4	·	3.8	5.2	·	·	·	21.2	10.2	·	8.4	·	1.2	31.0	·	46.4	7.6	4.0	·	·	·	·	·	·	·	·	·
Etheleigh TM	80.0																	1.0	10.0		9.0	33.0	18.0	9.0									
Emu Valley Station				·	·	·	2.0	·	·	·	·	·	·	62.0	·	8.0	·	3.0	2.0	·	·	·	25.0	11.5	7.6	·	·	·	·	·	·	·	·	9.1
Eveleigh Station	240.0	216	7	·	40.0	26.2	49.6	0.6	·	·	·	·	10.4	·	·	·	25.2	27.0	9.6	·	·	30.2	18.2	3.0	·	·	·	·	·	·	·	·	·	·
Forsyth Caravan Park	196.0	229	5	4.0	23.2	4.0	34.0	2.0	5.0	·	·	·	38.8	·	·	·	6.0	4.0	5.6	9.2	14.2	60.0	·	7.0	·	·	·	·	·	·	·	·	·	·
Georgetown Airport	259.8			1.0	50.4	12.2	12.6	38.0	0.6	·	·	·	9.0	·	2.8	·	·	17.4	44.8	·	5.4	55.0	8.6	8.0	·	·	·	·	·	·	·	·	·	·
Gilberton	406.9	199	10	10.0	2.0	2.0	·	19.6					8.4	64.0		7.4			8.0	64.5		61.0	117.0	28.0										
Glendower Station	144.0	112	8			·	·	7.0	·	·	·	·	·	36.0	·	·	5.0	·	·	·	65.0	33.0	·	·	·	·	·	·	·	·	·	·	·	·
Glendower TM	102.0			·	·	1.0		·	·	·	·	·	·	18.0	·	6.0	1.0	4.0	·	·	51.0	21.0	·	·	·	·	·	·	·	·	·	·	·	·
Green Hills	338.4	224	9	22.4	96.4	15.8	14.8	8.6	1.6	·	·			9.4	·	3.4	32.8	11.2	·	·	19.2	75.0	1.0	39.2	·	·	·	·	·	·	·	·	·	·
Greenvale Township	114.1	152	5	·	·	4.0	10.6	·	9.0	5.5	·	·	·	14.0	2.0	3.8	5.0	·	6.2	·	15.0	25.6	1.4	3.4	·	3.5	·	·	·	·	·	·	·	3.0
Gregory Springs Station				1.0	·	13.0	11.8	9.2	·	·	·	·	·	9.6	1.8	3.6		0.6	6.8	·	·	12.4	11.2	5.7	·	·	·	·	·	·	·	·	·	1.4
Hillgrove Station	138.6	140	7	5.2	·	14.0	6.2	·	12.2	1.8	·	·	9.3	6.0	1.0	21.6	·	4.0	·	·	·	34.0	20.0	0.8	·	·	·	·	·	·	·	·	·	2.6
Hillview Station	55.6	119	4	·	·	·	·	·	·	·	·	·	·	·	8.0	·	4.0	·	·	·	35.2	0.6	·	1.6	3.8	·	·	·	·	·	·	·	·	·
Hughenden Airport	114.0	148	5	·	·	·	·	·	·	0.4	·	·	·	8.6	14.4	·	19.4	10.1	·	·	28.4	14.8	17.4	0.2	0.2	·	·	·	·	·	·	·	·	·
Iron Hurst Station	263.0	242	8	8.0	10.0	17.0	28.0	72.0	·	7.0	·	·	·	·	6.0	·	·	4.0	25.0	·	19.0	52.0	6.0	5.0	4.0	·	·	·	·	·	·	·	·	·
Kilston Dam TM TM	70.0					35.0		4.0													27.0				4.0									
Low Holm Station	100.6	142	5	5.4	·	·	·	·	·	4.2	·	·	·	0.2	10.8	9.6	3.8	·	3.0	·	·	7.4	40.0	12.0	2.2	2.0	·	·	·	·	·	·	·	·	·
Lucky Springs Station	127.2	185	5	1.0	·	4.0	17.0	·	3.4	2.0	·	·	·	22.0	2.0	0.2	1.0	·	·	·	30.8	32.0	·	·	·	·	·	·	·	·	·	·	·	5.0
Maryvale Station	114.5	153	6	3.5	·	·	39.5	·	·	·	·	·		8.5	3.5	4.5	·	5.0	·	·	3.0	8.0	28.0	8.5	2.5	·	·	·	·	·	·	·	·	·
Mount Surprise Township	244.0	230	7	·	82.0	·	45.6	·	5.2	7.2	·	·	·	2.2	9.0	·	5.4	·	6.2	·	12.8	45.4	16.8	6.8	·	·	·	·	·	·	·	·	·	·
Mt Emu Plains TM	18.0													6.0	1.0								10.0	1.0									
Mt Pleasant Station	86.8	159	4	·	·	·	·	·	·	9.6	·	·	·	3.6	8.4	·	·	16.0	·	6.0	31.0	8.2	10.0	·	·	·	·	·	·	·	·	·	·	·
Mt Surprise TM	156.0	236	7	·	9.0	1.0	52.0	·	11.0	6.0	·	·	·	9.0	5.0	1.0	20.0	1.0	8.0	9.0	9.0	29.0	1.0	2.0	1.0	·	·	·	·	·	·	·	·	·
North Head	55.0	209	2																		2.0	23.0		30.0										
Pentland TM	80.0			8.0	·	·	·	·	8.0	·	·	·	·	·	·	1.0	1.0	4.0	·	·	·	42.0	3.0	19.0	2.0	·	·	·	·	·	·	·	·	·
Prairie Post Office	61.2	115	4	·	·	0.4	·	·	·	·	·	·	·	0.4	2.6	·	·	·	·	·	34.6	23.2	·	·	·	·	·	·	·	·	·	·	·	·
Prestwood Station	312.6	198	9	30.0	48.0	40.4	38.6	2.0		1.0			1.2		5.0		12.4	15.0	5.4		4.8	87.0	1.0	19.2	2.6									
Richmond Airport	80.4	138	L	·	·	·	·	·	4.0	·	·	·	·	·	·	·	·	·	·	·	11.4	5.4	9.6	·	·	·	·	·	·	·	·	·	·	·
Richmond Post Office	42.8	123	3	·	·	·	·	·	8.8	·	·	·	·	·	·	·	·	9.8	·	·	19.0	9.8	2.4	·	·	·	·	·	·	·	·	·	·	·
Richmond TM	24.0	98	2	·	·	·	·	·	10.0	·	·	·	·	·	·	·	·	·	·	·	10.0	9.0	1.0	·	·	·	·	·	·	·	·	·	·	·
Riverview (Gilbert Rv)	176.0				49.0													17.0				87.0		22.0	1.0								
Robin Hood Station	178.0	216	8	·	6.0	61.0	18.0	5.0	9.0	·	·	·	·	·	·	·	·	17.0	17.0	·	·	10.0	·	30.0	·	·	·	·	·	·	·	·	·	·
Rosegien TM	231.0			2.0	51.0	7.0	29.0	48.0	·	·	·	·	8.0	·	2.0	·	2.0	·	31.0	·	3.0	31.0	10.0	7.0	·	·	·	·	·	·	·	·	·	·
Routh River TM	184.0			·	46.0	8.0	26.0	16.0	1.0	·	·	·	·	·	15.0	·	·	4.0	22.0	·	1.0	17.0	18.0	11.0	·	·	·	·	·	·	·	·	·	·
Solway Downs Station	201.6	185	8	155.2	·	·	1.2	·	·	·	·	·	·	0.6	5.6	2.2	·	3.6	0.8	1.0	18.0	3.2	10.2	·	·	·	·	·	·	·	·	·	·	·
Spanner Waterhole TM	80.0			1.0	·	12.0	32.0	7.0												10.0	7.0				11.0									
Spring Creek Station	103.9	178	7	0.4	·	3.0	11.2	·	1.0	4.0	·	·	·	36.0	1.6	·	9.2	·	18.0	9.4	0.8	53.4	36.0	5.0	0.5	0.4	·	·	·	·	·	·	·	·
Strathray Station	89.4	150	6	7.4	·	8.4	1.8	·	1.0	·	·	·	·	28.2	8.4	1.2	·	·	·	·	12.0	2.0	8.8	1.2	·	·	·	·	·	·	·	·	·	1.2
Toomba Stud	219.5	142	9	37.0	·	8.0	36.0	·	7.0	·	·	·	·	90.0	31.0	18.3	·	·	·	·	·	16.0	38.1	·	·	·	·	·	·	·	·	·	·	·
Torrens Ck TM	5.0			1.0	·	2.0	2.0	·	·																									
Torrens Creek Post Office	86.1	124	6	·	·	·	2.0	·	·	·	·	·	·	13.8	0.5	3.0	1.0	2.8	·	·	12.2	0.8	·	·	·	·	·	·	·	·	·	·	·	·
Wando Vale Station	31.4	165	1												2.3							29.2											
Werrington Station	201.1	217	6				42.0	32.0	2.0	1.0	3.1			5.0				15.0	13.0	14.0		42.0	32.0											
Woodbine Station	82.0	109	6												1.4	3.0	1.4		2.4	15.0	45.8	20.0											
Yeramulla Station	228.6	220	7	1.5	3.0	·	35.0	·	·	11.0	·	·	·	27.0	1.2	8.0	44.5	1.0	18.0	13.5	14.5	36.2	28.2	·	1.6	·	0.5	·	·	·	·	·	·	·
Zara Station	41.4	90	4	·	·	·	·	·	·	·	·	·	·	·	9.2	·	·	·	·	·	17.8	12.0	2.8	·	·	·	·	·	·	·	·	·	·	·

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "·". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Barron North Coast (31)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Almaden	198.6	246	6	18.0	13.0	6.0	·	·	42.0	2.0	·	·	·	19.0	9.2	·	1.6	5.8	1.4	6.2	16.4	13.0	15.0	31.0	5.0	·	·	·	·	·	·	·	·	·
Atherton Solar Crescent	858.7			22.6	20.0	2.2	3.8	2.2	12.6	29.8	0.2	·	9.2	33.0	2.6	·	78.0	52.0	2.0	104.0	58.0	50.0	15.4	42.8	30.0	6.6	·	·	·	·	0.2	·	2.0	2.0
Babinda Post Office	736.6	647	7	»	»	»160.0	0.8	·	1.6	»	»	17.0	·	45.0	1.0	21.8	»	»	35.0	2.0	17.0	30.0	108.0	»	»282.0	·	·	·	7.0	»	»	8.4
Babinda Sugar Mill				80.0	·	4.0	0.5	2.0	·	·	·	»150	·	50.0	1.0	22.0	11.0	11.0	8.0	2.0	17.0	30.0	115.0	175.0	100.0	3.0	·	·	·	5.5	·	·	·
Bairds TM	457.0	380	7	36.0	108.0	3.0	4.0	2.0	·	18.0	1.0	41.0	4.0	·	·	·	9.0	12.0	·	33.0	·	20.0	16.0	19.0	66.0	34.0	13.0	·	·	5.0	·	14.0	1.0
Bartle View Alert	792.0	497	9	94.0	118.0	10.0	3.0	8.0	·	37.0	·	1.0	6.0	14.0	8.0	1.0	41.0	85.0	4.0	17.0	10.0	15.0	1.0	131.0	133.0	49.0	·	·	·	·	·	3.0	3.0
Beesbike TM	873.0			5.0	71.0	5.0	7.0	12.0	·	42.0	29.0	9.0	50.0	1.0	22.0	1.0	24.0	10.0	·	5.0	1.0	7.0	8.0	27.0	25.0	18.0	5.0	·	·	·	18.0	·	1.0	·
Bellenden Ker Bottom Stn				»	»	»	»	187.0	·	·	»	17.0	4.0	64.0	9.6	39.0	»	»	59.0	7.0	3.0	16.0	51.0	»	»266.0	·	·	·	·	3.0	»	»	10.0
Bellenden Ker Top Stn	993.6	1012	7	»	»	»	»	249.0	»	19.0	·	·	14.0	»	20.0	»	»	»	»	»	140.0	12.6	32.0	»	»	»472.0	·	·	·	4.0	»	»	31.0
Biboohra	389.4	222	10	8.4	20.4	1.2	18.2	23.2	·	28.8	·	6.8	23.2	0.4	1.0	0.4	30.0	16.0	24.2	15.4	17.0	18.6	5.6	11.0	90.6	25.0	·	·	·	·	·	3.0	3.0
Bilwon Alert	344.0	220	8	16.0	20.0	1.0	14.0	15.0	·	11.0	·	2.0	12.0	·	5.0	1.0	39.0	9.0	12.0	5.0	18.0	18.0	7.0	7.0	106.0	30.0	·	·	·	·	·	·	·
Boar Pocket Alert	533.0	375	8	51.0	58.0	2.0	14.0	3.0	·	50.0	10.0	·	10.0	1.0	47.0	2.0	40.0	7.0	5.0	30.0	7.0	21.0	13.0	24.0	84.0	46.0	·	·	·	1.0	·	5.0	4.0
Bolfinda Estate Alert	593.0	562	6	78.0	81.0	2.0	11.0	·	1.0	5.0	·	·	5.0	42.0	27.0	6.0	51.0	12.0	3.0	12.0	17.0	28.0	1.0	17.0	97.0	102.0	·	·	·	1.0	·	2.0	1.0
Bolton Road Alert	396.0	215	9	24.0	26.0	2.0	7.0	5.0	·	22.0	·	·	53.0	·	4.0	·	30.0	43.0	1.0	15.0	9.0	5.0	7.0	12.0	97.0	53.0	·	·	·	·	·	·	1.0
Bones Knob Alert	466.0	250	H	22.0	16.0	1.0	11.0	·	·	27.0	·	·	17.0	·	2.0	3.0	61.0	40.0	1.0	81.0	3.0	52.0	22.0	33.0	71.0	3.0	·	·	·	·	·	·	·
Brinsmead Alert	404.0	359	G	24.0	55.0	1.0	6.0	11.0	·	7.0	·	1.0	8.0	·	25.0	·	40.0	31.0	2.0	14.0	3.0	17.0	13.0	7.0	84.0	50.0	·	·	·	3.0	1.0	1.0	·
Buchlands TM	573.0	475	7	30.0	92.0	5.0	1.0	·	·	·	·	·	9.0	·	61.0	8.0	24.0	24.0	42.0	25.0	1.0	5.0	24.0	46.0	105.0	61.0	·	·	·	9.0	·	4.0	8.0
Cairns Aero	410.0	397	6	32.2	73.2	1.8	8.0	6.8	·	1.6	·	·	19.4	0.6	38.6	0.2	48.6	2.0	0.4	3.2	5.2	15.8	11.2	6.4	81.6	43.8	·	·	·	5.0	·	5.4	·
Cairns Airport Alert	408.0	401	6	34.0	70.0	2.0	7.0	9.0	·	1.0	·	·	21.0	·	34.0	1.0	51.0	·	·	3.0	4.0	9.0	11.0	7.0	89.0	44.0	·	·	·	9.0	·	2.0	·
Cairns Severin St	493.0	451	7	21.0	71.2	5.0	37.0	0.8	·	6.4	·	·	12.0	·	35.0	0.8	49.0	10.0	4.0	5.0	3.0	25.0	14.0	11.0	87.2	81.0	0.4	·	·	3.0	·	5.0	0.2
Cape Flattery	388.6			8.4	5.0	59.4	3.8	1.4	0.2	6.0	6.4	·	22.2	26.6	54.6	0.8	5.0	0.2	·	4.0	1.6	6.0	44.8	54.0	25.2	5.2	12.4	5.6	·	·	3.2	0.2	10.0	25.6
China Camp TM	396.0			10	136.0	10.0	4.0	·	·	7.0	22.0	3.0	4.0	·	6.0	·	22.0	9.0	11.0	·	·	34.0	4.0	14.0	44.0	46.0	·	3.0	·	·	2.0	·	13.0	1.0
Clyde Rd Alert	622.0			43.0	90.0	9.0	18.0	1.0	·	·	2.0	·	10.0	·	35.0	4.0	32.0	10.0	23.0	8.0	2.0	11.0	36.0	68.0	113.0	97.0	·	·	·	8.0	·	3.0	8.0
Cooktown Airport	424.2	278	8	31.4	46.0	81.8	2.0	10.0	1.2	25.4	6.6	·	8.8	1.6	71.2	0.4	·	1.0	6.6	13.0	1.0	11.0	4.8	14.4	25.0	6.4	14.8	1.2	·	·	33.6	·	4.0	·
Cooktown Crossing TM	93.0				8.0	1.0	1.0			2.0		3.0	·	15.0	1.0							4.0	14.0	34.0	13.0	1.0	1.0							
Copperlode Dam Alert	504.0	465	5	21.0	56.0	3.0	8.0	3.0	·	18.0	·	·	28.0	·	48.0	·	25.0	43.0	1.0	24.0	9.0	14.0	5.0	8.0	116.0	68.0	·	·	·	1.0	·	4.0	1.0
Daintree Village	477.5	481	7	14.0	79.0	31.0	6.0	16.0	·	7.0	·	·	6.0	·	14.0	·	14.0	15.0	16.0	»	29.0	17.0	15.0	39.0	70.0	22.0	16.0	·	·	20.0	·	11.0	2.5
Deeral	693.4	649	6	131.0	85.0	9.0	14.0	2.0	·	22.0	5.0	3.0	22.0	3.0	19.0	6.0	28.0	24.0	4.0	3.0	0.4	18.0	23.0	38.0	112.0	116.0	·	·	·	2.0	·	4.0	2.0
Emerald Crest Alert	318.0	199	9	7.0	31.0	2.0	7.0	3.0	·	4.0	·	·	31.0	·	5.0	·	30.0	27.0	11.0	50.0	5.0	14.0	12.0	15.0	62.0	12.0	·	·	·	·	·	·	·
Evelyn State Forest	348.6	248	8	11.0	35.0	0.2	»	5.0	·	34.4	·	·	4.0	31.4	58.2	1.4	34.4	12.6	2.4	24.4	9.0	8.4	7.4	5.0	50.0	17.0	0.2	·	·	·	·	2.0	0.2
Flaggy Creek Alert	561.0			21.0	30.0	1.0	11.0	5.0	·	98.0	·	26.0	33.0	·	2.0	·	85.0	15.0	1.0	25.0	24.0	35.0	28.0	23.0	104.0	41.0	·	·	·	2.0	·	1.0	·
Flaggy TM	279.0			7.0	38.0	12.0	3.0	4.0	·	13.0	6.0	·	1.0	17.0	37.0	·	8.0	·	17.0	23.0	6.0	16.0	3.0	18.0	22.0	6.0	3.0	·	·	16.0	·	·	3.0
Fonthill TM	136.0			31.0	6.0	1.0	39.0	·	·	15.0	3.0	13.0	12.0	3.0	2.0	1.0	·	1.0	1.0	·	·	1.0	1.0	1.0	1.0	·	1.0	1.0	·	1.0	·	1.0	·
Gillies Lookout Alert	432.0			29.0	36.0	3.0	51.0	4.0	·	40.0	5.0	3.0	5.0	·	27.0	1.0	30.0	13.0	2.0	46.0	9.0	10.0	20.0	18.0	65.0	34.0	·	·	·	·	·	1.0	2.0
Glen Allyn TM	406.0			56.0	42.0	2.0	16.0	2.0	·	35.0	2.0	18.0	31.0	·	47.0	·	·	·	·	·	·	14.0	2.0	17.0	83.0	53.0	·	·	·	·	·	6.0	5.0
Glen Allyn	574.0	338	8	84.0	55.0	·	13.0	6.0	·	21.0	»	»	»	»	»	85.0	45.0	»	28.0	32.0	3.0	22.0	»	»	»320.0	60.0	·	·	·	·	·	·	·
Glen Harding	174.5	127	6	9.0	8.0	·	5.0	·	8.0	15.5	·	·	·	36.0	·	·	3.0	3.5	·	·	5.5	44.0	25.0	17.0	·	·	·	·	·	·	·	·	·
Goldsborough Valley Alert	498.0			76.0	42.0	4.0	1.0	17.0	·	26.0	14.0	·	35.0	1.0	20.0	5.0	44.0	7.0	2.0	12.0	7.0	14.0	31.0	20.0	72.0	59.0	·	·	·	2.0	1.0	6.0	·
Gordonvale Alert	567.0	376	8	44.0	92.0	6.0	41.0	3.0	·	5.0	1.0	·	25.0	·	64.0	·	46.0	22.0	2.0	45.0	·	5.0	11.0	16.0	91.0	69.0	·	·	·	·	·	·	1.0
Greenhaven Alert	669.0	374	H	33.0	137.0	·	5.0	10.0	1.0	39.0	·	1.0	2.0	21.0	42.0	1.0	46.0	63.0	5.0	32.0	4.0	17.0	1.0	39.0	117.0	51.0	·	·	·	·	·	2.0	·
Greenhaven	556.8	367	8	37.0	145.6	0.8	8.2	11.3	3.4	40.6	0.2	2.6	2.0	22.0	44.8	·	·	·	·	·	4.2	17.8	1.8	38.8	121.4	54.0	·	·	0.2	0.2	·	4.0	0.4
Happy Valley	713.8	646	7	61.0	86.0	8.0	9.0	5.0	0.2	3.0	0.2	·	12.0	0.2	55.0	5.8	29.0	14.0	11.0	14.0	2.0	15.0	41.0	97.0	149.0	108.0	2.4	·	·	5.0	0.2	8.0	3.0
Hazelmere	338.0	329	7		54.0						37.0	·	44.0	79.0	·	·	41.0	·	·	·	50.0	·	·	12.0	·	·	·	·	21.0	·	·	·	·	·
Herberton Alert	259.0	183	9	16.0	13.0	3.0	3.0	·	·	23.0	·	·	4.0	2.0	9.0	1.0	30.0	17.0	17.0	47.0	3.0	28.0	1.0	7.0	28.0	4.0	·	·	·	·	·	4.0	·
Herberton White St	281.6	241	7	20.0	15.4	1.8	3.0	·	·	28.8	·	·	9.0	6.4	6.8	1.0	31.2	9.0	20.0	34.0	3.0	40.0	1.6	7.6	30.6	6.6	·	·	·	·	·	9.0	·
Hills Creek TM	430.0			20.0	77.0	2.0	8.0	4.0	·	2.0	·	·	10.0	·	23.0	·	24.0	10.0	11.0	5.0	1.0	24.0	23.0	8.0	95.0	65.0	·	·	·	4.0	·	11.0	1.0
Ibis Dam TM	339.0			2.0	16.0	·	6.0	·	2.0	2.0	·	·	17.0	8.0	·	·	4.0	15.0	·	12.0	5.0	14.0	2.0	1.0	98.0	·	·	·	·	·	·	·	·
Innot Hot Springs Township	349.4	187	9	3.6	9.8	0.6	0.2	·	1.6	7.4	·	·	·	46.0	2.6	4.4	5.4	·	·	15.4	7.2	17.0	5.4	12.2	9.2	0.4	·	·	·	·	·	1.0	·
Jepoonvale Alert	504.0	474	7	66.0	142.0	4.0	2.0	1.0	·	37.0	·	·	21.0	1.0	26.0	»	·	·	·	1.0	·	15.0	·	57.0	63.0	44.0	1.0	·	·	·	·	1.0	2.0
Julatten	383.6	347	7	17.4	29.4	2.6	3.2	4.0	·	12.0	3.4	4.0	14.4	·	0.4	0.2	41.8	5.6	13.0	5.2	10.0	39.8	4.0	81.8	105.0	27.0	1.6	·	·	1.4	·	1.0	4.4
Kairi Research Station	491.9	255	10	27.0	90.0	2.4	5.6	5.2	·	23.0	5.8	7.8	8.8	25.6	0.8	1.4	43.0	17.4	2.0	72.4	5.4	36.0	28.2	22.6	102.0	19.0	0.4	·	0.2	0.1	0.1	4.0	1.8
Kamerunga Br Alert	406.0	372	6	26.0	55.0	2.0	4.0	2.0	·	8.0	·	3.0	4.0	·	20.0	1.0	35.0	59.0	6.0	5.0	4.0	9.0	11.0	6.0	84.0	39.0	·	·	·	3.0	·	·	·
Kareeya	254.9	297	5	»	»	»	77.0			24.8	»	»	»	74.0	19.0	2.4					45.0	19.5	0.4	16.0				0.2		6.0			
Koombooloomba Alert	18.0	327	L													·									8.0	5.0					·	5.0	·
Kuranda Railway Station	550.5	413	8	25.0	46.0	3.0	7.0	·	·	5.0	·	12.0	24.0	·	24.0	0.5	29.0	66.0	3.0	13.0	10.0	32.0	30.0	9.0	114.0	82.0	·	·	·	·	·	6.0	·	9.0	1.0
Leslie Ck TM	433.0			23.0	22.0	1.0	1.0	6.0	·	20.0	·	1.0	1.0	6.0	20.0	3.0	42.0	21.0	·	104.0	25.0	10.0	6.0	27.0	73.0	11.0	·	·	·	·	·	·	2.0	2.0
Low Isles Lighthouse	531.8	401	8	5.6	123.0	6.0	4.2	·	·	1.2	0.6	1.8	13.0	0.2	38.2	0.6	72.0	17.0	86.6	0.4	·	13.2	55.8	15.8	82.2	29.0	·	·	·	5.0	·	17.6	5.8
Maalan Road Alert	766.0	434	H	51.0	129.0	4.0	17.0	10.0	1.0	26.0	·	·	1.0	31.0	62.0	3.0	55.0	92.0	3.0	40.0	9.0	26.0	1.0	34.0	107.0	58.0	·	·	·	·	·	3.0	3.0
Malanda Alert	500.0	307	9	32.0	30.0	1.0	13.0	15.0	·	28.0	1.0	7.0	1.0	3.0	47.0	2.0	36.0	40.0	1.0	58.0	13.0	25.0	2.0	30.0	66.0	21.0	·	·	·	1.0	·	4.0	2.0
Malanda Post Office	547.1	285	10	»	·	»	73.0	17.2	·	31.2	·	·	13.4	3.2	49.0	1.2	71.0	·	·	»105.4	18.0	26.4	3.2	34.0	»	92.0	·	·	·	0.8	·	8.4	·
Mareeba Airport	482.8	231	H	10.4	14.8	2.2	72.4	3.0	0.8	11.4	·	·	76.0	·	0.4	·	38.0	13.0	24.2	63.6	11.8	26.2	26.6	26.6	57.0	4.4	·	·	·	·	·	·	·
Mareeba Alert	368.0	192	9	14.0	10.0	2.0	44.0	14.0	·	31.0	·	·	19.0	·	2.0	·	28.0	8.0	26.0	45.0	10.0	30.0	4.0	16.0	51.0	14.0	·	·	·	·	·	·	·
Mareeba South Edge Res	299.8	209	8	15.0	9.8	1.4	15.2	9.0	0.9	9.0	·	·	12.8	3.0	2.7	0.4	29.0	3.0	0.6	48.0	15.2	28.4	5.0	36.6	47.8	7.0	·	·	·	·	·	·	·
Mareeba TM	343.0	201	9	15.0	11.0	1.0	43.0	12.0	·	32.0	·	·	19.0	·	2.0	·	28.0	8.0	29.0	46.0	9.0	13.0	1.0	15.0	52.0	13.0	·	·	·	·	·	·	·
McKell Road Alert	410.0	267	9	42.0	39.0	1.0	3.0	25.0	·	37.0	1.0	·	·	22.0	71.0	1.0	43.0	11.0	4.0	17.0	46.0	9.0	9.0	4.0	5.0	7.0	5.0	4.0	4.0					
McLeod River TM	260.0			·	2.0	2.0	11.0	·	47.0	·	·	3.0	7.0	·	38.0	·	10.0	1.0	2.0	8.0	15.0	38.0	19.0	31.0	20.0	3.0	3.0	·	·	·	·	·	·	·
Meadowbank	192.0	192	7	·	·	·	8.0	·	15.0	·	·	·	·	86.0	7.0	·	·	11.0	20.0	16.0	17.0	38.0	13.0	11.0	·	·	·	·	·	·	·	·	·
Meringa Sugar Exp Stn	511.9	379	H	22.0	82.0	16.0	24.0	18.0	·	7.0	»	»	35.0	·	36.0	0.4	57.0	»	»	46.0	2.0	7.5	9.0	8.0	106.0	53.0	·	·	·	·	·	·	·
Miriwa Miriwa Alert	713.0	364	H	68.0	94.0	1.0	18.0	20.0	1.0	29.0	·	·	·	23.0	42.0	1.0	41.0	51.0	3.0	44.0	40.0	23.0	1.0	86.0	92.0	30.0	·	·	·	·	·	2.0	1.0
Mona Mona Alert	445.0	285	8	13.0	27.0	1.0	10.0	·	·	45.0	·	15.0	59.0	·	·	·	35.0	24.0	·	8.0	33.0	19.0	18.0	39.0	65.0	38.0	·	·	·	2.0	·	·	·
Mossman Central Mill	552.2	476	7	»	67.0	4.0	25.0	2.0	1.2	21.0	·	7.0	38.0	·	·	·	43.0	53.0	74.0	7.0	5.0	48.0	12.0	11.0	95.0	50.0	4.0	·	·	5.0	·	·	·
Mossman South Alchera Drive	533.6	460	7	8.0	54.0	·	»	28.0	·	23.0	2.0	4.0	30.0	0.8	2.0	0.4	36.0	49.4	69.4	6.4	·	57.0	12.0	8.2	105.4	27.4	1.6	·	·	6.4	·	1.8	0.6
Mt Garnet Alert	175.0	359	6	5.0	37.0	1.0	19.0	·	1.0	21.0	·	·	·	18.0	4.0	·	2.0	7.0	6.0	5.0	1.0	21.0	3.0	32.0	8.0	·	·	·	·	·	·	·	·
Mt Garnet Post Office	250.5	380	8	7.2	51.0	·	21.4	·	3.5	51.0	·	·	0.8	99.2	17.0	·	»	»	14.6	5.4	3.0	21.7	6.4	32.0	7.0	·	·	·	·	·	·	·	1.8
Mt Sheridan	601.4	441	8	28.2	91.0	1.8	5.8	6.8	·	22.2	0.6	·	28.8	·	65.0	·	61.2	86.8	1.4	22.2	8.2	15.0	9.2	6.8	111.0	72.8	·	·	·	2.8	·	·	8.8
Mt Sophia				98.0	110.0	14.0	8.0	·	·	23.0	4.0	·	21.0	·	15.0	2.0	25.0	·	9.0	16.0	·	13.0	20.0	37.0	114.0	133.0	·	·	·	3.0	·	·	·
Murray Springs Alert	179.0	157	7	14.0	1.0	·	13.0	·	5.0	·	·	·	4.0	10.0	4.0	·	9.0	56.0	·	4.0	17.0	7.0	4.0	5.0	16.0	8.0	·	·	·	·	·	·	1.0
Myola Alert	539.0	391	8	31.0	42.0	2.0	8.0	2.0	·	19.0	·	37.0	16.0	·	39.0	·	29.0	58.0	1.0	12.0	12.0	45.0	29.0	3.0	105.0	40.0	·	·	·	4.0	·	4.0	3.0
Northcote Homestead	384.1	208	9	11.0	15.6	1.2	9.0	7.2	»	15.8	1.2	1.4	57.2	0.2	6.4	·	16.2	0.8	0.4	22.8	57.8	35.2	11.2	58.4	88.6	5.2	0.2	·	0.8	·	·	·	·
Nuffings TM	14.0			1.0	1.0	·	1.0	·	1.0	·	1.0	·	1.0	·	·	1.0	·	1.0	·	1.0	·	·	1.0	·	1.0	·	1.0	·	1.0	·	·	·	1.0	·
Nympton Glen	516.8	244	H	26.5	93.0	1.2	12.0	0.5	0.4	24.8	0.2	·	·	11.0	57.8	2.5	50.0	45.7	5.0	37.5	0.8	9.5	»	25.2	80.0	29.4	0.5	0.2	·	·	·	·	0.5	2.5
O'Donoghue Rd TM	540.0			4.0	81.0	2.0	34.0	4.0	·	9.0	·	15.0	15.0	·	4.0	·	24.0	26.0	122.0	9.0	3.0	26.0	10.0	8.0	108.0	26.0	4.0	·	·	4.0	1.0	9.0	·
Palmer River TM	240.0	194	7	·	4.0	7.0	16.0	·	1.0	26.0	·	·	7.0	10.0	4.0	29.0	·	·	9.0	16.0	9.0	3.0	22.0	18.0	11.0	15.0	17.0	·	·	·	·	10.0	3.0
Parramatta Park	494.9			23.8	70.0	2.5	45.0	0.4	·	6.0	·	·	11.5	0.2	38.5	0.3	56.0	10.0	3.5	6.8	2.5	30.0	15.0	9.6	78.0	77.0	0.2	·	·	2.8	·	4.0	0.2
Peets Bridge Alert	555.0	352	9	47.0	85.0	5.0	39.0	7.0	·	13.0	2.0	·	15.0	·	27.0	3.0	45.0	21.0	10.0	25.0	1.0	5.0	11.0	19.0	91.0	73.0	·	·	·	·	·	·	1.0
Peets Bridge TM	492.0	356	8	42.0	88.0	3.0	34.0	5.0	·	30.0	1.0	1.0	31.0	·	25.0	·	47.0	18.0	8.0	21.0	1.0	3.0	10.0	16.0	85.0	67.0	1.0	·	·	·	·	·	·
Petford	306.7	206	8	15.2	18.2	·	9.8	·	14.6	17.2	·	·	4.8	25.6	36.8	3.6	8.8	52.5	1.6	9.0	22.6	»	14.9	32.4	23.0	·	·	·	·	·	·	·	·
Port Douglas - Warner St	498.8	402	7	4.6	85.0	2.0	9.2	4.8	·	13.2	»	6.8	37.0	·	21.4	·	43.2	49.4	30.0	2.0	3.4	37.0	44.2	10.0	84.2	25.4	·	·	·	2.4	·	1.6	1.2
Ravenshoe Alert	455.0	254	H	23.0	79.0	3.0	8.0	19.0	1.0	17.0	·	·	4.0	16.0	16.0	2.0	40.0	60.0	3.0	24.0	·	19.0	2.0	34.0	63.0	29.0	·	·	·	·	·	·	1.0
Ravenshoe Binbrook Estate	255.5	192	8	13.0	72.0	1.0	7.0	·	·	34.0	·	·	6.0	31.0	2.0	»	33.5	3.0	1.0	19.0	0.8	20.0	2.5	21.0	32.0	7.0	·	·	·	·	·	·	·
Ravenshoe Kuradila Street	423.2	224	10	»	»	»124.0	2.0	1.0	40.0	·	·	·	6.0	10.0	27.0	5.0	»	»	»	97.0	10.0	15.0	3.0	23.0	»	»	80.0	0.2	·	·	·	·	·
Reef Park	434.2	397	S	3.8	46.0	0.8	8.0	·	·	·	»	22.0	»	17.0	42.6	·	30.0	54.0	20.0	0.6	»	»	52.4	»115.0	21.6	·	·	·	·	2.4	·	·	·
Saddle Mountain Alert	463.0	402	6	28.0	61.0	2.0	6.0	3.0	·	2.0	·	4.0	10.0	1.0	10.0	·	29.0	72.0	6.0	9.0	8.0	28.0	28.0	9.0	97.0	47.0	·	·	·	7.0	·	10.0	1.0
Shiptons Flat	362.8	344	7	»	78.0	9.0	0.4	»	»	29.6	»	23.2	12.2	0.8	25.0	6.6	»	41.6	14.6	1.0	4.6	4.0	47.6	20.0	22.2	5.2	11.2	4.2	·	·	·	·	·
Silver Valley TM	6.0	105	L	·	·	·	·	·	·	·	·	·	·	·	·	·	4.0	·	·	·	·	2.0	·	·	·	·	·	·	·	·	·	·	·
Simmonds Creek TM	484.0			31.0	78.0	2.0	34.0	6.0	·	4.0	·	·	8.0	·	45.0	·	32.0	23.0	7.0	5.0	1.0	6.0	14.0	5.0	125.0	61.0	·	·	·	1.0	·	·	·

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as ".". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Tapes	827.5	486	9	»	»	»241.0	5.0	.	48.5	0.2	0.6	»	»	»	»	»127.0	4.5	25.0	»	»	65.0	140.0	109.0	48.0	»	»	»	»	»	1.5	7.0	4.0					
Tree House Creek	845.4	657	8	62.0	96.0	4.0	22.0	0.6	.	1.4	0.2	.	11.0	0.2	51.0	3.0	36.4	11.8	8.0	3.8	0.8	18.8	20.2	96.0	86.0	118.0	0.2	.	.	.	2.8	.	6.2	1.4				
TuQy Web Alert	7.0	310	L																					3.0						1.0	3.0	.					
Upper Barron	449.7	260	9	19.2	1.7	1.8	23.0	20.2	10.0	21.0	.	1.0	»	26.6	42.0	»	43.2	35.6	15.0	51.0	22.2	35.2	5.6	29.2	»	43.2	.	.	.	.	.	.	.	.				
Upper Rudd Creek Alert	262.0	209	7	7.0	43.0	2.0	7.0	1.0	80.0	10.0	.	.	.	37.0	.	.	2.0	25.0	5.0	.	1.0	49.0	8.0	1.0	2.0	.	.	.	.	4.0	.	.	.	.				
Waitamia Research Station	423.6	220	9	14.4	10.6	0.4	18.6	0.4	.	13.8	.	.	22.8	.	.	.	48.0	28.2	8.4	81.4	12.2	90.2	21.6	81.8	59.4	9.6	.	.	.	.	.	.	0.2	0.2				
Whyanbeel Ck TM	440.0			8.0	74.0	7.0	16.0	13.0	.	31.0	1.0	2.0	9.0	.	3.0	.	21.0	25.0	28.0	4.0	3.0	83.0	8.0	13.0	90.0	28.0	8.0	.	.	.	7.0	.	3.0	.				
Whyanbeel Valley	510.8	325	6	7.0	89.4	12.0	13.0	7.2	.	21.2	3.8	3.4	15.4	3.0	3.0	.	20.4	27.8	52.4	2.1	2.1	25.0	51.2	8.1	59.0	25.6	9.0	.	.	.	7.0	.	3.4	.				
Wondoola	334.6	253	9	29.8	40.4	1.4	18.8	4.8	.	17.6	0.4	.	.	4.0	24.8	0.8	45.8	3.8	0.4	59.8	1.8	16.0	1.4	4.4	40.2	8.4	.	.	.	.	.	.	5.6	0.4				
Woongara TM	249.0			12.0	8.0	1.0	3.0	1.0	2.0	3.0	.	.	8.0	49.0	12.0	5.0	46.0	4.0	.	31.0	11.0	21.0	1.0	9.0	26.0	4.0	.	.	.	.	1.0	.	.	.				
Yourka Alert	211.0	188	6	17.0	6.0	2.0	3.0	.	4.0	.	.	.	8.0	11.0	12.0	1.0	36.0	19.0	83.0	16.0	.	20.0	1.0	9.0	12.0	4.0	.	.	.	.	.	.	.	1.0				

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "·". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Herbert North Coast (32)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Abergowrie Alert	307.0	263	7	77.0	5.0	9.0	1.0	1.0	1.0	2.0	»	·	21.0	»	5.0	33.0	14.0	10.0	3.0	6.0	8.0	21.0	10.0	13.0	45.0	22.0	·	»	»	»	»	»	»	2.0
Abergowrie Bridge Alert	271.0	303	5	65.0	7.0	3.0	2.0	»	3.0	12.0	»	·	7.0	»	4.0	12.0	14.0	9.0	8.0	1.0	1.0	17.0	8.0	14.0	54.0	24.0	·	»	»	»	»	»	»	7.0
Abergowrie TM	153.0			61.0	4.0	10.0	1.0	·	1.0	1.0	»	·	18.0	»	8.0	35.0	9.0	·	1.0	1.0	·	1.0	1.0	2.0	1.0	·	·	»	»	»	»	»	»	»	·
Alligator Creek Alert	203.0	267	4	9.0	·	8.0	14.0	2.0	»	·	»	·	1.0	33.0	32.0	17.0	10.0	»	»	3.0	8.0	14.0	14.0	10.0	»	9.0	1.0	»	»	»	»	»	»	2.0
Allingham Forrest Drive				5.2	35.0	2.0	·	»	0.5	8.0	»	·	10.5	16.0	3.0	»	31.5	8.0	4.5	·	·	12.0	38.0		4.0	14.0	17.0	»	»	»	·	»	»	»	
Bambaroo	338.8	420	5	22.1	5.2	2.8	13.4	0.2	1.2	8.4	»	·	3.6	5.6	43.0	0.6	7.4	10.8	1.0	·	23.8	14.8	17.8	75.8	48.8	26.4	0.2	»	»	0.2	5.8	»	»	·
Bemerside	324.2	429	5	44.2	25.4	19.2	2.8	·	0.8	1.8	»	4.6	14.4	3.8	3.8	2.2	8.0	27.8	10.4	·	·	14.2	4.8	68.6	40.8	21.2	0.4	»	»	»	1.2	»	»	4.6
Bilyana Alert	641.0	493	7	125.0	62.0	1.0	27.0	10.0	2.0	2.0	»	·	58.0	12.0	67.0	30.0	59.0	19.0	11.0	7.0	1.0	27.0	·	10.0	84.0	45.0	·	»	»	»	»	»	»	1.0
Bingil Bay	448.7	482	6	12.5	105.0	0.4	3.0	·	1.0	·	»	·	27.0	»	1.8	41.2	13.0	33.0	17.8	2.0	0.8	21.8	0.2	31.6	109.0	11.2	5.8	»	»	»	»	»	8.6	5.2
Black River Alert	340.0	325	5	2.0	»	40.0	97.0	·	·	7.0	»	»	20.0	60.0	21.0	22.0	·	»	»	4.0	1.0	4.0	18.0	17.0	11.0	6.0	2.0	»	»	»	7.0	»	»	·
Black River TM	338.0	297	6	2.0	·	41.0	100.0	1.0	»	8.0	»	·	20.0	62.0	20.0	25.0	·	»	»	4.0	·	1.0	13.0	18.0	10.0	6.0	2.0	»	»	»	7.0	»	»	·
Black Wallaby Alert	230.0	329	3	11.0	1.0	5.0	20.0	4.0	·	·	»	9.0	44.0	78.0	»	·	»	»	·	1.0	5.0	8.0	5.0	21.0	5.0	6.0		»	»	»	10.0	»	»	1.0
Blue Range TM	8.0	242	L																					5.0		1.0								
Bluewater Alert	263.0	331	4	2.0	·	2.0	23.0	·	»	4.0	»	»	4.0	40.0	5.0	5.0	1.0	1.0	5.0	»	41.0	3.0	83.0	»	25.0	3.0	1.0	»	»	»	1.0	»	»	5.0
Bluewater TM	208.0	298	3	6.0	·	2.0	23.0	1.0	»	3.0	»	·	4.0	39.0	5.0	5.0	1.0	»	·	·	23.0	1.0	62.0	»	22.0	2.0	1.0	»	»	»	»	»	»	8.0
Bohle River Alert	52.0	273	2	23.0	1.0	3.0	13.0	9.0	·	»																								1.0
Bohle River TM	160.0	148	7	25.0	·	7.0	15.0	9.0	·	1.0	»	32.0	16.0	20.0	1.0	»	8.0	1.0	»	1.0	5.0	·	1.0	16.0	15.0	2.0	»	»	»	8.0	»	»	2.0
Bulgun Creek Alert	584.0	700	5	51.0	106.0	7.0	3.0	·	1.0	6.0	»	·	14.0	1.0	7.0	14.0	78.0	13.0	67.0	4.0	10.0	27.0	·	7.0	111.0	53.0	1.0	»	»	»	»	»	1.0	9.0
Bushland Beach AL	280.0			1.0	1.0	7.0	70.0	»	·	10.0	»	12.0	56.0	57.0	4.0	9.0	9.0	13.0	·	19.0	·	4.0	26.0	1.0	6.0	5.0	·	»	»	»	»	»	»	·
Cardwell Gap Alert	375.0			64.0	18.0	22.0	1.0	·	1.0	3.0	»	»	6.0	1.0	16.0	20.0	9.0	11.0	18.0	»	»	11.0	12.0	77.0	45.0	37.0	1.0	»	»	»	1.0	»	»	5.0
Cardwell Marine Pde	442.8	442	6	13.2	20.5	11.3	17.8	5.0	»	»	»	»	47.5	»	28.2	51.2	35.2	4.4	4.4	0.2	14.0	48.4	6.2	18.4	63.8	50.2	·	»	»	»	»	»	»	2.0
Cardwell Range	405.6	395	7	64.6	17.2	22.0	1.6	0.4	1.0	2.8	»	»	5.2	1.0	15.4	38.0	10.0	13.0	19.0	0.2	·	11.0	11.0	72.0	53.0	37.0	4.2	»	»	»	2.0	»	»	4.2
Central Mill Alert	658.0	439	8	26.0	112.0	·	1.0	1.0	·	·	»	·	60.0	»	23.0	7.0	55.0	14.0	109.0	8.0	1.0	17.0	8.0	38.0	129.0	47.0	»	»	»	»	»	»	1.0	1.0
Central Mill TM	533.0			26.0	105.0	·	1.0	1.0	·	1.0	»	·	57.0	»	22.0	4.0	51.0	6.0	46.0	5.0	1.0	7.0	2.0	35.0	119.0	43.0	»	»	»	»	»	»	1.0	»
Christmas Creek Station	169.1	154	7	»	2.2	6.8	16.9	·	14.9	2.8	»	·	2.2	5.7	0.7	»	»	4.4	»	·	19.2	30.5	14.2	»	48.1	»	»	»	»	»	»	»	»	1.0
Cluden Alert	211.0			8.0	»	1.0	27.0	·	»	8.0	»	·	47.0	43.0	21.0	5.0	·	5.0	3.0	1.0	11.0	5.0	4.0	»	15.0	10.0	1.0	»	»	»	1.0	»	»	·
Coasts Alert	684.0	497	8	57.0	228.0	4.0	1.0	2.0	4.0	6.0	»	»	31.0	·	86.0	4.0	51.0	33.0	69.0	10.0	4.0	29.0	14.0	41.0										
Crawfords Lookout Alert	769.0	478	9	94.0	108.0	8.0	3.0	12.0	·	11.0	»	»	15.0	1.0	46.0	3.0	89.0	101.0	8.0	5.0	5.0	75.0	»	103.0	142.0	40.0	·	»	»	»	1.0	»	5.0	1.0
Dalrymple Road Alert	202.0			11.0	1.0	39.0	16.0	2.0	·	·	·	17.0	32.0	19.0	4.0	·	·	1.0	·	2.0	5.0	3.0	11.0	12.0	4.0	7.0	·	»	»	»	12.0	·	·	9.0
Daradgee	423.6	489	8	»	102.4	1.4	3.0	1.8	·	6.0			11.4	·	23.4	6.8	34.4	10.6	58.0	33.0	0.6	9.2	»	»	»	133.6	0.2				1.4	·	4.8	5.6
Davidson Creek Alert	380.0	446	4	81.0	84.0	4.0	·	1.0	2.0	4.0	»	»	21.0	13.0	10.0	4.0	2.0	1.0	1.0	1.0	·	·	10.0	94.0	42.0	·	»	»	»	·	·	4.0	1.0
Deeragun Alert	258.0	354	3	20.0	·	9.0	80.0	1.0	·	19.0	»	1.0	2.0	58.0	2.0	14.0	·	·	4.0	15.0	9.0	3.0	14.0	2.0	1.0	3.0	4.0	»	»	»	5.0	·	·	·
Elphinstone Pocket No1	116.2	347	6	11.4	11.6	5.8	1.4	·	2.4	5.0	»	·	3.6	·	4.2	13.4	21.8	13.6	7.6	0.8	·	21.6	10.4	15.4	55.0	44.6	·	»	»	»	·	·	·	7.6
Euramo Alert	521.0	480	8	95.0	82.0	»	1.0	»	3.0	2.0	»	·	16.0	1.0	2.0	28.0	40.0	19.0	24.0	·	20.0	34.0	·	7.0	77.0	82.0	1.0	»	»	»	·	·	1.0	8.0
Euramo TM	450.0	379	7	71.0	71.0	1.0	·	·	1.0	1.0	»	·	14.0	·	·	25.0	37.0	18.0	23.0	·	17.0	31.0	·	1.0	73.0	58.0	1.0	»	»	»	·	·	·	8.0
Gairloch Alert	280.0	368	4	31.0	19.0	34.0	5.0	·	1.0	4.0	»	4.0	27.0	·	5.0	·	31.0	7.0	»	»	·	19.0	10.0	69.0	29.0									5.0
Gairloch	300.0	371	5	34.0	19.0	32.4	2.0	·	·	3.0	»	2.4	22.0	·	6.4	·	21.4	»	»	5.0	»	17.0	8.0	66.0	27.0	30.0	7.4	»	»	»	·	»	»	4.0
Gleesons Mill Alert	144.0	291	3	13.0	»	4.0	12.0	·	·	1.0	»	·	8.0	22.0	3.0	2.0	2.0	»	·	·	19.0	16.0	16.0	23.0	1.0	»	»	»	»	»	»	»	»	2.0
Gleneagle Alert	116.0	155	5	·	3.0	»	3.0	·	7.0	»	»	·	·	1.0	14.0	1.0	2.0	23.0	·	1.0	2.0	41.0	6.0	19.0	1.0	2.0	»	»	»	»	»	»	»	·
Gleneagle TM	·			·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Gowrie Creek TM	234.0	174	8	67.0	8.0	8.0	2.0	1.0	·	3.0	»	·	13.0	·	15.0	25.0	8.0	5.0	1.0	·	·	19.0	2.0	21.0	29.0	13.0	·	»	»	»	»	»	»	·
Halifax Alert	960.0	368	9	3.0	·	58.0	3.0	1.0	»	4.0	»	3.0	26.0	6.0	·	1.0	45.0	6.0	·	·	1.0	23.0	7.0	86.0	28.0	24.0	24.0	»	»	»	»	»	»	9.0
Halifax Macrossan St	933.6	410	9	23.0	32.0	14.0	2.0	0.2	·	4.7		2.0	23.0	5.2	0.8	·	44.0	5.8	0.4	·	0.5	21.4	9.2	70.4	24.0	22.0	21.2								3.8
Hawkins Creek	186.2	429	6	78.0	26.0	17.0	3.0	·	2.0	7.0	»	·	13.0	·	5.0	2.0	24.0	8.0	7.0	0.8	·	15.0	3.0	52.0	85.0	35.0	·	»	»	»	0.4	»	»	4.0
Horse Shoe Bend	138.6	177	8	»	12.0	»	18.0	4.8	2.4	17.2	»	·	2.2	·	»	33.8	6.0	8.2	2.2	·	5.6	7.4	17.8	·	4.0	·	·	»	»	»	·	·	·	·
Ingham Composite	309.2	390	5	11.6	11.4	57.0	2.0	»	0.6	6.2	»	4.8	34.4	·	3.2	·	4.6	7.9	1.2	·	·	22.8	16.1	72.2	11.4	27.6	5.4	»	»	»	2.6	»	»	5.2
Ingham Depot Alert	337.0	301	6	9.0	4.0	52.0	3.0	·	»	5.0	»	·	47.0	»	4.0	·	3.0	8.0	2.0	»	»	24.0	28.0	97.0	30.0	12.0	2.0	»	»	»	4.0	»	»	3.0
Ingham Pump Station AL	208.0	320	5	17.0	24.0	32.0	2.0	1.0	»	1.0	»	·	14.0	»	2.0	»	4.0	9.0	·	·	·	11.0	5.0	30.0	14.0	25.0					1.0	»	»	2.0
Ingham Pump Station TM	5.0	275	L																												2.0	»	»	3.0
Innisfail Wharf Alert	411.0	435	6	17.0	79.0	1.0	1.0	·	·	·	»	·	12.0	»	7.0	27.0	48.0	17.0	70.0	10.0	1.0	7.0	11.0	11.0	40.0	47.0	·	»	»	»	1.0	·	2.0	2.0
Innisfail	442.0	513	5	19.2	84.2	1.6	2.0	·	·	·	»	·	12.0	·	8.2	26.4	49.8	16.0	78.0	11.6	0.8	8.0	13.2	11.0	40.6	51.6	0.2	»	»	»	1.2	0.2	2.8	3.4
Japoonvale Warrabin Rd	739.9	559	9	57.2	142.2	8.2	3.4	·	»	24.2	»	·	27.5	3.2	44.0	6.4	36.2	23.0	70.4	41.0	1.0	14.8	»	56.6	65.8	90.0	·	»	»	»	·	·	5.0	1.8
Jarra Creek Alert	380.0	412	6	»	·	·	·	·	·	1.0	»	·	21.0	10.0	35.0	2.0	24.0	9.0	58.0	6.0	15.0	26.0	1.0	11.0	89.0	82.0	1.0	»	»	»	4.0	·	·	4.0
Kangaroo Hills Station	121.4	145	6	29.8	2.8	7.0	·	·	5.4	·	»	·	5.6	»	·	·	·	·	7.8	·	»	20.0	10.0	24.0	·	·	·	»	»	»	·	·	·	9.0
Kirrama Alert	234.0	203	6	41.0	10.0	4.0	24.0	4.0	5.0	14.0	»	·	4.0	·	26.0	·	15.0	17.0	·	1.0	9.0	4.0	2.0	16.0	21.0	17.0	·	»	»	»	·	·	·	·
Kirwan Alert	217.0	302	3	14.0	»	8.0	18.0	9.0	·	»	»	8.0	66.0	58.0	1.0	·	·	»	»	·	3.0	5.0	23.0	5.0	8.0	»	»	»	»	1.0	»	»	·
Lake Lucy TM	192.0			1.0	·	1.0	33.0	»	25.0	»	»	·	·	2.0	5.0	2.0	3.0	1.0	·	·	71.0	28.0	17.0	3.0	·	·	»	»	»	»	·	·	·	·
Little Bohle River Alert	144.0	303	3	24.0	·	2.0	13.0	14.0	·	3.0	»	3.0	12.0	10.0	1.0	·	2.0	·	»	1.0	18.0	2.0	6.0	17.0	10.0	7.0	·	»	»	»	3.0	»	»	·
Loulea Creek Alert	205.0	289	3	3.0	·	6.0	16.0	»	·	»	»	4.0	54.0	65.0	·	1.0	·	3.0	1.0	9.0	1.0	3.0	9.0	7.0	10.0	10.0	»	»	»	»	·	·	·	1.0
Lucinda Point	311.6	191	9	10.0	43.4	34.6	8.6	·	»	2.4	»	·	4.8	34.6	1.4	·	27.6	8.2	1.0	0.2	·	17.8	5.2	97.8	5.2	0.8	7.6	»	»	»	·	·	·	5.6
Lucinda Township	312.8	379	8	8.6	»	67.4	8.0	·	·	6.8	»	·	26.8	3.0	15.6	·	»	38.4	»	»	·	23.2	8.2	68.6	»	12.8	2.0	»	»	»	·	·	·	15.6
Macknade Sugar Mill	407.8	430	8	24.6	28.0	51.3	4.0	0.2	0.6	5.8	»	3.8	29.3	12.5	1.0	0.2	40.3	10.4	7.3	»	·	24.5	20.0	67.5	17.3	23.0	18.2	»	»	»	1.0	·	2.0	7.6
Magnetic Island - Nelly Bay	295.8			9.0	1.2	16.0	41.0	0.4	·	0.2	»	0.2	28.0	56.5	12.0	0.8	28.5	2.8	0.2	12.0	38.0	8.0	25.5	1.2	»	5.5	»	»	»	»	»	»	·	0.8
Marcs Street Alert	636.0	477	8	51.0	106.0	»	8.0	14.0	·	»	»	·	48.0	·	12.0	8.0	37.0	23.0	105.0	7.0	3.0	15.0	8.0	43.0	109.0	42.0	·	»	»	»	1.0	·	2.0	1.0
McAvoy Bridge Alert	436.0	491	6	27.0	75.0	1.0	2.0	5.0	·	6.0	»	·	15.0	·	12.0	8.0	32.0	26.0	54.0	11.0	·	12.0	14.0	19.0	55.0	56.0	»	»	»	»	1.0	1.0	2.0	2.0
Menavale Alert	698.0	543	8	67.0	133.0	8.0	7.0	1.0	·	5.0	»	6.0	9.0	»	21.0	11.0	24.0	43.0	44.0	41.0	2.0	27.0	»	63.0	144.0	35.0	1.0	»	»	»	1.0	·	3.0	1.0
Michael Creek Alert	312.0	275	7	17.0	9.0	71.0	3.0	26.0	2.0	1.0	1.0	·	1.0	17.0	11.0	21.0	62.0	15.0	5.0	»	·	18.0	8.0	20.0	7.0	1.0	·	»	»	»	·	·	·	2.0
Mourilyan Mill Alert	244.0	419	3	20.0	116.0	1.0	1.0	·	·	·	»	·	9.0	»	1.0	10.0	50.0																		
Mt Bohle Alert	179.0	245	4	6.0	·	12.0	23.0	1.0	·	·	»	19.0	35.0	16.0	13.0	1.0	·	·	·	6.0	4.0	3.0	11.0	5.0	14.0	9.0	·	»	»	»	·	·	·	1.0
Mt Bradley TM	203.0			4.0	»	15.0	1.0	·	23.0				1.0								1.0		38.0								77.0	20.0	29.0	
Mt Fullstop TM	210.0	127	8	·	»	41.0	»	»	11.0	·	»	·	·	16.0	1.0	»	3.0	»	4.0	·	10.0	45.0	60.0	15.0	·	4.0	»	»	»	»	·	·	·	·
Mt Margaret Alert	128.0	319	3	12.0	·	·	·	18.0	·	4.0	»	·	5.0	16.0	1.0	2.0	·	2.0	8.0	1.0	8.0	3.0	17.0	6.0	12.0	5.0	5.0	»	»	»	·	·	·	6.0
Murray Flats Alert	2.0	442	L	»	·	·	·	·	·	·	»	·	·	·	·	·	·	1.0	·	»	·	1.0	·	·										
Muterree Store	588.7	461	8	16.0	6.0	19.0	17.2	0.8	2.6	4.0	»	·	»	60.0	14.0	2.4	73.0	12.0	2.0	·	»	122.7	38.4	129.0	40.8	16.4	0.8	»	»	»	·	·	·	0.1
Mysterton Alert	226.0	285	4	5.0	»	1.0	8.0	·	»	1.0	»	·	61.0	67.0	10.0	·	·	9.0	·	10.0	2.0	4.0	5.0	22.0	11.0	9.0	1.0	»	»	»	·	·	·	·
Nash's Crossing Alert	320.0	307	5	55.0	9.0	7.0	17.0	·	»	1.0	»	·	3.0	1.0	32.0	22.0	10.0	1.0	8.0	9.0	4.0	51.0	12.0	9.0	41.0	27.0	·	»	»	»	·	·	·	3.0
Nelly Bay Alert	109.0			9.0	1.0	13.0	43.0	·	»	·	»	·	22.0	84.0	10.0	2.0	24.0	1.0	·	27.0	53.0	9.0	46.0	1.0	»	4.0	·	»	»	»	·	·	·	·	·
Nerada Alert	597.0	478	8	9.0	157.0	·	12.0	12.0	·	5.0	»	·	16.0	»	22.0	·	37.0	50.0	53.0	11.0	·	5.0	»	4.0	110.0	82.0	»	»	»	»	·	·	2.0	1.0
New Moon Station	206.6	143	8	»	»	37.0	4.4	»	»	6.2	»	·	10.0	23.4	»	21.0	·	·	·	·	·	32.0	15.4	33.6	·	·	·	»	»	»	·	·	·	3.6
North Ward Alert	259.0			·	·	4.0	33.0	»	»	»	»	·	50.0	97.0	2.0	6.0	·	1.0	»	4.0	23.0	8.0	11.0	2.0	12.0	7.0	»	»	»	»	·	·	·	2.0
Oonoonba	215.0	250	6	»	»	»	27.4	·	·	2.0	»	·	31.4	49.5	9.0	9.5	0.4	12.0	·	34.4	4.8	6.6	25.8	10.6	10.2	2.2	·	»	»	0.2	·	·	·	·
Pallarenda Alert	239.0			7.0	·	15.0	69.0	»	·	1.0	»	1.0	24.0	37.0	2.0	1.0	»	1.0	·	·	14.0	4.0	42.0	4.0	8.0	7.0	2.0	»	»	»	·	·	·	2.0
Palm Island Water Treat	315.8	353	6	5.2	30.6	16.2	41.6	·	·	2.0	»	·	15.6	45.2	16.0	·	20.0	8.0	25.2	1.4	3.4	28.8	17.4	»	23.6	14.0	·	»	»	»	·	·	·	0.6
Paluma Alert	526.0	512	6	31.0	32.0	35.0	18.0	9.0	3.0	4.0	»	·	2.0	15.0	99.0	4.0	14.0	34.0	2.0	·	13.0	20.0	26.0	111.0	36.0	33.0	·	1.0	»	»	·	·	·	4.0
Paluma Dam Alert	321.0	429	5	41.0	22.0	34.0	3.0	15.0	2.0	30.0	»	·	5.0	23.0	23.0	4.0	8.0	26.0	·	·	2.0	5.0	14.0	29.0	23.0	15.0	·	»	»	»	·	·	·	2.0
Paluma Ivy Cottage	519.0	575	6	»	»	94.0	13.5	10.5	»	9.0	0.2	·	1.4	14.0	80.0	»	»	»	60.0	0.4	11.0	»	»	»	207.0	13.0	·	»	»	»	·	·	·	5.0
Paradise Lagoon Alert	605.0	453	8	19.0	6.0	7.0	40.0	1.0	2.0	1.0	»	·	»	68.0	54.0	1.0	61.0	19.0	2.0	»	57.0	29.0	18.0	153.0	55.0	11.0	·	»	»	»	·	·	·	·
Pascoe Siding Alert	404.0	289	9	8.0	5.0	19.0	9.0	·	7.0	10.0	»	·	58.0	·	2.0	7.0	10.0	9.0	4.0	·	4.0	33.0	30.0	97.0	73.0	23.0	·	»	»	»	1.0	·	·	·
Poverty Hill Alert	421.0	327	8	9.0	9.0	4.0	38.0	2.0	1.0	·	»	·	95.0	·	3.0	1.0	7.0	26.0	6.0	·	4.0	6.0	12.0	125.0	68.0	8.0	·	»	»	»	2.0	·	·	4.0
Rollingstone	496.0	408	7	17.0	4.0	18.4	8.6	0.8	1.6	5.6	0.4	·	2.0	60.0	7.6	2.0	37.0	0.0	7.0	17.0	1.6	67.8	12.4	65.0	6.2	8.0	6.6	2.6	»	»	»	»	»	1.8
Ross River Dam Alert	266.0	253	4	19.0	·	37.0	28.0	·	·	1.0	·	16.0	14.0	49.0	14.0	2.0	·	·	·	·	18.0	11.0	14.0	22.0	19.0	4.0	·	»	»	»	·	·	·	·
Running Creek TM	237.0	222	8	25.0	1.0			1.0						75.0				19.0	1.0		41.0	10.0	6.0	26.0	28.0	2.0					1.0			1.0
Russell River	632.9	581	8	84.0	78.5	2.0	5.0	15.0	»	24.0	»	»	8.0	·	20.0	2.0	17.0	31.0	29.0	17.0	2.0	20.0	19.0	70.5	100.0	78.0	3.0	·	·	·	1.2	0.2	6.0	0.7
Saltwater Creek Alert	418.0	515	5	10.0	83.0	1.0	2.0	·	»				11.0	·	8.0	22.0	47.0	15.0	59.0	15.0	1.0	7.0	20.0	12.0	44.0	52.0					1.0	·	4.0	4.0
South Johnstone Exp Stn	329.0	524	6	28.8	97.6	0.6	1.6	0.8	·	0.2	»	0.2	46.4	0.4	14.8	13.4	50.2	15.6	132.6	9.6	0.8	5.4	5.6	119.0						0.2	0.2	1.8	8.8
South Mission Beach Alert	247.0			28.0	42.0	·	·	·	1.0	·	»	·	100.0	21.0	·	1.0	5.0	31.0	1.0	10.0	·	1.0	21.0	2.0	23.0	27.0	14.0								11.0
Stuart Alert	178.0	326	3	12.0	·	3.0	93.0	5.0	·	9.0	»	17.0	38.0	15.0	20.0	10.0	·	10.0	·	·	7.0	8.0	2.0	1.0	·	13.0					3.0	·	·	·
Stuart Creek Alert	218.0	294	3	6.0	·	1.0	40.0	4.0	·	8.0	»	7.0	41.0	30.0	18.0	6.0	·	10.0	1.0	·	18.0	3.0	5.0	·	11.0	8.0					2.0	·	·	1.0
Sweeney Creek U/S Alert				11.0	24.0	2.0	·	·	·	·	»	·	13.0	·	8.0	23.0	52.0	19.0	56.0	10.0			8.0	7.0	31.0								3.0	·
The Pinnacles Alert	353.0	327	3	25.0	·	2.0	8.0	26.0	»	6.0	»	·	20.0	5.0	·	1.0	·	1.0	·	·	28.0	4.0	9.0	3.0	8.0	9.0	»	»	»	»	3.0	·	·	·
Townsville Aero	378.6	277	5	2.8	·	13.4	20.0	·	·	·	»	3.0	40.0	44.8	0.6	3.0	·	3.4	3.0	2.2	3.2	4.0	12

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "·". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Tully Sugar Mill	478.8	605	5	84.0	105.0	0.6	10.4	·	1.6	·	·	·	1.4	0.8	2.8	45.0	37.8	21.4	21.2	0.4	9.8	12.8	0.8	8.6	70.6	34.2	0.2	·	·	·	5.4	·	·	9.0
Tung Oil Alert	833.0	489	8	48.0	118.0	1.0	2.0	13.0	·	·	·	·	41.0	·	25.0	8.0	27.0	12.0	77.0	9.0	2.0	12.0	17.0	59.0	116.0	55.0	·	·	·	·	1.0	·	1.0	1.0
Upper Black River Alert	238.0	368	2	41.0	9.0	3.0	28.0	92.0	·	4.0	·	·	·	20.0	9.0	5.0	·	1.0	·	·	4.0	16.0	39.0	1.0	20.0	11.0	·	·	·	·	·	·	·	1.0
Upper Bluewater Alert	275.0	409	3	40.0	5.0	26.0	18.0	21.0	1.0	1.0	·	·	·	11.0	8.0	2.0	8.0	2.0	·	·	17.0	9.0	60.0	3.0	26.0	6.0	1.0	·	·	·	6.0	·	·	5.0
Upper Murray Alert	490.0	408	8	102.0	23.0	6.0	57.0	7.0	3.0	1.0	·	·	2.0	·	55.0	55.0	27.0	21.0	9.0	4.0	3.0	21.0	2.0	14.0	81.0	15.0	·	·	·	·	·	·	·	1.0
Upper Murray TM	412.0	331	8	95.0	20.0	8.0	53.0	5.0	3.0	1.0	·	·	1.0	·	21.0	52.0	25.0	13.0	8.0	3.0	2.0	19.0	1.0	11.0	76.0	15.0	·	·	·	·	·	·	·	1.0
Upper Stone Exelby	381.4	342	8	11.6	1.2	15.8	17.2	0.4	2.0	6.4	·	·	18.8	2.2	76.4	36.6	»	35.4	9.4	·	7.4	25.6	9.8	28.2	63.0	6.8	·	·	·	·	2.8	·	·	5.4
Victoria Sugar Mill	275.5	405	4	8.8	14.8	98.5	»	1.6	0.2	5.4	»	»	28.1		8.4		35.4	»	»	8.6	0.4	19.0	31.6	»	»	»108.4					0.2	»	»	6.1
Wellerman Alert	90.0	285	2	8.0	13.0	13.0	14.0	15.0	11.0	8.0	·	·	·	1.0	·	·	·	1.0	·	·	1.0	·	1.0	·	1.0	·	1.0	·	1.0	1.0	·	1.0	·	·
Zattas Alert	384.0	924	6	100.0	11.0	13.0	3.0	4.0	·	4.0	·	·	22.0	·	8.0	12.0	33.0	6.0	1.0	·	5.0	10.0	14.0	36.0	65.0	31.0	·	·	·	·	·	·	·	6.0

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "·". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

East Central Coast (33)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Alva Beach	248.0	261	5	0.2	41.2	9.0	66.2	0.2	·	13.2	·	3.0	7.0	38.8	4.8	2.6	16.8	·	·	0.2	6.0	21.4	8.2	2.2	·	·	·	·	·	·	·	·	0.2	10.8
Ayr Alert	171.0			·	26.0	9.0	8.0	·	·	5.0	·	8.0	12.0	16.0	1.0	14.0	20.0	2.0	·	2.0	23.0	18.0	1.0	3.0	·	·	·	·	·	·	·	·	·	·	4.0
Ayr DPI Research Stn	249.0	122	7	·	30.4	5.8	9.4	·	·	6.4	·	21.2	28.2	8.0	2.4	62.0	13.2	0.4	0.8	1.2	9.4	29.6	4.8	13.4	·	·	0.2	·	·	·	·	·	0.2	4.0
Bakers Creek Alert	138.0	287	2						3.0	·	·	·	8.0	10.0	1.0	·	1.0	·	·	1.0	26.0	1.0	4.0	1.0	5.0	·	·	·	·	·	·	·	·	1.0	76.0
Barrgunal Blue Mountain	242.0	254	6	»	»	28.8	·	0.4	19.0	3.2	4.2	·	0.4	·	·	·	»	»	18.2	»	1.0	1.4	8.0	5.8	2.6	9.0	»	1.0	·	·	·	·	·	150.0
Belgamba	114.4	256	3	·	8.4	18.8	7.4	·	1.2	9.8	0.8	·	»	5.6	0.2	33.0	·	3.4	·	·	·	1.2	·	·	4.6	3.2	·	·	·	·	·	·	·	21.0
Belmont CSIRO	81.8	126	4	·	·	·	·	·	27.0	20.4	2.6	»	»	2.4	·	9.6	·	·	·	·	·	·	·	5.8	·	·	·	·	·	·	·	·	·	14.0
Blenheim Alert	237.0	137	9	»	»	51.0	5.0	·	4.0	5.0	»	·	5.0	2.0	36.0	16.0	7.0	·	·	·	·	44.0	10.0	·	·	·	·	·	·	·	·	·	·	52.0
Blenheim Station	166.0	118	6	·	8.0	·	·	·	8.0	5.0	·	·	5.0	·	»	24.0	7.0	·	·	·	·	52.0	8.0	·	·	·	·	·	·	·	·	·	·	51.0
Boundary Creek Alert	215.0	175	6	·	·	1.0	13.0	52.0	·	70.0	4.0	1.0	1.0	·	17.0	1.0	2.0	·	·	·	·	58.0	3.0	·	·	·	·	·	·	·	·	·	·	62.0
Bowen Airport	248.0	181	7	2.5	4.8	8.0	11.7	·	·	88.2	·	1.6	·	0.7	1.8	33.0	1.3	·	0.2	0.6	0.6	76.4	8.6	·	4.4	0.3	·	·	·	·	·	·	5.8	47.8
Bowen Cheetham Salt	230.3	191	7	3.0	4.2	6.2	31.6	·	·	32.0	»	»	0.8	1.0	2.4	30.8	1.0	»	»	0.4	0.4	78.2	7.4	·	»	»	8.8	·	·	·	·	·	»	44.1
Bowen Pump Station Alert	204.0	210	4	·	2.0	1.0	10.0	·	·	41.0	·	4.0	·	1.0	1.0	22.0	·	·	·	·	·	74.0	7.0	·	2.0	·	·	·	·	·	·	·	3.0	36.0
Brabone Alert	281.0	341	4	29.0	·	3.0	32.0	1.0	·	5.0	·	·	9.0	17.0	2.0	43.0	7.0	·	2.0	·	2.0	34.0	29.0	23.0	31.0	·	·	·	·	·	·	·	·	8.0
Braeside TM	154.0			·	·	5.0	1.0	·	8.0	5.0	·	·	·	1.0	·	·	·	·	4.0	·	·	6.0	2.0	·	·	·	·	·	·	·	·	·	·	121.0
Brandon Alert	195.0			·	15.0	6.0	17.0	·	·	3.0	·	1.0	6.0	13.0	4.0	48.0	12.0	·	·	1.0	39.0	18.0	1.0	4.0	·	·	·	·	·	·	·	·	·	5.0
Broadmeadows	111.8	148	5	·	1.0	·	·	·	28.4	11.8	·	0.4	5.2	0.4	·	10.4	·	·	·	·	·	·	·	28.0	0.6	1.0	0.4	·	·	·	·	·	·	4.4
Burdekin Shire Council	152.2	259	5	»	»	»	41.4	·	·	3.6	»	»	9.4	15.2	1.2	»	28.0	»	»	4.4	24.0	17.0	2.2	1.4	·	·	·	·	·	·	·	·	»	4.4
Byfield Childs Road	216.5	260	6	·	3.0	·	·	·	»	56.0	19.0	·	2.5	·	·	10.0	·	19.0	»	·	·	·	·	·	10.0	10.0	·	·	·	·	·	·	·	57.0
Calcium Alert	248.0	231	5	23.0	·	25.0	13.0	1.0	1.0	·	·	4.0	·	20.0	25.0	·	·	1.0	»	»	15.0	100.0	9.0	7.0	4.0	5.0	·	·	·	·	·	·	·	1.0
Calen TM	190.0	213	6																		·	62.0	6.0	·	2.0	·	·	·	·	·	·	·	·	120.0
Cameron Hill Alert	135.0	183	5	18.0	·	14.0	26.0	·	·	1.0	·	·	2.0	·	22.0	1.0	·	·	·	·	·	37.0	2.0	1.0	6.0	4.0	·	·	·	·	·	·	·	1.0
Cannonvale WWTP	276.0			4.5	5.5	7.0	19.0	·	·	23.0	·	7.5	·	·	1.0	·	12.5	·	5.0	·	·	65.0	10.0	4.0	·	1.0	2.0	·	·	·	·	·	·	90.0
Cape Hillsborough Nat Pk	177.8	282	5	·	»	»	14.2	·	·	39.2	·	·	·	·	·	4.2	·	»	9.2	·	·	»	»	53.0	·	·	·	·	·	·	·	·	·	68.0
Cardowen	97.0	114	7	·	·	·	25.0	·	·	15.0	·	·	·	·	·	·	·	·	·	·	16.0	·	·	·	·	·	·	·	·	·	·	·	·	41.0
Carmila TM	188.0	149	7	·	2.0	30.0	25.0	·	1.0	7.0	7.0	·	·	1.0	·	56.0	·	6.0	1.0	·	·	·	·	·	5.0	6.0	·	·	·	·	·	·	·	69.0
Clare Alert	196.0	266	3	6.0	1.0	17.0	29.0	7.0	·	11.0	·	9.0	·	4.0	4.0	15.0	·	1.0	·	·	·	30.0	17.0	·	10.0	27.0	·	·	·	·	·	·	1.0	7.0
Clare	138.1	290	5			22.0	21.0			13.2		8.4		8.6	2.0	17.0							19.6		8.0	12.8								7.5
Clarke Range Alert	519.0	438	6	4.0	2.0	25.0	19.0	5.0	2.0	6.0	·	·	·	·	5.0	14.0	74.0	12.0	7.0	·	·	58.0	14.0	1.0	32.0	5.0	·	·	·	·	·	·	12.0	283.0
Clarke Range2 Alert	557.0			3.0	3.0	25.0	10.0	5.0	2.0	7.0	·	·	·	·	5.0	14.0	75.0	14.0	7.0	·	·	58.0	13.0	2.0	23.0	7.0	·	·	·	·	·	·	19.0	276.0
Collinsville Post Office	154.4	134	7	2.0	·	0.2	41.4	·	·	2.4	·	·	7.8	·	2.0	»	»	14.2	·	·	0.2	19.4	2.4	3.0	0.6	·	·	·	·	·	·	·	·	58.8
Cormacks Alert	145.0	295	3	2.0	1.0	45.0	8.0	·	»	2.0	·	17.0	7.0	4.0	7.0	8.0	·	3.0	·	·	·	13.0	4.0	·	12.0	9.0	·	·	·	·	2.0	·	·	·
Crediton	501.6	357	6	4.0	8.6	32.8	0.6	15.0	0.8	7.8	·	·	·	7.0	2.6	11.8	39.0	4.4	5.8	0.4	·	61.8	2.6	0.8	15.0	10.0	0.4	·	·	·	·	·	·	272.4
Crystal Brook	271.8	264	6	4.8	·	30.0	23.4	·	·	19.0	1.2	·	·	·	2.2	3.0	16.2	·	11.2	·	·	57.4	4.2	0.4	·	0.8	·	·	·	·	·	3.0	5.0	91.0
Dalbeg Alert	220.0	200	5	5.0	·	63.0	5.0	1.0	·	12.0	·	15.0	27.0	·	12.0	1.0	·	·	2.0	·	·	27.0	13.0	14.0	4.0	·	·	·	·	·	·	·	·	16.0
Dalbeg	70.0	142	3																			26.0	44.0											
Donnington Airpark Alert	168.0	223	4	8.0	·	1.0	36.0	7.0	·	·	·	·	10.0	1.0	3.0	·	·	·	·	·	14.0	67.0	16.0	6.0	15.0	1.0	1.0	·	·	·	·	·	·	·	2.0
Doraville Station	288.1	239	6	·	9.0	14.0	2.2	15.8	21.0	32.4	2.4	·	7.0	·	·	24.0	3.8	9.0	1.8	·	5.0	11.0	54.8	0.4	0.8	1.4	·	·	·	·	·	·	·	78.7
Dow's Creek Alert	473.0	311	7	·	1.0	57.0	46.0	6.0	1.0	13.0	·	1.0	5.0	·	2.0	6.0	18.0	9.0	2.0	·	·	44.0	32.0	3.0	2.0	1.0	·	·	·	·	·	·	·	1.0 226.0
Dumbleton Rocks Alert	248.0	263	5	·	3.0	16.0	1.0	·	3.0	42.0	1.0	·	·	·	3.0	17.0	3.0	·	18.0	·	1.0	25.0	17.0	3.0	2.0	2.0	·	·	·	·	·	·	·	2.0 89.0
Dumbleton Rocks TM	·			·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
East Barrattas Alert	254.0			1.0	23.0	9.0	78.0	·	·	18.0	·	5.0	·	14.0	4.0	25.0	23.0	8.0	·	·	3.0	55.0	·	23.0	·	·	·	·	·	·	·	·	1.0	4.0
Emu Creek Alert	260.0	185	7	·	·	3.0	44.0	6.0	·	26.0	·	3.0	2.0	·	1.0	·	2.0	·	·	·	·	90.0	20.0	·	1.0	·	·	·	·	·	·	·	1.0	61.0
Eton Sunwater	401.0	311	6	·	9.0	31.0	25.0	47.0	23.0	52.0	·	·	2.0	·	15.0	·	47.0	2.0	3.0	·	·	23.0	·	10.0	4.5	·	·	·	·	·	·	·	·	107.5
Eton Vale Alert	303.0	227	8	3.0	·	·	14.0	6.0	1.0	31.0	·	·	8.0	4.0	12.0	16.0	·	·	·	·	·	103.0	43.0	1.0	·	3.0	·	·	·	·	·	·	·	80.0
Eungella Alert	482.0	373	6	5.0	4.0	15.0	8.0	2.0	2.0	3.0	·	·	1.0	1.0	4.0	11.0	65.0	7.0	6.0	1.0	·	38.0	21.0	4.0	19.0	4.0	2.0	·	·	·	·	·	·	10 237.0
Eungella Dam Alert	190.0	162	7	·	·	1.0	8.0	·	24.0	10.0	·	·	1.0	·	·	·	·	2.0	·	·	·	37.0	17.0	·	·	·	·	·	·	·	·	·	·	91.0
Expedition Pass Alert	278.0			8.0	1.0	15.0	38.0	54.0	·	15.0	·	·	58.0	5.0	·	1.0	·	·	1.0	·	·	11.0	37.0	10.0	8.0	2.0	·	·	·	·	·	·	·	16.0
Farleigh Co-op Sugar Mill	241.2	343	5	·	3.8	14.2	2.4	·	·	31.8	0.2	»	·	·	2.0	19.8	·	»	5.4	·	7.0	23.2	31.4	2.8	0.4	2.4	·	·	·	·	·	·	·	114.4
Finch Hatton Alert	473.0	310	8	·	2.0	10.0	17.0	15.0	1.0	18.0	·	2.0	1.0	·	·	37.0	69.0	1.0	8.0	·	·	68.0	8.0	7.0	11.0	1.0	·	·	·	·	·	·	·	1.0 196.0
Fletcher View Station	153.8	141	7	20.5	·	·	10.5	·	42.0	2.0	·	·	·	2.0	23.0	2.5	4.0	·	·	·	·	3.8	19.8	1.5	17.0	·	·	·	·	·	·	·	·	4.0
Forbes Road TM	351.0			·	8.0	18.0	13.0	1.0	·	20.0	1.0	4.0	1.0	1.0	6.0	·	·	8.0	1.0	·	1.0	88.0	37.0	1.0	13.0	·	·	·	·	·	·	·	·	240.0
Four Mile Alert	68.0	218	3	5.0	·	3.0	7.0	5.0	2.0	4.0	·	·	·	·	23.0	·	·	·	·	·	·	12.0	1.0	·	·	2.0	·	·	·	·	·	·	·	3.0
Gainsford TM	91.0			27.0	·	·	·	·	22.0	10.0	·	·	·	·	·	2.0	2.0	·	·	·	7.0	4.0	6.0	4.0	6.0	1.0	·	·	·	·	·	·	·	·	2.0
Gargett Alert	480.0	241	9	·	7.0	68.0	7.0	3.0	1.0	14.0	·	2.0	7.0	·	·	3.0	7.0	·	5.0	·	1.0	67.0	5.0	1.0	15.0	5.0	·	·	·	·	·	·	·	244.0
Giru Alert	245.0	332	3	»	4.0	2.0	40.0	·	·	46.0	·	·	17.0	47.0	20.0	4.0	16.0	·	·	·	4.0	36.0	·	4.0	·	1.0	3.0	·	·	·	·	·	1.0	2.0
Giru North	290.6	367	4	0.4	5.2	2.6	35.8	·	·	38.4	·	·	37.4	60.4	24.6	5.0	16.4	2.6	·	0.8	4.0	38.0	0.4	13.2	·	4.4	·	·	·	·	1.0	·	·	·
Gooseponds Alert	226.0	248	5	·	4.0	44.0	·	·	·	34.0	·	·	·	·	5.0	12.0	1.0	·	5.0	·	1.0	34.0	9.0	3.0	·	2.0	·	·	·	·	·	·	2.0	70.0
Greenmount Alert	169.0	319	1												5.0	21.0	2.0	·	1.0	·	·	18.0	2.0	8.0	·	4.0	·	·	·	·	·	·	1.0	114.0
Groper Creek Alert	231.0	257	4	·	9.0	1.0	31.0	·	·	16.0	·	·	2.0	32.0	11.0	·	11.0	·	·	20.0	1.0	63.0	9.0	·	·	·	·	·	·	·	·	·	·	5.0
Gumlu Days Road	195.0	189	7	·	7.0	19.0	10.0	·	·	17.0	·	7.0	·	4.0	7.0	7.0	·	·	·	14.0	4.0	33.0	»	»	»	49.0	·	·	·	·	·	·	·	17.0
Guthalungra TM	164.0	226	4	·	10.0	·	13.0	1.0	·	17.0	·	3.0	·	17.0	44.0	·	9.0	·	·	·	·	32.0	6.0	·	·	·	·	·	·	·	·	·	·	37.0
Hamilton Island Airport	258.0	316	3	5.8	11.4	14.2	1.2	0.4	·	9.8	·	2.0	0.2	·	4.6	0.2	2.4	0.6	4.0	·	4.6	100.4	6.2	1.0	0.2	·	·	·	·	1.2	2.0	0.4	34.0	51.2
Hamilton Island	279.6	259	6	5.8	7.0	13.0	3.0	1.4	·	11.4	0.4	8.4	·	·	25.8	·	1.0	1.4	4.0	·	7.4	98.2	»	8.8	·	·	·	·	1.4	3.2	0.4	36.0	51.8
Hannaville Alert	293.0	247	7	·	7.0	11.0	·	22.0	25.0	39.0	4.0	·	2.0	3.0	·	18.0	1.0	·	1.0	·	6.0	13.0	54.0	·	·	·	·	·	·	·	·	·	·	87.0
Hecate	316.8	275	7	·	4.0	14.4	13.8	·	·	23.8	·	2.0	1.0	16.0	11.0	·	15.8	·	·	·	·	80.2	22.0	1.6	1.7	·	·	·	·	·	·	·	·	113.0
Hedlow Airfield TM	93.4	65	8	·	2.0	0.2	0.6	0.2	14.8	26.8	»	·	4.8	4.2	·	4.2	1.6	2.4	0.2	·	·	·	3.4	2.2	0.4	2.2	0.2	·	·	·	·	·	·	1.4	31.8
Home Hill Post Office	253.6	210	7	·	»	»	40.6	·	·	22.0	·	»	14.6	5.8	»	27.6	12.6	·	·	1.8	33.2	50.0	10.2	31.8	»	·	1.0	·	·	·	·	·	·	4.2
Homebush TM	134.0	140	7	·	2.0	12.0	13.0	9.0	8.0	39.0	·	·	8.0	·	·	·	·	·	·	·	·	2.0	3.0	2.0	1.0	1.0	1.0	·	·	·	·	·	·	·	38.0
Hospital Bridge Alert	178.0	265	3	·	2.0	24.0	·	·	1.0	36.0	·	·	·	·	·	1.0	3.0	1.0	·	·	·	21.0	7.0	8.0	»	4.0	·	·	·	·	·	·	3.0	67.0
Ida Creek Alert	290.0			·	1.0	2.0	72.0	2.0	·	24.0	·	13.0	13.0	·	26.0	1.0	·	·	·	·	·	31.0	29.0	·	·	·	·	·	·	·	·	·	·	·	79.0
Inkerman Bridge Alert	219.0	259	5	·	16.0	8.0	24.0	·	·	7.0	·	3.0	31.0	7.0	1.0	56.0	8.0	·	·	4.0	13.0	34.0	31.0	23.0	·	·	·	·	·	·	·	·	·	7.0
Jacks Creek Alert	173.0	199	5	·	·	6.0	15.0	·	·	5.0	·	·	·	·	3.0	8.0	·	·	·	·	·	92.0	11.0	·	2.0	·	·	·	·	·	·	·	·	31.0
Jochheims TM	393.0	297	8	2.0	18.0	63.0	39.0	·	·	31.0	·	1.0	·	19.0	32.0	14.0	26.0	·	2.0	·	·	58.0	16.0	·	9.0	·	·	·	·	·	·	·	·	83.0
Kelsey Creek Dittmer Rd	372.2	282	7	5.4	1.8	30.6	8.4	·	·	32.6	1.0	·	·	·	16.8	1.4	8.2	6.4	2.0	·	·	111.0	28.4	2.6	0.4	·	·	·	·	·	·	·	·	0.8	95.8
Keppel Island South	104.6	100	6			0.4	·	0.2	·	1.2	38.0	·	·	0.2	0.8	·	1.0	·	15.8	·	·	·	·	·	1.2	6.2	7.6	6.6	·	·	·	·	0.2	10.8	13.6
Koonandah TM	243.0			·	1.0	·	14.0	1.0	·	18.0	1.0	12.0	·	1.0	5.0	1.0	4.0	·	1.0	·	·	·	·	·	·	1.0	1.0	·	·	·	·	·	·	2.0	58.0
Koumala Hatfields Road	230.0	317	6	·	·	2.5	2.0	·	5.0	6.0	9.0	·	1.0	·	0.5	8.0	·	8.5	·	·	1.0	1.5	·	10.0	7.0	·	·	·	·	·	·	·	·	148.0
Landers Creek Alert	320.0			1.0	·	57.0	68.0	4.0	·	10.0	·	·	29.0	37.0	2.0	18.0	·	·	·	·	1.0	50.0	14.0	32.0	12.0	1.0	·	·	·	·	·	·	·	·	6.0
Laroona TM	157.0			22.0																	87.0		42.0											6.0
Lethebrook	481.6	328	9	5.0	12.0	72.8	32.4	·	·	23.0	·	53.8	·	·	6.2	5.0	7.8	0.8	8.6	0.2	4.8	114.4	11.4	12.2	0.8	·	·	·	·	·	·	·	·	112.2
Lower Gregory TM	353.0	323	6	1.0	2.0	39.0	6.0	·	·	37.0	·	11.0	·	·	18.0	·	12.0	·	4.0	·	1.0	97.0	6.0	·	»	3.0	1.0	·	·	·	·	·	·	17.0	78.0
Lowglen Kerlingal	353.0	254	8	»	»	37.0	·	14.0	15.0	8.0	5.0	·	·	·	7.0	»	17.0	·	·	·	·	7.0	·	·	·	·	·	·	·	·	·	·	·	·	243.0
Mackay Aero	181.4	317	3	0.8	2.0	43.2	1.0	0.6	0.4	32.6	13.0	·	·	·	·	1.4	0.2	·	1.0	0.2	1.8	13.8	6.8	3.6	·	4.6	0.4	·	·	·	·	·	1.8	52.2
Mackay Alert	157.0	241	5	·	5.0	37.0	·	·	·	26.0	8.0	·	·	·	·	4.0	·	5.0	·	·	·	24.0	17.0	6.0	·	2.0	2.0	·	·	·	·	·	·	2.0	61.0
Mackay M O	216.0	278	5	·	7.0	43.8	0.8	·	·	20.4	10.8	·	·	·	1.4	28.2	0.2	·	2.4	·	0.2	22.4	7.2	2.2	0.4	0.6	2.8	·	·	·	·	·	·	1.4	68.8
Major Creek Alert	204.0	322	4	12.0	8.0	1.0	42.0	·	1.0	7.0	12.0	5.0	·	12.0	21.0	2.0	1.0	1.0	·	·	·	45.0	·	14.0	5.0	15.0	·	·	·	·	·	·	·	2.0
Major Creek TM	156.0			10.0	7.0	1.0	36.0	·	1.0	6.0	10.0	2.0	·	10.0	18.0	2.0	1.0	1.0	·	·	·	19.0	·	12.0	4.0	14.0	·	·	·	·	·	·	·	·	1.0
Majors Creek	204.0	270	5	18.2	1.4	0.6	20.8	2.0	·	24.4	·	·	·	9.2	53.6	1.8	·	·	0.6	3.2	3.0	51.2	1.4	»	»	8.6	·	·	·	·	·	·	·	·	4.2
Marlborough TM	85.8	74	7	·	0.4	0.6	4.2	0.2	·	·	15.8	0.2	12.4	0.2	·	19.6	·	0.6	·	·	·	7.2	3.2	1.4	0.2	·	·	·	·	·	·	·	3.4	16.2
McDonalds Alert	157.0	206	5	11.0	·	3.0	13.0	2.0	·	·	·	7.0	3.0	3.0	1.0	1.0	·	4.0	·	3.0	·	54.0	8.0	·	·	1.0	·	·	·	·	·	·	·	3.0
Millaroo Alert	275.0	192	8	3.0	·	9.0	47.0	3.0	1.0	28.0	·	24.0	·	6.0	1.0	53.0	·	·	·	·	·	40.0	6.0	22.0	24.0	5.0	·	·	·	·	·	·	·	5.0
Mingela Alert	89.0	166	2	8.0	·	·	28.0	·	1.0	1.0	·	·	·	1.0	·	2.0	·	·	·	·	2.0	2.0	11.0	19.0	1.0	2.0	·	·	·	·	·	·	·	·
Mingela Post Office	101.5	146	5	7.8	·	0.6	27.4	·	1.7	2.2	·	·	0.2	1.2	1.2	2.0	·	·	·	·	3.4	2.0	25.2	22.6	1.0	2.8	·	·	·	·	·	·	·	2.2
Miramboona				12.2	·	·	31.0	·	3.0	·	·	·	·	·	·	·	31.4	·	·	·	·	40.0	16.4	3.4	»	17.0	·	·	·	·	·	·	·	·	4.4
Mirani Mary Street	396.5	281	6	0.6	5.0	73.0	19.5	0.6	10.0	35.5	0.8	9.0	0.4	6.0	0.2	5.0	26.0	6.0	1.0	·	0.4	40.0	8.5	1.6	1.4	·	·	·	·	·	·	·	·	0.4 148.0
Mirani Weir Alert	432.0	294	8	·	8.0	70.0	40.0	2.0	2.0	28.0	4.0	5.0	·	3.0	·	11.0	9.0	3.0	1.0	1.0	·	57.0	2.0	2.0	1.0	2.0	·	·	·	·	·	·	·	·	181.0
Mirani Weir TM	1.0	120	1	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	1.0
Monevale	131.8	190	6	·	·	·	·	·	8.6	41.0	·	·	»	»	»	»	»	16.2	·	·	·	10.0	11.0	2.0	·	·	·	·	·	·	·	·	·	·	32.0
Moss Vale Alert	209.0	211	6	·	·	·	15.0	4.0	·	19.0	·	7.0	·	1.0	4.0	3.0	30.0	·	·	·	·	46.0	69.0	·	·	1.0	·	·	·	·	·	·	·	·	30.0
Mount Charlton	453.0	186	8	·	2.0	128.0	6.0	·	1.0	25.0	·	·	·	·	1.0	27.0	31.0	5.0	2.0	·	·	61.0	8.0	·	2.0	·	·	·	·	·	·	·	·	·	164.0
Mount Dangar	193.6	701	7	·	·	·	21.4	0.4	·	29.0	·	1.4	3.8	·	2.0	·	31.2	·	4.4	·	·	41.0	11.8	·	·	·	·	·	·	·	·	·	·	·	65.8
Mount Jukes				0.4	·	·	·	·	·	16.0	9.0	13.0	12.0	·	3.0	1.0	11.0	·	2.0	·	·	46.0	7.0	1.0	7.0	·	·	·	·	·	·	·	·	·	·
Mt Bridget TM	137.0			·	1.0	1.0	25.0	6.0	1.0	2.0	8.0	·	1.0	·	1.0	13.0	·	·	·	1.0	3.0	·	·	·	·	·	·	·	·	·	·	·	·	·	76.0

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "·". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Mt Christian TM	144.0			·	4.0	15.0	1.0	·	1.0	17.0	8.0	·	1.0	3.0	·	13.0	1.0	8.0	2.0	·	·	1.0	·	5.0	5.0	·	·	·	·	·	·	·	·	88.0
Mt Dangar Alert	41.0	218	2																					·	·	·	·	·	·	·	·	·	·	41.0
Mt Jukes	392.0			3.0	3.0	31.0	4.0	·	4.5	23.0	4.0	13.0	16.0	2.0	·	·	6.0	·	10.0	·	·	64.0	16.0	4.0	2.5	7.0	·	·	·	·	·	·	·	189.0
Mt Kelly Alert	174.0			·	5.0	1.0	20.0	·	·	6.0	·	6.0	6.0	5.0	5.0	27.0	1.0	·	·	1.0	33.0	28.0	2.0	23.0	-	·	·	·	·	·	1.0	·	·	4.0
Mt Piccaninny Alert	351.0	246	8	29.0	·	21.0	84.0	·	1.0	13.0	·	·	·	17.0	68.0	2.0	·	·	·	·	·	73.0	3.0	3.0	21.0	11.0	2.0	·	·	·	·	·	·	3.0
Mt Piccaninny TM	335.0			30.0	·	22.0	83.0	·	1.0	13.0	·	·	·	18.0	68.0	4.0	·	·	·	·	·	52.0	4.0	3.0	21.0	10.0	3.0	·	·	·	·	·	·	3.0
Mt Pleasant Alert	260.0	210	6	·	·	8.0	46.0	1.0	·	21.0	·	·	·	·	11.0	·	7.0	·	1.0	·	·	64.0	18.0	1.0	·	·	·	·	·	·	·	·	·	82.0
Mt Roy TM	290.0			·	1.0	45.0	9.0	·	1.0	15.0	2.0	4.0	16.0	·	·	2.0	6.0	·	1.0	·	·	14.0	3.0	·	1.0	2.0	·	·	·	·	·	·	1.0	167.0
Mt Spencer TM	197.0				2.0	33.0	4.0	11.0	1.0	13.0				1.0		5.0			2.0		2.0	28.0	14.0		3.0									79.0
Mt Vince TM	242.0			·	6.0	16.0	1.0	·		28.0	1.0	·	·	·	3.0	38.0	1.0	·	2.0	·	·	20.0	1.0	1.0	3.0	4.0	·	·	·	·	·	·	·	119.0
Mystery Park	155.4	185	6	·	3.2	·	31.2	·	6.2	43.6	1.4	·	21.2	·	1.2	16.6	·	1.6	·	·	·	8.2	·	6.0	1.8	·	·	·	·	·	·	·	·	12.0
Myuna Alert	219.0	177	6	1.0	7.0	4.0	73.0	2.0	1.0	2.0	·	7.0	1.0	·	18.0	6.0	·	·	·	·	·	40.0	·	5.0	3.0	3.0	·	·	·	·	·	·	·	51.0
Myuna TM	214.0			1.0	7.0	3.0	75.0	2.0	·	1.0	·	1.0	·	·	17.0	7.0	·	·	·	·	·	39.0	·	4.0	2.0	2.0	·	·	·	·	·	·	·	53.0
Nebo TM	239.0				1.0			1.0		14.0				4.0		25.0			3.0		3.0	41.0	29.0			1.0								117.0
Nebo	270.8	140	9	»	»	»	25.6	1.4	0.4	18.2	·	·	·	·	·	21.4	9.8	·	5.6	·	5.0	37.4	29.0	·	·	·	·	·	·	·	·	·	·	124.8
Nettlefield Alert	221.0	268	3	6.0	·	12.0	13.0	3.0	·	·	·	·	3.0	3.0	5.0	27.0	4.0	·	·	·	8.0	69.0	7.0	31.0	15.0	·	·	·	·	·	·	·	·	9.0
Northcote TM	193.0			8.0	9.0	21.0	39.0	·	1.0	21.0	·	·	·	15.0	22.0	18.0	1.0	·	·	·	·	9.0	1.0	2.0	·	21.0	·	·	·	·	1.0	·	·	5.0
Old Racecourse TM	100.0					20.0	14.0	6.0		5.0				9.0								11.0	1.0											34.0
Orkabie West Hill	156.8	295	4	·	4.0	·	8.0	·	1.0	1.4	6.0	·	·	5.0	·	10.0	6.0	2.6	10.4	·	·	2.4	·	·	7.0	·	·	·	·	·	·	·	·	93.0
Pacific Heights	184.2	229	8	·	1.4	·	·	0.4	3.2	76.8	3.2	·	·	·	·	8.2	2.2	23.8	·	·	·	·	·	·	3.2	4.2	·	·	·	·	·	·	41.4	26.2
Plane Creek Sugar Mill	330.2	362	7	0.2	5.0	11.6	6.0	·	1.8	69.4	14.2	·	0.2	1.4	2.0	11.0	-	3.0	1.6	·	·	10.0	0.4	0.6	2.8	3.0	·	·	·	·	·	·	·	186.0
Plevna Alert	569.0	300	9	4.0	7.0	41.0	3.0	16.0	1.0	9.0	·	·	3.0	·	·	13.0	32.0	1.0	5.0	1.0	·	25.0	10.0	·	6.0	9.0	·	·	·	1.0	·	·		381.0
Pleystowe Sugar Mill	281.0	349	6	0.5	1.0	15.0	1.0	·	10.0	49.0	1.0	·	·	8.0	3.0	45.0	1.5	·	5.0	1.0	·	24.0	6.0	6.0	3.0	3.0	·	·	·	·	·	·	2.0	108.0
Powerline Alert	332.0	297	5	1.0	14.0	1.0	106.0	·	·	22.0	·	4.0	·	20.0	46.0	45.0	1.0	·	·	·	·	32.0	6.0	9.0	4.0	14.0	·	·	·	·	1.0	·	1.0	5.0
Powerline TM	322.0	246	7	·	16.0	1.0	109.0	·	·	23.0	·	4.0	·	22.0	47.0	47.0	2.0	·	·	·	·	13.0	5.0	7.0	5.0	14.0	·	·	·	·	1.0	·	·	6.0
Proserpine Airport	252.8	296	5	2.8	44.4	51.2	7.0	·	·		·	8.8		7.6	13.0	0.4	6.4	2.8	4.4	0.2	·		18.4	4.8	1.8	0.2	·	·	·	·	·	·	6.4	72.2
Proserpine Fuller St	308.0			»	»	»	»	»	»	»	»	100.0	·	·	11.4	6.6	8.2	0.4	16.6	·	0.6	59.2	1.8	1.4	0.4	8.2	·	·	·	·	·	·	15.4	77.8
Prospect Creek TM	315.0			1.0	·	10.0	3.0	4.0	13.0	2.0	8.0	·	·	6.0	4.0	38.0	1.0	1.0	·	·	4.0	5.0	3.0	1.0	·	2.0	·	·	·	·				209.0
Ravenswood Alert	69.0	172	2	12.0	·	1.0	14.0	·	·	·	·	·	·	5.0	2.0	1.0	1.0	·	·	·	8.0	13.0	6.0	1.0	·	1.0	·	·	·	·	·	·	·	4.0
Ravenswood Post Office	54.1	149	3	12.0	·	2.0	14.9	·	·	·	·	·	·	·	·	·	·	·	·	·	·	24.0	·	·	1.1	·	·	·	·	·	·	·	·	·
Reaves Alert	224.0	225	5	·	·	·	12.0	1.0	·	30.0	·	27.0	1.0	·	·	·	32.0	·	·	·	·	47.0	13.0	·	·	·	·	·	·	·	·	·	1.0	60.0
Ridgelands Alert	468.0	373	6	6.0	8.0	96.0	1.0	7.0	2.0	7.0	·	·	1.0	3.0	3.0	10.0	29.0	4.0	11.0	1.0	1.0	43.0	9.0	1.0	10.0	12.0	2.0	·	·	·	·	·	·	261.0
Rita Island Alert	308.0	302	5	·	35.0	2.0	86.0	·	·	26.0	·	·	37.0	14.0	2.0	1.0	25.0	2.0	·	4.0	8.0	61.0	1.0	·	·	·	·	·	·	·	·	·	1.0	4.0
Roma Peak Alert	222.0	192	8	1.0	·	·	40.0	1.0	·	22.0	1.0	12.0	2.0	·	·	·	2.0	·	·	·	·	34.0	34.0	·	1.0	·	·	·	·	·	·	·	·	72.0
Roma Peak	253.4	219	7	1.8	·	1.6	39.0	1.0	·	18.4	1.4	7.8	3.8	·	1.0	·	2.4	·	·	·	·	42.4	38.4	·	9.8	·	·	·	·	·	·	·	1.6	88.8
Rowallan Park Alert	241.0	246	5	·	1.0	9.0	1.0	1.0	1.0	31.0	·	·	·	·	2.0	11.0	3.0	·	5.0	1.0	2.0	47.0	4.0	1.0	2.0	·	·	·	·	·	·	·	2.0	117.0
Samuel Hill Aero	153.6	164	5	·	0.4	0.2	0.8	·	·	80.4	7.6	0.2	4.0	1.6	·	10.6	·	2.6	4.0	·	·	0.2	0.2	0.2	15.0	4.4	1.0	·	·	0.2	0.2	·	·	21.8
Sarich's Alert	448.0	285	8	·	1.0	63.0	14.0	2.0	5.0	24.0	9.0	·	2.0	·	21.0	3.0	5.0	1.0	·	1.0	1.0	135.0	3.0	3.0	2.0	3.0	·	·	·	·	·	·	·	150.0
Seaforth				·	9.2	33.5	·	·	·	35.4	6.0	·	·	·	·	·	65.8	·	12.8	·	·		2.0	·	·	·	·	·	·	·	·	·	·	92.0
Selheim Alert	183.0	175	6	25.0	·	·	11.0	·	3.0	3.0	·	·	1.0	·	7.0	21.0	·	·	·	·	40.0	6.0	22.0	27.0	14.0	·	·	·	·	·	·	·	·	3.0
Septimus TM	:			·	·	·	·	·			·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Shute Harbour	58.0			9.0		14.0	8.0	4.0		23.0																								
South Yaamba TM	70.6	74	6	·	·	·	·	·	10.6	4.0	2.0	·	8.0	6.8	0.2	12.2	·	·	·	·	·	·	·	9.4	·	·	·	·	·	·	·	·	·	17.4
St Lawrence Post Office	70.4	206	3	·	2.3	·	4.3	3.2	8.7	16.1	0.1	·	4.6	·	·	13.4	·	0.6	·	·	0.4	5.5	·	·	3.2	0.1	·	·	·	·	·	·	·	7.9
St Lawrence	66.6			0.2	2.0	·	5.6	4.8	8.2	13.8	0.8	·	5.2	·	·	11.8	·	1.8	·	·	0.4	5.2	·	·	0.2	·	·	·	·	·	·	·	·	6.6
Stafford Crossing TM	413.0			1.0	6.0	24.0	30.0	·	·	19.0	·	17.0	1.0	·	23.0	·	17.0	2.0	5.0	·	·	120.0	19.0	1.0	4.0	·	·	·	·	·	·	·	·	152.0
Strathbogie Alert	167.0	189	5	·	·	·	47.0	4.0	1.0	3.0	·	7.0	·	12.0	5.0	6.0	·	·	·	·	·	46.0	8.0	10.0	·	·	·	·	·	·	·	·	·	18.0
Sutherland Alert	163.0	174	7	·	·	3.0	12.0	1.0	·	2.0	·	·	·	·	4.0	1.0	1.0	·	·	·	·	49.0	4.0	·	7.0	·	·	·	·	·	·	·	·	79.0
Te Kowai Exp Stn	200.0	342	4	·	·	·	26.6	0.4	1.3	38.8	·	·	·	0.8	1.4	6.0	0.6	·	·	6.0	1.5	21.0	5.5	3.1	·	·	6.0	·	·	·	·	·	·	83.0
Teemburra Dam Alert	636.0	351	9	·	7.0	79.0	24.0	15.0	2.0	29.0	·	3.0	·	·	·	3.0	16.0	9.0	6.0	·	·	164.0	6.0	·	10.0	7.0	·	·	·	·	·	·	·	266.0
The Gap TM	81.0	47	8	·	·	·	·	1.0	22.0	1.0	·	11.0	8.0	·	·	10.0	·	·	·	·	·	·	·	4.0	·	·	·	·	·	·	·	·	·	24.0
The Glen TM	129.0	86	6	·	·	·	11.0	·	4.0	44.4	5.2	0.2	·	0.2	5.4	5.2	0.2	4.8	2.2	·	·	2.2	3.4	0.2	1.6	0.2	0.2	·	·	·	·	·	8.2	30.2
The Stonewall Alert	173.0	146	8	2.0	·	1.0	64.0	·	1.0	10.0	·	·	·	·	·	·	·	·	·	·	1.0	58.0	3.0	·	·	·	·	·	·	·	·	·	·	33.0
Turrawulla Station	168.6	312	8	·	·	4.0	5.0	·	15.0	3.8	·	·	·	4.6	5.2	1.4	·	·	1.2	·	·	30.0	39.4	·	5.8	1.4	·	·	·	·	·	·	·	53.8
Upper Barratta Alert	277.0	282	5	5.0	·	15.0	71.0	3.0	·	4.0	·	·	2.0	35.0	28.0	9.0	·	·	·	·	6.0	67.0	36.0	7.0	8.0	3.0	·	·	·	·	·	·	·	2.0
Upper Bogie Alert	269.0	242	6	·	·	2.0	17.0	39.0	·	3.0	·	1.0	·	·	·	·	·	·	1.0	·	6.0	93.0	9.0	·	·	·	·	·	·	·	·	·	·	98.0
Upper Don Alert	256.0	156	9	·	2.0	26.0	16.0	9.0	·	3.0	·	5.0	4.0	14.0	12.0	·	5.0	·	·	=	2.0	85.0	5.0	·	·	·	·	·	·	·	·	·	·	58.0
Upper Major Creek Alert	179.0	412	4	11.0	2.0	1.0	23.0	·	·	10.0	·	4.0	·	1.0	55.0	2.0	·	·	·	·	3.0	50.0	1.0	1.0	7.0	5.0	·	·	·	·	3.0	·	·	4.0
Upper Reid Alert	56.0	166	1	1.0	·	2.0	1.0	·	1.0	·	·	·	·	·	·	2.0	·	·	·	·	·	44.0	2.0	1.0	·	1.0	·	·	·	·	·	·	·	1.0
Warden Bend	192.4	172	7	·	·	·	11.8	0.8	·	29.8	·	6.0	·	6.0	1.2	·	19.0	·	2.6	·	·	44.0	18.2	·	·	·	·	·	·	·	·	·	·	53.0
Wattlevale Station	205.8	225	6	·	14.0	1.2	8.0	·	·	17.0	·	3.0	·	19.4	22.0	·	7.0	·	·	·	·	55.0	28.0	·	·	·	·	·	·	·	·	·	8.2	25.0
Weetalaba Alert	109.0	147	4	·	·	1.0	3.0	·	1.0	3.0	·	5.0	·	·	·	2.0	·	·	·	·	·	47.0	15.0	·	·	·	·	·	·	·	·	·	·	34.0
Whiteford's Alert	291.0	282	7	·	1.0	50.0	19.0	9.0	8.0	21.0	4.0	-	5.0	7.0	6.0	1.0	2.0	·	9.0	·	3.0	38.0	3.0	·	2.0	·	·	·	·	·	·	·	·	111.0
Whiteford's TM	277.0	191	8	·	1.0	51.0	19.0	8.0	6.0	22.0	4.0	·	5.0	7.0	7.0	·	3.0	·	2.0	·	4.0	25.0	1.0	·	1.0	1.0	·	·	·	·	·	·	·	110.0
Williamson	117.6			·	·	·	22.8	4.6	5.4	20.2	38.2	·	10.8	·	·	3.6	·	·	1.4	·	·	1.6	·	2.8	0.8	·	·	·	·	·	·	·	·	9.4
Wilson Beach	557.2	331	9	·	4.6	53.0	4.2	·	·	40.8	·	131.0	·	·	29.8	·	5.6	·	7.4	·	·	89.4	18.4	5.4	·	6.0	·	·	·	·	·	·	»	163.6
Woodhouse	246.8	328	7	12.0	3.0	27.0	25.0	0.2	·	9.6	·	11.0	·	54.0	9.6	8.8	0.6	·	·	·	·	31.2	»	»	32.6	18.2	·	·	·	·	·	·	·	4.0
Woodlands Alert	258.0	269	5	19.0	·	13.0	52.0	·	·	·	·	13.0	58.0	15.0	5.0	4.0	·	·	·	·	5.0	32.0	26.0	·	15.0	·	·	·	·	·	·	·	·	1.0
Woolshed	228.8	257	6	17.0	0.2	2.2	38.4	16.8	0.2	5.4	0.2	·	4.0	46.2		4.6	7.6	0.2	0.2	1.6	3.4	11.4	20.0	13.8	26.6	0.8	·	·	·	·	·	·	·	8.0
Yaamba	58.8	145	3	·	1.0	·	·	·	22.0	5.4	1.0	·	2.0	·	·	2.4	·	1.4	·	·	·	·	6.4	·	·	·	·	·	·	·	·	·	·	17.2
Yeppoon The Esplanade	140.6	124	7	·	·	0.4	2.4	·	1.0	58.0	-	·	6.6	0.2	·	5.0	·	18.4	0.2	·	·	·	·	0.4	0.6	5.2	1.2	·	·	·	·	·	11.4	19.6

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as ".". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

West Central Coast (34)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Bates Creek Post Office	123.6	138	6	30.1			15.1		21.1					11.1	2.3	3.5	1.4	5.5				4.2	18.5		5.5	1.1								4.6
Banmount	123.0	106	7	.	5.0	4.0	.	.	»	»	25.0	.	0.5	.	.	4.0	0.5	.	.	.	36.5	39.5	.	.	.	.	.	.	.	.	.	.	.	8.0
Bee Creek TM	120.5			.	.	3.5	.	.	.	5.0	.	.	.	.	.	5.0	.	.	2.5	.	.	6.0	0.5	.	.	2.0	0.5	.	.	.					97.5
Bowen Development Rd TM	79.0				.	12.0	.	.	.	1.0	.	.	.	6.0	.	2.0	1.0	.	.	.	.	2.0	15.0	.	.	.	.	.	.	.					40.0
Broadleigh Downs	53.4	137	3	.	.	21.8	.	.	4.2	.	.	.	.	.	23.4	.	.	.	.	.	.	.	4.0	.	.	.	.	.	.	.	.	.	.	.	.
Brusles	66.0	133	4	.	.	.	.	.	.	.	.	.	8.0	.	.	12.0	.	.	.	.	20.0	16.0	.	.	.	.	.	.	.	.	.	.	.	.	10.0
Burdekin Dam Alert	73.0	99	4	1.0	5.0	3.0	2.0	15.0	4.0	.	.	.	.	.	.	.	.	.	.	.	.	17.0	1.0	3.0	4.0	2.0	.	.	.	.	.	.	.	15.0
Burdekin Dam	107.0	125	5	.	6.0	3.5	2.5	28.5	3.5	.	.	.	.	.	.	.	.	.	.	.	.	19.5	1.0	2.5	5.0	7.0	.	.	.	.	.	.	.	18.0
Carfax	171.1	108	9	.	.	.	.	.	27.3	31.2	5.6	.	.	.	.	.	.	.	.	.	.	69.3	3.5	.	4.0	.	.	.	.	.	.	.	.	.	30.0
Charters Towers Airport	181.6	186	7	22.2	0.2	.	30.4	.	28.4	0.8	.	.	.	.	1.0	0.4	.	.	.	.	0.4	16.6	80.6	.	7.8	17.4	.	.	.	.	.	.	.	.	7.7
Cockenzie TM	91.0			.	.	11.0	.	.	13.0	7.0	4.0	.	.	.	.	4.0	1.0	.	3.0	.	.	4.0	.	.	.	.	.	.	.	.	.	.	.	.	44.0
Drivehill TM	41.0			.	.	9.0	.	.	1.0	13.0	.	.	.	.	.	5.0	1.0	.	.	.	2.0	7.0	1.0	.	.	.	.	.	.	.	.	.	.	.	7.0
Doongara				.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Doorune Downs	44.8	75	4																															44.8
Eaglefield TM	156.0			.	.	44.0	2.0	.	.	1.0	.	.	.	.	.	.	9.0	.	.	.	.	52.0	10.0	.	.	.	.	.	.	.	.	.	.	.	38.0
Essex	60.0	95	4	.	.	6.8	.	.	5.4	6.6	.	.	.	.	.	9.0	.	.	.	.	14.8	3.8	.	3.0	.	.	.	.	.	.	.	.	.	.	16.6
Funnel Creek TM	55.0			.	1.0	4.0	13.0	3.0	27.0	6.0			1.0																					
Holmvale	165.2			4.8	.	.	.	.	20.8	0.4	.	.	.	20.0	2.0	15.6	.	.	.	.	0.4	13.6	75.8	4.2	9.6	.	.	.	.	.	.	.	.	.	3.0
Hydro Site TM	73.0			2.0	5.0		2.0	20.0	2.0													18.0				2.0								22.0
Isaac River Bridge TM	133.5			.	.	4.5	0.5	.	.	.	.	.	21.5	.	.	4.0	7.5	.	1.0	.	5.0	4.5	.	.	4.0	.	.	.	.	.				81.0
Logan Creek TM	137.0			.	.	50.5	.	5.0	0.5	.	.	24.5	.	.	.	19.0	.	.	.	.	49.5	3.5	.	.	.	.	.	.	.	.				44.5
Middlemount Alert	91.8			.	0.2	21.4	.	.	13.2	5.6	8.0	.	.	.	.	.	.	.	.	.	22.2	6.2	.	.	.	.	.	.	.	.	.	.	.	19.0
Middlemount TM	61.0			.	.	6.0	.	.	9.0	2.0	11.0	.	.	.	.	.	.	.	.	.	17.0	4.0	.	.	.	.	.	.	.	.	.	.	.	12.0
Moranbah Water Treatment Plant	159.3	104	8	.	.	32.8	.	.	.	0.7	.	.	8.4	.	.	.	27.8	.	8.0	.	1.8	11.6	.	.	7.0	.	.	.	.	.	.	.	.	66.4
Mount McConnell	81.2	131	4	2.0																		48.0										24.2	7.0
Mt Douglas	47.0	111	3	.	.	44.0	.	.	1.0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Pink Lagoon TM	132.0			.	2.0	.	.	.	11.0	22.0	19.0	.	.	.	.	9.0	.	.	.	.	5.0	5.0	.	.	1.0	2.0	.	.	.	.	.	.	.	.	36.0
Scartwater Alert	121.0	121	8	.	.	3.0	3.0	.	1.0	.	.	.	4.0	4.0	1.0	.	.	.	.	.	.	96.0	5.0	1.0	.	.	.	.	.	.	.	.	.	.	65.0
Sellheim	75.6	135	4	12.0												25.6							28.0											
Seloh Nolam	126.4	106	8	.	.	.	.	.	27.0	24.0	9.2	.	.	.	.	7.0	2.0	.	.	.	5.2	6.0	.	.	.	.	.	.	.	.	.	.	.	.	44.0
Slogan Downs	.	116	L	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
St Anns Alert	151.0	141	6	.	.	11.0	.	.	5.0	.	.	.	.	.	18.0	.	.	.	.	.	.	22.0	6.0	13.0	.	.	.	.	.	.	.	.	.	.	78.0
St Anns TM	109.0			.	.	10.0	.	.	2.0	.	.	.	.	.	16.0	1.0	.	.	.	.	.	11.0	.	12.0	.	.	.	.	.	.	.	.	.	.	57.0
Taemas Alert	96.0	154	3	.	.	1.0	.	.	2.0	.	.	.	.	.	4.0	2.0	.	.	.	.	.	10.0	.	3.0	.	4.0	.	.	.	.	.	.	.	.	10.0
Taemas TM	31.0			.	.	1.0	.	.	1.0	.	.	.	.	.	4.0	2.0	.	.	.	.	.	6.0	.	8.0	.	4.0	.	.	.	.	.	.	.	.	10.0
Taemas	74.0	118	5	.	1.0	38.0	.	.	2.0	.	.	.	.	.	7.0	.	.	.	.	.	.	9.0	.	.	.	.	.	.	.	.	.	.	.	.	17.0
Trafalgar Station	104.0	141	5	.	.	.	.	.	21.0	.	.	.	.	9.0	.	9.2	.	.	.	.	.	2.4	68.4	.	.	.	.	.	.	.	.	.	.	.	.
Wentworth	121.4	92	8	.	.	29.6	.	4.5	.	7.4	.	.	.	.	.	.	.	.	.	.	0.4	4.5	40.0	.	.	.	.	.	.	.	.	.	.	.	35.0
West Wolfgang Creek TM	115.5			.	.	1.0	1.0	.	7.5	1.5	.	.	.	0.5	1.0	.	.	.	.	.	.	51.5	13.5	4.0	.	.	.	.	.	.	.	.	.	.	34.0
Yatton TM	83.0			.	.	13.0	.	.	2.0	3.0	.	.	3.0	.	14.0	.	.	.	.	.	.	36.0	.	.	.	.	.	.	.	.	.	.	.	.	12.0

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "·". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Central Highlands (35)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Allambee	51.4	91	4	·	·	·	11.6	·	23.2	·	·	·	6.2	·	·	·	·	·	·	·	3.6	·	·	·	·	·	·	·	·	·	·	·	6.8	·
Alpha Post Office	31.2	95	2	·	·	·	·	4.0	7.0	·	·	·	·	·	·	2.2	·	·	·	0.8	5.6	·	11.8	·	·	·	·	·	·	·	·	·	·	0.6
Anakie Richardson St	59.2	108	4	·	·	0.5	3.6	0.6	25.6	0.2	·	·	·	·	·	2.4	0.2	·	·	·	2.6	8.8	0.6	10.6	·	·	·	·	·	·	·	·	·	3.2
Aqua Park	85.0	74	7	·	·	·	14.0	·	38.0	·	1.2	1.0	2.8	·	·	·	·	·	·	·	·	28.0	·	·	·	·	·	·	·	·	·	·	·	·
Arcturus Downs	28.0	108	2	·	·	·	20.0	3.0	·	·	·	·	·	·	·	1.0	·	·	·	·	2.0	·	·	·	·	·	·	·	·	·	·	·	·	·
Ardurad	49.0	86	4	·	·	1.0	7.0	·	4.0	·	·	·	·	·	·	·	·	·	·	·	·	·	36.0	·	1.0	·	·	·	·	·	·	·	·	·
Avlemore	88.4	109	6	·	·	·	8.2	0.6	36.2	7.8	·	·	·	1.4	·	8.0	·	·	·	·	16.0	·	15.0	·	·	·	·	·	·	·	·	·	·	12.0
Avocet Alert	29.4			·	·	8.2	·	·	7.2	·	0.6	·	·	·	·	1.8	·	·	·	·	5.6	·	·	6.4	·	·	·	·	·	·	·	·	·	0.6
Babbiloora Station	8.0	90	1	·	·	·	·	·	8.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Bauhinia Downs Store	91.4	101	6	·	2.0	·	17.4	·	56.8	·	·	4.6	4.4	·	·	·	·	·	·	·	1.8	0.6	5.0	·	·	·	·	·	·	·	·	·	·	·
Beckers TM	85.0	28	9	·	·	7.0	2.0	·	31.0	·	1.0	·	6.0	5.0	1.0	·	·	·	·	·	·	·	·	1.0	10.0	·	·	·	·	·	·	·	·	·
Bedford Weir TW Alert	44.0			·	·	10.0	·	·	8.0	·	·	·	·	·	·	1.0	·	·	·	·	20.0	·	2.0	1.0	·	·	·	·	·	·	·	·	·	4.0
Billaboa AL	85.4			·	·	2.2	·	·	31.2	·	·	·	·	·	·	1.8	2.6	·	·	·	5.4	19.0	7.4	·	·	·	·	·	·	·	·	·	·	15.8
Bingegang H/W TM	49.0	66	4	·	27.0	·	·	·	4.0	·	·	·	·	·	·	5.0	·	·	·	·	3.0	1.0	·	4.0	·	·	·	·	·	·	·	·	·	5.0
Bingegang Weir HW Alert	41.0							·	7.4	·	19.6	·	0.2	·	·	2.8	·	·	·	·	5.8	0.6	·	4.6	·	·	·							
Birraban	78.1	104	4	·	·	51.3	·	4.6	16.6	·	·	·	·	·	·	·	·	·	·	·	0.2	·	1.2	2.2	·	·	·	·	·	·	·	·	·	·
Blackboy Creek TM	53.0			·	·	24.0	4.0	·													·	·	2.0	18.0	5.0	·	·	·	·	·	·	·	·	·
Blackdown Tableland TM	88.0			·	1.0	11.0	8.0	·	1.0	·	6.0	·	1.0	·	·	·	·	·	·	·			1.0	34.0	24.0	·	·	·	·	·	·	·	·	1.0
Bogantungan TM	85.0	79	8	·	·	·	·	8.6	36.0	3.4	·	·	·	·	·	1.8	1.2	·	·	·	0.2	0.2	26.6	0.2	·	·	·	·	·	·	·	·	·	6.8
Booroondarra	125.4	108	7	·	·	47.6	·	·	28.4	3.6	2.0	·	·	·	·	5.2	·	·	·	·	14.0	5.6	·	·	·	·	·	·	·	·	·	·	·	23.0
Bowvale TM	62.0			·	·	5.0	10.0	·	21.0	·	·	·	3.0	3.0	·	1.0	·	·	·	·	15.0	2.0	1.0	1.0	·	·	·	·	·	·	·	·	·	·
Brigalow Research Stn	71.2	94	5	·	·	·	2.2	»	»	»	»	22.0	·	11.4	·	·	·	·	·	·	·	5.8	22.4	2.4	·	·	·	·	·	·	·	·	·	·
Broadmere TM	103.0			·	·	·	12.0	·	38.0	54.0												1.0	·	·	·	·	·	·	·	·	·	·	·	·
Bungaban TM	56.8	100	3	·	·	·	2.4	0.2	12.0	0.2	·	6.4	7.8	0.8	·	5.0	·	·	·	·	5.8	5.8	10.6	0.2	·	·	·	·	·	·	·	·	·	·
Cairo	103.5	98	7	·	·	4.5	·	·	·	·	·	·	·	·	·	9.6	·	·	·	·	45.0	6.2	·	·	·	·	·	·	·	·	·	·	·	38.0
Caldervale Station	31.2	97	2	·	10.2	·	2.0	·	·	·	·	·	·	·	·	·	·	·	·	·	16.0	4.0	·	·	·	·	·	·	·	·	·	·	·	·
Capella Post Office	83.6	98	6	·	·	0.1	·	·	53.0	6.4	·	·	8.5	·	·	·	·	·	·	·	6.0	·	·	·	·	·	·	·	·	·	·	·	·	9.6
Cardbeign	79.0	106	4	·	·	1.6	·	1.8	33.6	·	4.8	·	·	·	·	1.4	·	·	·	·	1.4	7.0	2.4	25.0	·	·	·	·	·	·	·	·	·	·
Carina Downs	70.0	101	3	·	·	1.8	·	22.8	15.0	·	·	·	3.0	·	1.0	·	·	·	·	·	0.8	·	»	27.6	·	·	·	·	·	·	·	·	·	·
Carinya	122.2	108	7	·	»	»	»	»	66.0	·	·	·	8.5	·	·	3.6	·	·	·	·	·	·	»	13.5	29.0	·	·	·	·	·	·	1.6	·	·
Carnarvon Station	37.2	101	2			9.0	6.6	6.2	15.4																									
Clermont Airport	95.2			·	·	19.2	·	·	6.8	·	·	·	1.2	0.4	5.0	·	0.4	·	·	·	4.8	12.0	12.2	0.6	0.2	·	·	·	·	·	·	·	·	34.4
Clermont Sirius St	111.0	118	8	·	·	34.2	·	·	3.0	11.0	·	·	5.2	4.6	0.8	0.1	·	·	·	·	4.3	8.8	8.0	·	·	·	·	·	·	·	·	·	·	31.0
Clermont TM	72.0	68	5	·	·	6.0	·	·	2.0	·	·	·	3.0	·	17.0	·	·	·	·	·	2.0	2.0	1.0	4.0	·	·	·	·	·	·	·	·	·	35.0
Cockatoo Ck TM	46.0			·	1.0	·	1.0	·			·	1.0	2.0	8.0	·	15.0	·	·	·	·	2.0	5.0	6.0	·	·	·	·	·	·	·	·	5.0	·	·
Comet Post Office	67.6	101	4	·	·	4.5	·	6.6	7.6	·	·	·	0.2	·	·	·	·	·	·	·	10.2	4.0	27.0	4.4	0.8	·	·	·	·	·	·	·	·	2.2
Comet Weir Alert	57.6			·	·	3.0	0.4	5.2	7.6	·	·	·	·	·	·	·	·	·	·	·	12.6	4.0	21.6	1.4	0.2	·	·	·	·	·	·	·	·	1.6
Comet Weir TM	28.0			·	·	3.0	·	5.0	7.0	·	·	·	·	·	·	·	·	·	·	·	4.0	·	6.0	1.0	1.0	·	·	·	·	·	·	·	·	1.0
Coolmaringa TM	41.0			·	·	3.0	6.0	·	5.0	1.0	3.0	·	15.0	·	·	3.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	3.0
Cowley TM	4.0			·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	4.0	·
Craigmore TM	25.0			·	·		·	1.0	7.0	·	·	·	·	·	·	·	·	·	·	·	·	12.0	5.0	·	·	·	·	·	·	·	·	·	·	·
Currajong	48.0	80	3	·	·	·	2.8	·	14.0	·	1.6	·	8.6	1.8	·	·	·	·	·	·	·	19.4	·	·	·	·	·	·	·	·	·	·	·	·
Darkwater	69.2	91	4	·	·	24.2	·	20.0	10.0	·	·	·	·	·	·	·	·	·	·	·	8.0	·	7.0	·	·	·	·	·	·	·	·	·	·	·
Dingo Post Office				12.0	·	·	·	·	·	·	·	·	6.5	4.0	·	·	·	·	21.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Dreamsmaine TM	3.4	77	L	·	·	·	2.6	·	·	·	·	·	·	·	·	·	·	·	·	·	0.8	·	·	·	·	·	·	·	·	·	·	·	·	·
Dreamsmaine	3.0	94	L	·	·	·	3.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Ducabrook AL	113.6			·	»	9.2	·	5.0	70.2	·	·	·	·	·	·	2.0	·	·	·	·	0.6	·	26.6	·	·	·	·	·	·	·	·	·	·	·
Duckponds Alert	43.0			·	·	1.0	·	·	14.0	·	·	·	·	·	·	1.0	·	·	·	·	5.0	·	18.0	1.0	·	·	·	·	·	·	·	·	·	3.0
Duckponds TM	21.0	35	5	·	·	·	·	·	15.0	·	·	·	·	·	·	·	·	·	·	·	1.0	1.0	2.0	·	·	·	·	·	·	·	·	·	·	1.0
Duneira	32.0	101	3	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	32.0	·	·	·	·	·	·	·	·	·	·	·	·	·
Echo Hills Alert	97.0			·	·	10.0	·	2.0	27.0	·	·	·	·	2.0	·	·	·	·	·	·	·	·	56.0	·	·	·	·	·	·	·	·	·	·	·
Emerald Airport	49.0	88	4	·	·	·	·	·	11.6	0.2	0.1	·	·	·	·	0.2	·	·	·	·	4.6	10.0	19.8	·	·	·	·	·	·	·	·	·	·	2.4
Emerald Alert	72.0			·	·	·	·	·	18.4	0.2	·	·	1.2	·	·	1.8	·	·	·	·	2.8	24.8	22.8	·	·	·	·	·	·	·	·	·	0.2	1.8
Fairbairn Dam AL	27.0			·	1.0	6.0	·	·	13.0	·	1.0	·	1.0	·	·	·	·	·	·	·	2.0	1.0	·	1.0	·	·	·	·	·	·	·	·	·	1.0
Fairbairn Dam	25.7	96	3	·	·	5.4	·	·	12.4	1.0	·	·	·	·	·	1.6	·	·	·	·	3.5	0.8	·	·	·	·	·	·	·	·	·	·	·	·
Florence Vale Alert	74.8			·	·	0.2	1.4	0.2	31.8	0.2	·	·	2.6	1.6	1.0	1.0	0.4	·	·	·	1.2	3.4	7.2	·	·	·	·	·	·	·	·	·	1.4	21.2
Freitag	81.8	108	6	·	·	30.2	·	2.6	18.6	·	23.0	2.2	·	·	·	5.2	·	·	·	·	·	·	»	12.0	·	·	·	·	·	·	·	·	·	·
Gilguigul TM	65.4	50	7	·	·	1.0	6.8	0.2	21.0	·	0.6	·	2.8	15.6	0.2	13.6	·	·	·	·	0.4	1.0	2.2	·	·	·	·	·	·	·	·	·	·	·
Gilguigul	65.4	89	5	·	·	1.0	6.8	0.2	21.0	·	0.6	·	2.8	15.6	0.2	13.6	·	·	·	·	»	1.4	2.2	·	·	·	·	·	·	·	·	·	·	·
Gillespie	17.0	83	2				1.0														16.0													
Glen Rock AL	35.0			·	·	17.0	7.0	7.0	4.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Glencoe	30.4	58	2	·	·	·	·	·	·	·	·	·	·	·	·	·	3.2	·	·	·	16.0	2.0	·	9.2	·	·	·	·	·	·	·	·	·	·
Glenora Road TM	32.0			·	·	·	1.0	·	11.0	1.0	·	·	·	4.0	·	1.0	1.0	·	·	·	7.0	·	1.0	5.0	·	·	·	·	·	·	·	·	·	·
Green Valley Alert	75.0			·	·	·	·	·	44.0	1.0	·	·	·	·	·	2.0	2.0	·	·	·	·	·	19.0	·	·	·	·	·	·	·	·	·	·	7.0
Gregory Highway Alert	53.0			·	·	·	·	·	34.0	·	·	·	4.0	1.0	·	2.0	·	·	·	·	1.0	1.0	6.0	·	·	·	·	·	·	·	·	·	·	4.0
Gregory Highway TM	·			·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Heathwood AL	99.2			·	·	17.2	·	0.8	48.6	·	5.6	·	1.6	·	·	0.2	·	·	·	·	0.6	3.6	3.0	16.2	·	·	·	·	·	·	·	·	0.8	·
Helen Downs TM	85.0			·	·	5.0	1.0	25.0	28.0	·	·	·	1.0	·	·	·	·	·	·	·	·	·	1.0	23.0	·	·	·	·	·	·	·	·	·	·
Hornet Bank Homestead	73.4	96	5	·	·	·	9.2	·	28.0	·	·	1.6	4.0	4.4	·	1.0	·	·	·	·	·	25.2	·	·	·	·	·	·	·	·	·	·	·	·
Humboldt Alert	80.4			·	·	3.6		·	19.6	·	·	·	·	·	·	·	·	·	·	·	0.2	·	56.8	0.2	·	·	·	·	·	·	·	·	·	·
Islay Plains	40.1	102	3			4.0			10.3					6.0	4.0						4.1	0.5	4.2											7.0
Juanita				·	·	·	·	·		·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Karmoo	62.2	115	4	·	·	14.6	1.4	·	7.4	·	·	·	4.4	·	·	·	·	·	·	·	3.2	16.0	·	·	·	·	·	·	·	·	·	·	·	15.2
Katrina Downs TM	40.0			·	·	·	·	·	30.0	·	·	7.0	3.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Kulumur Range Alert	44.0			·	·	11.0	·	5.0	12.0	·	·	·	·	·	·	·	·	·	·	·	9.0	4.0	3.0	·	·	·	·	·	·	·	·	·	·	·
Kurrajong	176.0	117	9	·	·	29.4	6.4	·	11.4	0.2	·	·	·	·	7.4	·	·	·	·	·	27.8	»	47.4	3.4	·	·	·	·	·	·	·	·	·	42.6
La Palma TM	73.0			·	·	1.0	1.0	·	26.0	·	7.0	3.0	·	14.0	2.0	8.0	·	·	·	·	·	10.0	1.0	·	·	·	·	·	·	·	·	·	·	·
La Palma	84.0	85	6	·	0.1	0.6	4.2	·	29.8	·	9.4	3.2	4.0	8.4	2.6	·	·	·	·	·	·	20.8	0.6	·	0.4	·	·	·	·	·	·	·	·	·
Lake Brown TM	78.0			·	·	·	4.0	·	48.0	·	·	·	1.0	·	·	·	·	·	·	·	·	14.0	·	9.0	·	·	·	·	·	·	·	·	2.0	·
Lansdowne Station				·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Lochington	66.4			·	·	17.2	0.4	0.8	30.4	0.2	·	·	·	·	·	0.2	·	·	·	·	2.6	·	14.4	·	·	·	·	·	·	·	·	·	·	0.2
Lucknow	81.0	96	5	·	·	·	·	·	60.0	4.0	5.0	·	·	·	·	·	·	·	·	·	5.0	3.0	4.0	·	·	·	·	·	·	·	·	·	·	·
Maryvale Springs	64.8	88	6	·	·	·	2.2	·	·	·	·	·	·	·	9.8	·	·	·	·	1.6	51.2	·	·	·	·	·	·	·	·	·	·	·	·	·
Maywin Park	70.2	102	5	·	·	22.0		·	23.0	1.0	·	·	·	·	·	3.0	·	·	·	·	»	11.0	·	·	·	·	·	·	·	·	·	·	·	8.2
Melmoth	46.5	107	3	·	2.0	·	·	11.0	·	·	·	·	·	·	·	·	·	·	·	13.5	·	·	·	·	·	·	17.0	·	·	·	·	·	·	3.0
Middle Ridge AL	102.0			·	·	5.5	11.0	0.5	46.5	4.0	·	·	·	·	·	3.5	·	·	·	·	9.0	1.0	6.0	·	·	·	·	·	·	·	·	·	·	15.0
Middle Ridge TM	97.0					5.0	11.0		48.0	4.0						3.0					9.0	·	7.0											12.0
Minnie Downs	19.7	79	3				·	8.2													11.5													
Moonah	70.3	89	4	·	·	»	»	»	54.8	·	·	»	»	13.1	0.2	1.4	·	·	·	·	·	·	1.0	·	·	·	·	·	·	·	·	·	·	·
Mount Kingsley	103.2	93	7	·	·	9.2	»	26.6	12.2	·	·	·	17.2	20.6	·	10.4	·	·	·	·	7.0	·	·	·	·	·	·	·	·	·	·	·	·	·
Mount Nicholson	37.8	116	3	·	·	·	10.2	·	20.0	·	0.2	·	1.2	·	·	2.4	·	·	·	·	·	·	2.7	·	·	·	·	·	·	·	·	·	·	0.6
Mount Wilkin	125.7	90	7	·	·	34.2	·	·	0.8	·	·	·	·	·	·	12.2	·	·	·	·	22.0	14.4	·	·	·	·	·	·	·	·	·	·	·	42.6
Mountain View	59.0	105	2	·	·	1.0	1.2	2.0	11.2	·	1.2	2.4	·	·	·	·	·	·	·	·	0.8	·	2.0	17.4	·	·	·	·	·	·	·	·	·	·
Mt Moffatt National Park	123.4	121	7	·	·	27.4	25.2	19.0	·	·	·	·	·	4.6	·	1.0	·	·	·	·	·	35.0	1.2	10.0	·	·	·	·	·	·	·	·	·	·
New Caledonia				·	·		·	2.4	4.2	·	0.2	·	0.8	·	·	1.8	·	·	·	·	16.0	·	·	1.6	·	·	·	·	·	·	·	·	0.8	2.4
Orion	55.6	110	3					47.0	8.6																									
Peakvale Station	43.8	105	3	·	·	7.2	·	·	11.6	·	·	·	·	·	3.0	1.6	·	·	·	·	1.8	8.8	1.0	·	·	·	·	·	·	·	·	·	·	10.8
Penjobe TM	44.4			·	·	17.2	0.2	7.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Raymond Alert	18.8							1.2	11.6	·	·	·	·	0.4	·	1.6	0.2	·	·	·	0.2	0.2	3.0	0.4	·	·	·	·	·	·	·	·	·	·
Red Rock TM	39.0				·	·	1.0	·	42.0	·	1.0	·	3.0	·	·	·	·	·	·	·	·	·	32.0	·	·	·	·	·	·	·	·	·	·	·
Radcliffe TM	48.0				·	·	10.0	·	6.0	·	·	1.0	·	·	·	·	·	·	·	·	·	·	11.0	14.0	6.0	·	·	·	·	·	·	·	·	·
Rewan Station	38.6	196	2		·	3.8	·	·	19.2	·	·	·	·	·	·	4.0	·	·	·	·	9.6	·	·	·	·	·	·	·	·	·	·	·	·	·
Rewan TM	38.0			·	·	2.0	·	·	21.0	·	·	·	1.0	·	·	·	·	·	·	·	·	14.0	·	·	·	·	·	·	·	·	·	·	·	·
Rileys Crossing Alert	52.0			·	·	4.0	10.0	9.0	6.0	·	6.0	·	3.0	·	·	1.0	·	·	·	·	4.0	3.0	4.0	1.0	·	·	·	·	·	·	·	·	·	1.0

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as ". ". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Central Lowlands (35)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Albro Station	5.0	96	1										5.0																					
Aramac Post Office	25.8	86	5			0.8	2.6																	14.8									7.4
Banchory	73.0	98	5						5.0					15.0	8.0							41.0												11.0
Barcaldine Post Office							1.4							0.1							1.8		10.3	13.8									
Barcaldine Weir TM	45.0														1.0									42.0									2.0
BeaconsfieId	16.4	78	2																				16.4										
Belyando Crossing TM	105.0					41.0			2.0	1.0				3.0	7.0			1.0				5.0	4.0	2.0									39.0
Blackall Airport	28.2	115	2				4.4						1.0	2.0	0.2					7.0	8.8	0.2	4.8										
Blackall TM	18.0												2.0	3.0						2.0	10.0		3.0										
Blackall Township	32.4	85	3				0.2						0.8	7.2						7.4	18.2		3.6										
Bowen Downs TM																																	
Bullwallah	137.0	111	7						3.0					10.0	13.0						18.0	13.0	17.0										65.0
Cameron Downs	55.6	98	5	1.8										40.0		0.8	2.2				11.0												
Coreena																					2.0												
Darr TM	21.0							1.0								16.0				2.0				2.0									
Dotswood														6.0	11.4	3.0																	5.0
Eastmere	120.0	110	7						13.0						7.0						45.0	37.0												17.0
Evanston	18.0	64	3												5.0	3.0																	10.0
Eversleigh	15.6	106	3											2.0	0.4	4.6					4.4	4.4												
Frankfield Station	63.0	70	6			5.0			2.0												7.0	8.0												41.0
Gue	45.4	93	4											9.0	8.0	8.0						13.6	16.8										
Holmleigh	64.6	89	5	19.2					1.8					7.4							29.8	6.4												
Idalord Post Office	46.8	70	5					1.4						4.4	1.6	8.6				23.8	0.8		1.8									1.0	3.2	0.6
Jochmus														20.0	18.0																		27.0
Yeen Glen	159.6	117	8			48.4			67.0					0.2	1.0	18.8	0.2				8.2	17.2												0.8
Lintowel Downs	10.5	72	2																		10.5												
Lochnagar	11.8	87	3				12.6																	10.0									1.2
Longreach Aero	19.0	80	3					1.0						0.8	2.6	8.6				4.2	0.4													0.4
Longreach TM	12.0							1.0						4.0	3.0	3.0									1.0								
Luthrie	25.1	104	3												8.0	7.0				10.2													
Marango	60.4	91	5											3.2	1.2	2.4						5.0	38.2										10.4
Muttaburra	18.0	89	3													14.0				2.0													
Ronlow Park	56.2	114	4			1.0			5.6					1.6	4.0								9.0											35.0
Sunbury	51.0	70	5													8.0	8.0			35.0													
Tilrae	164.2	99	9	0.4		20.6			31.8					9.4		16.4	1.0				18.0	47.8			20.0									2.8
Twin Hills TM	50.0					4.0			2.0						4.0						3.0			2.0	1.0								34.0
Ulcanbah	95.2	119	8			11.4								26.8		8.4					4.8		2.4										42.4
Welwoongha	102.8	89	7					2.2								5.0	1.6			13.8													70.0	

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "· ". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Upper Western (37)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Alderley Station	125.1	67	8	·	15.6	·	·	4.0	·	·	·	·	·	2.2	5.0	9.0	·	·	6.8	82.0	·	0.5	·	·	·	·	·	·	·	·	·	·	·	·
Alni	90.6	85	7	23.2	·	·	·	4.0	1.0	·	·	·	·	·	25.0	0.6	10.8	1.4	·	3.0	·	·	·	·	·	·	·	·	·	·	·	·	21.6	·
Barabria	91.8	79	8	·	·	·	·	·	·	·	·	·	·	·	52.2	2.6	28.2	»	»	28.8	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Barkly Downs				·	17.0	·	·	38.0	6.0	·	·	31.0	·	·			·	·	·	·		·	·	·	·	·	·	·	·	·	·	·	·	·
Belmont	42.0	77	4	·	·	·	·	·	·	·	·	·	·	·	·	4.0	23.0	·	·	3.1	11.0	0.8	·	·	·	·	·	·	·	·	·	·	·	·
Bladensburg	69.0	78	7	2.6	·	·	0.8	0.6	8.0	·	·	·	·	·	21.4	4.4	9.0	5.8	3.6	4.2	·	·	·	·	9.2	·	·	·	·	·	·	·	19.2	·
Bushy Park	73.0	104	8	5.2	13.6	·	·	5.4	·	·	9.8	4.2	·	·	·	·	1.6	·	·	5.6	23.6	9.2	·	·	·	·	·	·	·	·	·	·	2.8	·
Camooweal Township	193.0	100	9	·	18.6	36.6	·	·	·	7.2	·	25.0	0.2	5.4	35.8	1.6	0.4	·	·	26.8	10.2	17.2	11.8	0.2	·	2.4	·	·	·	1.0	·	·	·	16.4
Carandotta Station	45.0	48	7	·	5.0	·	3.0	·	·	·	·	3.5	·	·	15.0	7.5	8.0	·	·	5.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Chatsworth	43.8	70	8	17.8	1.0	·	·	·	·	·	·	·	·	·	4.0	·	1.0	·	·	20.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Corona Downs	114.0	65	9	·	·	·	·	·	·	·	·	·	·	·	22.0	45.0	37.0	·	·	10.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Eldersile	123.8	80	9	16.8	·	·	·	·	6.8	·	·	·	·	·	59.2	·	31.6	»	»	18.2	·	·	·	·	·	·	·	·	·	·	·	·	11.2	·
Headingly Station	54.1	66	6	·	·	·	·	·	·	·	·	5.0	·	·	14.5	8.0	·	·	·	9.6	5.6	·	·	·	·	·	·	·	·	·	·	·	·	11.4
Lark Quarry	123.3			·	·	·	·	·	8.6	·	·	·		·	»	16.2	»	22.5	4.5	55.4	·	·	·	·	4.5	·	·	·	·	·	·	·	11.6	·
Lucknow Station	55.0	61	7	·	·	·	·	·	·	·	·	·	·	·	»	»	»	»	»	55.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Mackunda Downs	65.0	122	4	27.6	·	·	·	9.8	·	·	·	·	·	·	3.0	·	2.2	·	1.8	18.2	·	1.2	·	·	·	·	·	·	·	·	1.2	·	·	·
Mundurin Station	151.3	66	9	49.0	·	·	·	·	2.5	·	·	·	·	·	30.0	8.0	2.8	·	50.0	12.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Oondooroo TM	38.0			7.0	·	·	·	·	·	·	·	·	·	·	3.0	8.0	31.0	2.0	3.0	1.0	·	1.0	·	·	2.0	·		·	·	·	·	·	·	·
Roxborough Downs TM	37.0			·	·	·	·	1.0	·	·	·	·	·	1.0	26.0	·	9.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Stradbroke Station	28.5	93	4	·	·	·	·	8.0	·	·	·	9.0	·	·	·	·	·	·	5.0	5.0	1.5	·	·	·	·	·	·	·	·	·	·	·	·	·
Sunnyside	75.0	77	7	·	·	·	·	·	·	·	·	·	·	·	·	8.0	4.0	·	·	54.0	9.0	·	·	·	·	·	·	·	·	·	·	·	·	·
The Monument Airport	61.6	83	5	5.8	0.2	·	·	·	·	·	·	0.4	1.0	·	2.8	0.7	1.4	0.2	·	49.6	·	·	·	·	·	·	·	·	·	·	·	·	·	·
The Monument	48.2	96	8	·	·	·	·	3.8	·	·	·	0.6	0.8	·	·	·	·	·	·	43.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Thorner Station	124.6	87	8	3.0	24.0	·	·	·	·	·	·	43.0	3.4	·	14.8	12.6	8.0	·	·	17.8	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Trepell Airport	88.4	121	5	5.4	·	·	·	·	0.6	·	·	·	9.8	·	4.8	4.2	12.2	0.4	·	38.0	·	·	·	·	·	·	·	·	·	·	·	·	11.0	·
Tulmur	·	80	L																															·
Urandangi	57.6	63	7	·	5.0	·	·	2.0	·	·	·	6.4	·	2.0	19.3	7.9	·	·	·	15.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Warrnambool Downs	59.8	73	6	0.8	·	·	·	·	8.2	·	·	·	·	·	6.6	2.4	1.2	9.0	·	31.2	·	2.2	·	·	5.2	·	·	·	·	·	·	·	·	·
Winton Airport	34.0	99	5	1.2	·	·	·	·	3.4	·	·	·	·	·	9.8	0.6	8.0	2.0	0.2	6.8	·	·	·	·	3.2	·	·	·	·	·	·	·	2.0	·
Winton Post Office	67.0	84	6	2.6	·	·	0.2	0.2	5.0	·	·	·	·	·	13.9	2.6	6.8	2.5	3.4	8.8	·	0.2	·	·	11.0	·	·	·	·	·	·	·	9.6	·
Wyora	38.0	92	5	4.0	·	·	·	·	·	·	·	·	·	·	18.0	»	18.0	·	·	·	·	·	·	·	3.0	·	·	·	·	·	·	·	·	·

Lower Western (38)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Bedourie Police Station	30.0	34	7	·	·	·	·	2.4	·	·	·	·	·	·	1.3	12.3	·	·	·	9.0	·	·	·	·	1.0	·	·	·	·	·	4.0	·	·	·
Birdsville Airport	76.4	24	H	·	·	·	·	2.0	·	·	·	·	·	·	19.8	48.0	8.6	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Boulia Airport	62.0	49	8	0.2	·	·	·	0.1	0.3	·	·	·	·	5.0	5.2	14.6	10.5	·	4.4	13.7	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Boulia TM	16.0			·	·	·	·	·	·	·	·	·	·	2.0	2.0	12.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Carella Station	87.8	55	8	·	·	·	·	·	·	·	·	·	·	·	·	26.0	6.0	»	»	55.0	·	·	·	·	·	·	·	·	·	0.2	0.1	·	·	·
Cluny				·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	11.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Currawilla Station	105.8	39	10	·	·	·	·	·	·	·	·	·	·	·	27.4	25.0	14.0	·	·	34.4	·	·	·	·	·	·	·	·	·	·	5.0	·	·	·
Diamantina Lakes TM	15.0			13.0					1.0																1.0									
Durrie Station	29.0	40	7	·	·	·	·	·	·	·	·	·	·	·	8.2	8.4	11.2	·	1.2	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Galway Downs	43.0	59	5	·	·	·	·	·	·	·	·	·	·	·	2.0	»	1.6	6.0	·	20.0	4.0	·	·	·	1.4	·	·	·	·	·	8.0	·	·	·
Glengyle	96.4	30	9	·	·	·	5.0	5.0	·	·	·	·	·	·	12.4	14.0	»	»	»	60.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Glenormiston	20.6	42	8	·	·	·	·	·	·	·	·	2.2	·	15.4	·	1.6	·	·	·	1.4	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Haughton Vale	33.0	57	6	·	·	·	·	0.5	·	·	·	·	·	·	·	2.5	·	14.0	·	6.0	5.0	·	·	·	·	·	·	·	·	·	2.5	·	2.8	·
Jundah Post Office	54.0	50	7	·	·	·	·	·	·		·	·	·	·		21.0	·	·	·	16.0	12.0	·	·	·	·	·	·	·	·	·	5.0	·		·
Kamaran Downs	52.6	38	8	·	·	·	·	3.4	·	·	·	·	·	16.0	6.0	21.0	·	·	4.6	·	·	·	·	·	·	·	·	·	·	·	1.6	·	·	·
Keeroongooloo	148.0	43	10	·	·	·	·	·	·		·	·		·	20.0	35.0	·	67.0	·	·	·	·	·	·	·	·		·	·	·	26.0	·	·	·
Moothandella Station	133.9	39	10	·	·	·	·	·	·	·	·	·	·	·	10.2	16.4	·	51.0	·	35.5	·	·	·	·	·	·	·	·	·	·	20.8	·	·	·
Morney Plains	113.0	36	H	·	·	·	·	8.0	·	·	·	·	·	·	46.0	32.0	22.0	·	·	·	·	·	·		·	·	·	·	·	·	5.0	·	·	·
Mount Marlow	92.0	58	8	·	·	10.0	·	·	·	·	·	·	2.0	·	·	10.0	8.0	·	·	34.0	·	·	·	·	·	·	·	·	·	·	8.0	·	5.0	·
Mudgeacca	63.1	48	8	·	·	·	·	·	·	·	·	·	·	16.0	·	5.0	14.0	·	9.5	18.6	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Navarra	85.6	66	7	·	·	·	0.2	·	·	·	·	·	·	·	·	10.6	7.6	·	·	33.0	10.4	·	·	1.0	·	·	·	·	·	·	5.2	5.4	·	12.2
Retreat TM	28.0				·	·	·	·	·	·	·		·	·		10.0	2.0	1.0	·	8.0	·	·	·		8.0	·	·	·	·	·	1.0	·	3.0	·
Roseberth Station	62.3	27	9												23.6	31.7	7.0																	
Roxborough Downs	54.4	72	6	·	·	·	·	·	·	·	·	2.8	·	·	23.2	·	13.0	·	2.2	13.2	·	·	·		·	·	·	·	·	·	·			·
South Galway	110.1	51	9	·	·	·	·	1.8	·	·	·	·	·	·	3.2	37.9	14.7	8.9	21.4	6.0	·	·	·	·	·	·	·	·	·	·	16.2	·	·	·
Trinidad	39.4	70	5					2.8								12.4	0.6			20.8	3.0													
Windorah Post Office	68.0	43	8	·	·	·	·	0.4	·	·	·	·	·	·	4.0	6.4	0.6	27.4	·	9.4	·	·	·	·	0.2	·	·	·	·	·	19.6	·	·	·

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as ". ". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Port Curtis South Coast (39)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Abercorn TM				.	1.0	.																												
Abercorn	196.0	94	10	.	1.6	.	12.0	.	26.8	30.0	17.6	2.0	1.6	5.0	0.4	11.6	.	.	.	.	11.4	41.6	11.6	16.4	5.4	.	.	.	.	.	.	.	0.8	.
Bajool Post Office	174.6	136	6	.	»	50.0	«	9.0	»	50.0	»	»	13.6	.	.	25.0	.	.	.	.	.	.	»	9.0	4.0	»	»	»	»	»	»	6.0	9.0	7.0
Banana Post Office	74.2	95	5	.	«	»	18.6	»	»	»	»	»	»	51.6	.	.	.	.	.	.	.	.	4.0	.	.	.	.	.	.	.	.	.	.	.
Bancroft	171.0	107	8	.	3.0	.	39.6	.	18.0	8.6	23.0	10.0	11.0	2.0	.	35.2	.	0.4	.	.	.	6.6	.	0.8	15.0	»	.	.	.	.	.	.	3.8	.
Baralaba Post Office	84.2	93	6	.	1.8	.	19.4	.	35.0	.	.	.	.	.	.	0.8	.	.	.	.	.	1.2	.	1.6	23.4	.	.	.	.	.	.	.	.	.
Barwood	99.4	87	6	.	.	.	«	»	23.0	»	»	»	37.0	10.8	.	.	.	.	.	.	.	4.0	24.6	.	.	.	.	.	.	.	.	.	.	.
Barsch's Hill TM	261.0			.	.	33.0	21.0	7.0	43.0	12.0	.	4.0	27.0	2.0	.	85.0	.	.	.	.	.	.	5.0	.	12.0	.	1.0	.	.	.	.	.	.	7.0
Biloela - Valhalla	120.2	76	H	.	1.0	30.5	16.2	1.7	54.0	5.5	6.0	1.6	.	.	»	1.0	.	.	.	.	.	7.8	2.0	13.1	.	.	.	.	.	.	.	.	.	.
Binderee TM	65.0			.	3.0	«	6.0	.	45.0	.	.	.	.	1.0	.	.	.	.	.	.	.	.	2.0	1.0	5.0	.	.	.	.	.	.	.	.	.	.
Bingera Sugar Mill	202.0	167	8	.	8.4	10.4	1.8	13.0	2.6	68.8	5.0	6.8	2.0	.	13.8	8.4	.	0.2	.	.	.	«	55.0	1.2	2.6	0.8	0.8	.	.	.	.	.	2.4	0.2
Blue Hills TM	159.0			.	7.0	2.0	9.0	.	40.0	9.0	11.0	.	.	.	.	10.0	.	.	.	.	.	47.0	7.0	19.0	1.0	.	.	.	.	.	.	.	.	2.0	1.0
Boona-Cheppa	230.6	163	8	0.6	10.2	0.4	1.0	4.6	2.6	66.0	1.0	3.8	2.2	0.4	13.0	2.0	.	3.0	.	1.4	.	72.0	26.0	1.8	1.6	0.2	1.4	0.6	.	.	.	.	«	7.0
Brovinia TM	139.0	73	7	.	.	1.0	5.0	5.0	9.0	9.0	11.0	3.0	.	60.0	1.0	8.0	.	.	.	.	.	27.0	.	2.0	.	.	.	.	.	.	.	.	.	.
Bullyan Gum Street	153.8	125	8	0.2	15.2	4.4	3.0	1.8	10.8	19.8	5.6	6.8	0.6	0.4	2.0	59.8	.	.	.	.	.	0.6	.	1.6	7.4	0.2	0.4	.	.	.	.	.	2.2	1.0
Bundaberg Aero	179.4	170	7	0.4	1.4	0.2	12.2	0.2	2.6	71.0	1.6	6.0	1.4	0.2	10.0	7.8	.	1.6	.	.	.	0.6	50.2	6.0	1.4	.	1.2	.	.	.	.	.	2.0	1.4
Bundaberg Sugar Res Stn	192.6	150	9	»	»	»	20.0	1.2	9.4	83.0	»	»	8.0	.	14.4	1.0	.	.	.	1.4	.	6.2	34.6	1.2	»	«	4.0	.	.	.	.	»	»	8.2
Burnett Heads Mell St				.	»	2.0	.	.	7.4	66.0	4.4	5.0	1.0	.	23.0	»	3.4	5.2	.	.	.	12.4	»	6.6	.	1.0	1.4	.	.	.	.	.	10.2	5.0
Burnett Heads				3.4	»	3.0	1.2	2.0	3.2	29.2	33.2	.	3.2	3.8	10.4	.	.	5.4	.	.	.	.	27.2	1.6	1.4	4.0	0.4	.	.	.	.	.	4.8	5.8
Burrum Highway TM	110.0	71	7	.	.	22.0	2.0	7.0	3.0	16.0	5.0	6.0	4.0	1.0	25.0	1.0	.	5.0	.	.	.	.	1.0	«	5.0	.	1.0	.	.	.	.	.	6.0	.
Bustard Head Lighthouse				.	4.4	6.2	0.8	20.2	4.6	.	.	2.0	.	.	10.2	3.4	.	.	.	.	.	2.2	0.2	5.6	11.0	2.4	.	.	.	.	.	.	.	2.0	5.0
Byrnestown TM	197.4	80	H	.	10.2	8.8	8.8	.	21.0	32.6	26.0	14.6	1.4	17.4	1.2	4.0	.	.	.	.	10.6	29.2	0.8	.	.	0.2	.	.	.	.	.	0.4	0.2	.
Callemondah Station	164.9	159	6	.	7.0	12.0	7.1	8.0	23.0	.	40.0	»	11.0	8.0	.	37.0	.	.	.	.	.	.	.	10.0	3.2	5.6	.	.	.	.	.	.	.	.
Camboon Station	185.0	94	10	.	.	22.0	.	.	48.0	4.0	4.0	.	.	11.5	.	13.5	.	.	.	.	.	31.0	53.0	.	.	.	.	.	.	.	.	.	.	.
Cania Gorge Park	90.4	103	6	.	.	11.6	0.8	29.0	0.6	8.0	.	6.0	.	.	12.0	.	.	.	.	.	7.0	9.0	4.0	2.4	.	.	.	.	.	.	.	.	.	.
Castlehope TM	101.0	82	7	.	5.0	2.0	32.0	.	9.0	11.0	8.0	.	.	.	.	24.0	.	.	.	.	.	.	6.0	2.0	.	.	.	.	.	.	.	.	2.0	1.0
Charmwood	202.6	154	7	.	7.4	1.2	.	0.6	6.2	41.2	5.2	»	11.0	»	35.0	79.2	.	.	.	.	.	2.6	.	.	8.8	0.4	.	.	.	.	.	2.8	1.0
Childers South	181.0	115	9	.	0.4	4.8	10.0	6.8	4.6	42.8	11.2	14.8	4.6	6.8	36.6	8.6	.	2.6	.	.	0.2	7.8	18.6	0.2	0.8	0.2	0.8	.	.	.	.	2.6	0.2
Cobden	112.4	82	8	.	.	.	2.2	.	42.4	1.6	2.2	3.0	2.2	7.8	.	6.4	.	.	.	.	.	5.2	38.4	0.4	0.8	.	.	.	.	.	.	.	.	.
Coorange TM	259.0	98	H	.	.	.	4.0	.	32.0	5.0	23.0	8.0	.	114.0	28.0	4.0	.	.	.	.	.	28.0	1.0	29.0	.	.	.	.	.	.	.	.	.	.
Coringa TM	228.0	111	9	.	2.0	1.0	4.0	6.0	30.0	52.0	24.0	24.0	5.0	18.0	5.0	7.0	.	1.0	.	.	.	33.0	12.0	.	1.0	.	.	.	.	.	.	2.0	1.0	.
Craiglands TM	52.0						8.0		28.0		13.0		1.0											2.0									
Dalkel TM	178.0	64	H	»	3.0	.	10.0	.	32.0	17.0	21.0	12.0	4.0	.	1.0	54.0	.	.	.	.	.	.	4.0	.	19.0	.	.	.	.	.	.	.	1.0
Darts Creek				.	«	16.0		.	21.6	7.4	39.2	5.4	22.4	.	.	55.2	.	.	.	.	.	.	.	»	2.0	.	.	.	.	.	.	.	9.4
Deepbank	132.2	82	8	.	.	19.6	3.8	.	22.0	21.0	9.4	3.8	.	15.8	1.8	14.8	.	.	.	.	3.4	»	5.8	11.4	.	.	.	.	.	.	.	.	.	.
Didcot	228.6	123	9	.	.	.	3.8	.	45.8	48.8	15.6	26.0	3.2	37.2	6.2	6.8	.	.	.	.	8.6	11.8	0.8	.	14.4	.	.	.	.	.	.	.	.	.
Dingle Dell TM	170.6	108	9	0.2	0.2	3.2	1.8	.	11.0	9.2	4.8	2.4	4.6	7.2	10.6	23.0	.	1.8	.	.	1.4	65.4	7.2	0.4	12.0	.	0.2	.	.	.	.	.	5.0	.
Dingle Dell	194.8	99	9	»	1.2	4.0	3.2	.	13.6	13.0	5.0	3.0	4.2	8.4	4.8	34.0	.	2.0	.	.	2.2	68.8	7.4	2.4	»	»	15.2	.	.	.	.	.	5.8	.
Dr Mays Crossing TM	.			.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Eidswold Bridge	207.5	55	9	.	.	.	4.0	.	28.4	14.0	29.0	2.0	0.6	60.6	3.0	12.3	.	.	.	.	.	11.2	6.0	35.0	.	.	.	.	.	.	.	.	3.8	.
Eidswold Post Office	170.9	105	9	.	.	.	»	»	30.4	«	51.2	«	»	41.0	3.0	11.5	.	.	.	.	.	4.8	5.0	21.0	.	.	.	.	.	.	.	.	.	.
Eidswold TM	166.0	67	H	.	.	.	4.0	.	47.0	19.0	10.0	2.0	.	28.0	5.0	5.0	.	.	.	.	.	5.0	9.0	35.0	.	.	.	.	.	.	.	.	.	.
Eulelah Creek	193.2	189	7	.	«	13.6	12.0	19.0	4.2	»	69.4	10.6	3.8	.	1.0	30.0	0.4	.	.	.	.	8.2	10.4	«	6.8	2.0	1.4	.	.	.	.	.	4.2	6.0
Fairymead Sugar Mill	185.0	177	7	.	«	»	17.0	»	12.0	79.0	.	»	4.0	.	17.0	«	.	.	.	.	.	31.0	3.0	12.0	.	.	.	.	.	.	.	.	«	10.0
Fig Tree TM	148.0	101	6	.	.	6.0	7.0	23.0	33.0	30.0	7.0	3.0	2.0	12.0	7.0	7.0	.	.	.	.	1.0	.	2.0	.	3.0	.	.	.	.	.	1.0	2.0	.
Fig Tree				.	5.0	»	27.0	0.4	11.4	20.0	3.2	.	.	.	.	10.0	.	.	.	.	.	.	4.4	»	»	18.2	.	.	.	.	.	.	0.8	1.6
Folding Hills TM	86.0			.	.	.	.	.	11.0	75.0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Gayndah Airport	177.8	78	H	.	4.0	0.2	26.4	.	12.0	4.8	25.6	19.6	0.4	33.6	1.2	8.4	.	.	.	.	12.4	19.2	7.4	2.0	0.4	.	.	.	.	.	.	.	.	.
Gefjera	195.0	99	10	.	3.0	.	5.0	.	24.0	36.0	26.0	1.0	7.0	5.0	.	24.0	.	.	.	.	9.0	47.0	6.0	.	2.0	.	.	.	.	.	.	.	.	.
Gin Gin Post Office	125.6	126	5	.	»	10.2	7.6	»	20.4	23.8	»	»	»	15.8	»	18.2	.	.	.	.	.	6.0	»	12.8	1.2	»	.	.	.	.	.	.	.	.
Gladstone Airport	43.0	108	3	.	9.8	0.2	3.2	.	15.2	3.2	1.2	.	.	.	.	3.0	.	.	.	.	.	.	0.2	.	.	.	.	.	.	.	.	.	0.2	7.0
Gladstone Radar	43.8	140	2	.	4.8	0.2	2.4	0.4	20.4	2.0	0.2	0.2	.	.	.	1.4	.	0.8	.	.	.	.	.	0.2	.	0.4	.	.	.	.	.	.	.	10.4
Glenhaven	164.0	87	9	.	.	.	11.0	.	34.0	15.8	11.0	4.4	.	»	3.4	6.4	.	.	.	.	.	29.4	41.0	7.6	.	.	.	.	.	.	.	.	.	.
Glenlands	148.9	134	7			13.5			75.2		19.2		24.0																				18.0
Glenrock	183.6	81	8	.	.	0.2	8.6	.	22.0	9.0	22.0	10.4	2.2	43.0	6.8	5.6	.	.	.	.	.	17.8	0.2	15.6	.	.	.	.	.	.	0.2	.	.
Glenwood TM	146.0	81	7	.	.	.	3.0	2.0	19.0	18.0	6.0	7.0	.	53.0	9.0	5.0	.	.	.	.	2.0	26.0	1.0	6.0	.	.	.	.	.	.	.	.	.	.
Glenwood	196.6	91	10	.	.	0.6	13.8	1.4	21.0	14.4	4.0	2.2	0.4	46.8	2.8	7.0	.	.	.	.	3.0	73.0	5.4	1.6	0.4	.	.	.	.	.	0.8	.	.	.
Gonyelinks	95.2	80	8	4.0	4.0	29.0	.	«	34.4	.	.	.	.	13.8	0.6	.	.	.	.	.	.	.	30.4	.	.	.	.	.	.	.	.	.	.	.
Goondjen TM	59.0			.	.	.	.	.	32.0	5.0	2.0	.	.	.	.	20.0	1.0	.	.	.	.	.	.	.	20.0	1.0	.	.	.	.	.	.	.	.	.
Goovigen	80.1	99	4	.	.	.	1.6	.	28.6	0.8	2.0	.	.	5.0	0.6	.	.	.	.	.	.	.	.	24.0	.	.	.	.	.	.	.	.	.	.
Gracemere - Lucas St	101.4	149	5	.	9.0	0.2	1.0	.	47.0	.	.	.	3.8	2.0	.	10.0	.	.	.	.	.	.	4.6	4.8	7.2	.	.	.	.	.	.	.	.	18.0
Hazeldean	101.4	108	9	.	.	.	5.4	11.6	.	11.0	23.0	18.6	.	15.2	1.2	.	7.4	.	.	.	.	.	61.4	2.0	2.6	.	.	.	.	.	.	.	.	1.0
Hillview	193.4	146	8	.	7.6	0.2	7.0	.	22.2	9.0	3.0	9.4	12.0	8.2	2.0	98.0	.	1.0	.	.	.	»	8.1	.	6.8	4.0	.	.	.	.	.	.	.	.
Jambin Post Office	67.3	98	4	.	.	18.0	1.0	.	22.4	3.5	2.9	.	1.2	.	.	.	.	.	.	.	.	.	.	18.8	.	.	.	.	.	.	.	.	.	.
Kalpowar Forestry	171.0	133	8	.	12.0	»	»	»	»	»	»	»	62.0	9.0	»	70.0	.	.	.	.	.	.	4.0	.	4.0	.	.	.	.	.	.	.	5.0	5.0
Kenbula TM	120.0	76	7	.	«	1.0	6.0	7.0	64.0	5.0	.	11.0	3.0	2.0	.	11.0	.	.	.	.	.	.	.	1.0	5.0	.	.	.	.	.	.	.	.	3.0
Kingsborough TM	70.0	61	6	.	.	.	.	.	45.0	.	.	.	16.0	.	.	1.0	.	.	.	.	.	.	4.0	1.0	2.0	.	.	.	.	.	.	.	.	.	.
Kolonga	162.0	142	7	.	11.6	2.6	3.6	0.6	4.4	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	139.0
Lady Elliot Island	120.6	121	7	1.6	3.4	17.0	0.2	.	1.6	60.4	.	22.2	0.2	.	0.4	0.2	«	0.4	.	.	.	4.4	0.2	1.0	1.8	.	.	.	.	.	.	.	4.6	2.0
Lands End TM	81.0	64	7	.	.	5.0	3.0	.	28.0	15.0	9.0	2.0	2.0	10.0	1.0	.	.	.	.	.	.	5.0	.	1.0	.	.	.	.	.	.	.	.	.	.
Leesons TM	150.0			1.0	.	4.0	.	3.0	7.0	17.0	16.0	7.0	6.0	5.0	37.0	2.0	.	2.0	.	.	.	14.0	19.0	.	2.0	1.0	1.0	.	.	.	.	.	6.0	.
Lloyona	53.6	62	5	.	3.8	.	0.4	.	34.0	.	.	.	2.2	0.2	.	.	.	.	.	.	.	»	»	»	13.0	.	.	.	.	.	.	.	.	.	.
Makowata	250.4	151	9	.	8.4	36.0	8.8	18.0	5.6	13.4	12.2	15.2	0.6	11.4	5.0	37.0	0.2	.	.	.	.	0.2	38.4	1.8	4.4	2.0	.	.	.	.	.	.	3.0	3.0
Malakoff	107.4	117	5	.	0.8	0.4	27.6	.	23.6	2.0	3.0	1.6	4.0	1.0	.	21.0	.	.	.	.	.	.	7.0	1.8	9.0	3.0	.	.	.	.	.	.	0.6	1.0
Malanda	223.0	78	H	.	.	61.0	21.8	.	21.0	14.0	8.0	12.2	1.8	25.4	7.2	8.0	.	.	.	.	.	18.0	5.2	17.2	8.0	.	.	.	.	.	.	0.2	.	.
Marlow TM	85.0	74	8	.	3.0	10.0	20.0	.	9.0	.	16.0	4.0	.	.	.	.	.	.	.	.	.	.	19.0	9.0	4.0	1.0	.	.	.	.	.	.	.	.
Melrose	61.4	90	4	.	.	.	.	.	5.8	25.2	«	9.8	2.6	2.0	.	6.4	.	.	.	.	.	.	.	2.0	.	.	.	.	.	.	.	.	.	13.6
Milton TM	142.0	92	8	.	.	1.0	11.0	20.0	9.0	18.0	1.0	22.0	.	24.0	.	12.0	.	.	.	.	.	2.0	3.0	2.0	6.0	1.0	.	.	.	.	.	.	.	.
Mimdale TM	203.0	145	8	.	5.0	4.0	28.0	23.0	4.0	14.0	19.0	17.0	1.0	.	11.0	56.0	1.0	1.0	.	.	.	.	.	4.0	8.0	2.0	1.0	.	.	.	.	.	1.0	2.0
Miriam Vale TM	239.4			.	4.2	38.0	2.0	23.0	10.2	20.0	27.0	3.6	.	2.6	27.6	62.6	.	.	.	.	.	0.2	7.4	8.0	2.4	0.2	.	.	.	.	.	.	1.6	3.8
Mondure	122.6	152	5		4.0	25.6			7.2	15.8	2.6	3.8	1.4		16.0	4.6		1.4				21.2	17.4									1.6	.
Monto Township	184.3	110	9	.	0.7	5.3	10.2	.	41.4	15.4	11.3	21.0	8.3	1.3	1.1	12.4	.	0.3	.	.	1.2	36.0	11.0	3.6	2.6	.	.	.	.	.	.	1.2	0.2
Moorlaalaman	178.2	151	7	5.0	10.0	0.2	10.0	2.0	33.0	2.0	7.0	1.0	5.0	.	8.0	19.0	.	8.0	.	.	.	81.2	19.0	4.0	0.6	1.8	.	.	.	.	.	9.4	.
Moonmera	138.2	129	7	.	.	.	2.4	10.0	53.4	8.8	.	8.0	12.8	.	.	13.4	.	.	.	.	.	.	.	«	31.0	.	5.8	.	.	.	.	.	«	4.6
Mount Larcom Post Office	171.3	143	8	«	»	»	36.4	.	10.0	17.2	10.8	»	7.8	.	.	44.4	.	.	.	.	.	0.6	0.4	3.4	0.8	.	.	.	.	.	.	.	»	20.2
Mount Wallaby	139.0	128	H		15.0			18.0	41.0	73.0	23.0	12.0				96.0					16.0	14.0												
Moura Post Office	65.2	94	4	.	.	.	11.2	1.5	.	19.8	0.4	.	.	1.6	.	.	.	.	.	.	.	.	1.0	10.2	.	.	.	.	.	.	.	.	.	.
Mt Lawless TM	151.0			.	8.0	4.0	20.0	.	31.0	8.0	17.0	13.0	.	38.0	5.0	5.0	.	.	.	.	3.0	7.0	.	1.0	.	.	.	.	.	.	.	.	.	.
Mt Perry The Pines	129.1	157	5	0.4	1.4	1.0	2.0	0.6	14.0	10.0	6.4	4.6	5.0	2.6	10.4	13.4	.	.	.	.	.	2.4	20.0	2.4	0.8	15.4	.	.	.	.	.	«	5.2	0.2
Mt Rawdon TM	251.0			.	.	28.0	5.0	8.0	11.0	21.0	8.0	11.0	6.0	19.0	28.0	37.0	.	.	.	2.0	5.0	55.0	9.0	4.0	11.0	.	.	.	.	.	.	2.0	5.0	.
Mt Yeatman TM	2.2																							2.2									
Mundle Gully TM	101.0			.	.	.	1.0	1.0	64.0	13.0	.	8.0	3.0	.	.	.	.	.	.	.	.	.	.	1.0	6.0	.	.	.	.	.	.	.	.	3.0
Mundubbera	181.0	102	9	.	.	35.0	17.0	1.0	23.0	13.8	19.0	11.0	.	19.2	8.2	10.2	.	.	.	.	.	7.8	1.4	18.2	.	.	.	.	.	.	.	.	.	.
Nagoorin TM	1.0																																	1.0
Newlyn - Cynthia	195.0	89	10	.	3.0	.	28.0	.	24.0	10.0	21.6	7.4	4.0	19.2	2.0	18.0	.	.	.	.	4.0	21.8	8.0	13.0	.	.	.	.	.	.	.	.	.	.
Number 7 Dam TM	43.0			.	.	.	10.0	16.0	7.0	8.0	1.0	1.0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Paradise Dam	134.5			.	.	.	.	7.0	15.5	.	13.5	4.5	5.0	13.5	10.0	10.0	.	0.5	.	.	4.0	30.0	.	.	.	.	.	.	.	.	.	.	.	5.0	.
Raglan Ck TM	84.0			.	1.0	.	2.0	.	18.0	11.0	8.0	.	14.0	.	.	20.0	.	.	.	.	.	.	2.0	.	2.0	1.0	.	.	.	.	.	.	4.0	1.0
Rannes TM	69.0			.	20.0	«	1.0	.	40.0	2.0	»	.	.	4.0	.	.	.	.	.	.	.	.	.	2.0	.	.	.	.	.	.	.	.	.	.
Rannes					53.0																													
Red Hill TM	121.0			.	6.0	.	8.0	.	37.0	1.0	2.0	1.0	»	1.0	«	«	.	.	.	.	.	39.0	.	13.0	.	.	.	.	.	.	.	.	.	.
Redbank	81.2	111	§	.	.	.	.	.	»	24.0	11.4	»	»	14.8	«	4.6	.	.	.	.	.	.	6.2	.	.	.	.	.	.	.	.	.	.	20.2
Reid Creek TM	217.0	96	H	.	7.0	.	28.0	.	77.0	23.0	5.0	12.0	3.0	5.0	15.0	25.0	.	2.0	.	.	9.0	.	2.0	3.0	.	.	.	.	.	.	.	3.0	.
Riverview TM	58.0	109	§	.	.	.	10.0	.	14.0	1.0	2.0	.	13.0	.	.	9.0	.	.	.	.	.	.	.	1.0	8.0	.	.	.	.	.	.	.	.	.

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "-". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

| | | |

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "-". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Moreton South Coast (40)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Adams Bridge Alert	380.0	115	H	-	2.0	-	6.0	1.0	31.0	32.0	13.0	3.0	37.0	94.0	91.0	1.0	1.0	-	-	-	-	8.0	34.0	9.0	2.0	-	-	-	-	-	-	-	-	-
Adams Bridge TM	376.0	128	H	-	2.0	-	7.0	1.0	55.0	34.0	16.0	3.0	41.0	105.0	100.0	1.0	-	-	-	-	-	5.0	15.0	9.0	3.0	-	-	-	-	-	-	-	-	-
Air Sea Rescue Alert	141.0	93	6	-	8.0	-	-	-	39.0	26.0	-	2.0	21.0	16.0	5.0	-	-	1.0	-	-	-	-	11.0	10.0	-	-	-	-	-	-	-	2.0	-
Albany Creek AL	392.0			4.0	27.0	-	5.0	-	12.0	51.0	4.0	18.0	122.0	27.0	54.0	2.0	-	-	-	-	-	20.0	30.0	5.0	-	-	-	-	-	-	-	1.0	-	-
Alderley Alert	391.0	137	N	2.0	8.0	-	7.0	-	51.0	49.0	20.0	16.0	132.0	24.0	53.0	2.0	-	1.0	-	-	-	5.0	18.0	5.0	-	-	-	-	-	-	-	-	-	-
Alderley	391.0	158	10	3.0	31.6	-	5.0	-	28.0	54.2	19.4	25.4	123.2	28.2	54.2	-	-	-	-	-	-	7.0	30.2	8.6	0.4	-	-	-	-	-	-	0.4	0.2
Amberley (DNR) TM	309.0	99	H	-	-	-	4.0	-	43.0	16.0	16.0	4.0	45.0	37.0	94.0	-	-	-	-	-	-	24.0	25.0	1.0	-	-	-	-	-	-	-	-	-	-
Amberley Alert-B	298.0	68	H	-	-	-	7.0	-	59.0	19.0	16.0	3.0	61.0	35.0	60.0	1.0	-	-	-	-	-	12.0	22.0	1.0	-	-	-	-	-	-	-	-	-	-
Amberley Alert-P	315.0	90	H	-	-	-	7.0	-	41.0	15.0	16.0	3.0	67.0	34.0	88.0	1.0	-	-	-	-	-	16.0	27.0	2.0	-	-	-	-	-	-	-	-	-	-
Amberley AMO	319.0	114	10	-	5.0	-	2.6	-	20.8	17.0	14.0	10.6	70.4	39.4	110.0	-	-	-	-	-	-	13.8	14.4	0.8	-	-	-	-	-	-	0.2	-	-	-
Archerfield Airport	269.4	135	9	-	7.0	0.2	2.6	0.2	20.4	44.8	11.2	8.6	61.0	28.4	50.8	1.0	-	0.2	0.2	-	-	7.4	40.0	4.4	1.0	-	-	-	-	-	-	-	-	-
Aspley Reservoir Alert	395.0	128	H	4.0	28.0	-	1.0	-	16.0	54.0	5.0	18.0	131.0	28.0	46.0	-	-	-	-	-	-	16.0	40.0	7.0	-	-	-	-	-	-	-	-	-	-
Atkinson Dam Alert	412.0			-	4.0	-	-	-	47.0	29.0	10.0	5.0	131.0	159.0	97.0																			
Atkinsons Dam				-	3.4	-	0.3	-	63.0	28.0	14.0	8.2	107.2	108.0		-	-	-	-	-	-	15.4	18.0	1.4	-	-	-	-	-	-	-	-	-	-
Bald Knob Alert	759.0	199	H	14.0	25.0	-	-	-	4.0	41.0	5.0	71.0	283.0	85.0	156.0	4.0	1.0	1.0	-	-	-	2.0	4.0	22.0	20.0	4.0	1.0	-	-	-	-	12.0	1.0	3.0
Ball Lookout Alert				15.0	17.0	-	-	-	11.0	48.0	53.0	73.0	211.0	19.0		2.0	1.0	-	-	-	-	9.0	49.0	50.0	6.0	3.0	-	-	-	-	-	1.0	3.0	-
Baroon Boat Ramp Alert	905.0			13.0	18.0	-	-	1.0	7.0	45.0	25.0	87.0	250.0	159.0	181.0	12.0	1.0	-	-	-	-	18.0	8.0	33.0	25.0	2.0	2.0	-	-	-	-	8.0	2.0	7.0
Baroon Dam FW Alert	805.0			15.0	26.0	-	-	-	19.0	40.0	16.0	59.0	242.0	154.0	146.0	9.0	1.0	-	1.0	-	-	5.0	21.0	23.0	13.0	3.0	1.0	-	-	-	-	-	2.0	2.0
Baroon Pocket Dam	713.8	205	H	»	»	»	29.6	»	8.8	40.4	»	»	210.0	158.0	174.0	12.6	»	»	0.8	-	-	18.6	7.2	30.2	»	»	29.0	-	-	-	-	»	»	15.6
Bauple	502.6	166	10	3.6	-	-	0.6	-	28.2	59.6	225.2	42.0	12.6	26.4	8.8	5.0	0.8	3.4	-	-	0.4	44.8	29.2	1.4	5.0	0.4	0.6	-	-	-	-	4.6	-
Baxters Creek Alert	674.0	153	H	2.0	15.0	-	1.0	-	4.0	37.0	24.0	17.0	127.0	172.0	195.0	1.0	1.0	-	-	-	-	25.0	45.0	5.0	-	-	-	-	-	-	-	2.0	1.0
Beaudesert Alert	270.0	151	H	-	1.0	-	7.0	2.0	37.0	20.0	15.0	7.0	50.0	52.0	81.0	1.0	-	-	-	-	-	18.0	8.0	10.0	-	-	-	-	-	-	-	-	-	-
Beaudesert Cryna	224.2	128	9	-	3.6	-	»	-	7.4	24.0	25.6	2.0	5.2	58.6	47.0	17.6	1.2	0.4	-	-	-	1.2	1.4	11.4	17.6	-	-	-	-	-	-	-	-	-
Beaudesert Drumley Street				-		-	5.6	1.2				5.2	45.0	45.6	29.8						-	0.6	13.4		9.6	-	-	-	-	-	-	-	-	-
Beechmont (DNR) TM	322.0				17.0		4.0		9.0	33.0	6.0	3.0	42.0	101.0	37.0	16.0	4.0	1.0					1.0	5.0	43.0									
Beechmont Alert	278.0	141	9	-	14.0	-	4.0	-	10.0	27.0	4.0	8.0	49.0	98.0	32.0	15.0	3.0	-	-	-	-	2.0	5.0	19.0	-	-	-	-	-	-	-	-	-	-
Beenham Valley Rd	600.4	146	H	15.0	-	-	-	-	22.0	70.0	88.0	64.0	115.0	60.0	28.0	5.0	4.6	5.4	-	-	-	58.4	5.6	66.0	2.0	2.8	1.0	-	-	-	-	0.2	2.4	5.0
Beerburrum Forest Station	675.4	195	10	6.0	18.1	»	»	0.4	7.0	83.0	34.4	35.8	192.8	180.0	83.2	7.2	1.4	0.4	0.2	-	-	6.8	3.2	64.4	2.4	0.6	0.2	-	-	0.2	-	14.2	-	0.4
Beerwah AL	715.0			9.0	8.0	-	-	-	3.0	76.0	18.0	60.0	228.0	148.0	88.0	4.0	-	-	1.0	-	-	16.0	1.0	33.0	5.0	2.0	-	-	-	-	-	-	3.0	1.0	1.0
Bellbird Creek Alert	561.0			1.0	9.0	-	1.0	-	76.0	39.0	52.0	40.0	184.0	64.0	71.0	2.0	-	-	-	-	-	7.0	2.0	5.0	4.0	2.0	-	-	-	-	-	-	1.0	-	1.0
Bellbird Creek TM	559.0	149	H	1.0	11.0	-	1.0	-	74.0	40.0	51.0	40.0	184.0	65.0	72.0	2.0	1.0	-	-	-	-	2.0	-	5.0	5.0	2.0	-	-	-	-	-	-	1.0	1.0	1.0
Bellbird Park Alert	280.0			-	8.0	-	-	-	5.0	23.0	18.0	6.0	63.0	26.0	47.0	1.0	-	-	-	-	-	22.0	34.0	11.0	-	-	1.0	-	-	-	-	-	-	-	-
Benebble Alert	391.0	163	H	-	4.0	-	4.0	-	33.0	60.0	7.0	4.0	113.0	95.0	34.0	10.0	3.0	1.0	-	-	-	-	-	8.0	10.0	-	-	-	-	-	-	-	-	1.0
Biggenden Post Office	179.2	132	8	»	»	20.6	1.0	-	20.1	18.4	16.5	19.8	7.3	13.0	7.3	1.5	-	0.9	-	-	-	37.8	7.5	-	4.7	-	-	-	-	-	-	2.1	0.9	-
Biggera Ck Dam Alert	238.0			-	10.0	-	-	1.0	57.0	24.0	8.0	10.0	89.0	22.0	17.0	-	1.0	-	-	1.0	-	-	16.0	10.0	-	-	-	-	-	-	-	1.0	1.0	-
Bill Gunn Dam Alert	456.0			-	5.0	-	8.0	-	14.0	31.0	15.0	2.0	75.0	101.0	193.0	-	-	-	-	-	-	2.0	61.0	-	-	-	-	-	-	-	-	-	-	-
Binna Burra Alert	402.0	190	9	-	9.0	-	4.0	-	6.0	26.0	14.0	10.0	91.0	112.0	40.0	19.0	2.0	1.0	2.0	-	-	33.0	14.0	17.0	-	-	-	-	-	-	-	2.0	-
Black Pinch Road Alert	592.0	187	H	6.0	13.0	1.0	-	1.0	33.0	55.0	61.0	68.0	146.0	46.0	46.0	4.0	2.0	2.0	-	-	-	16.0	53.0	21.0	6.0	1.0	3.0	-	-	-	-	1.0	2.0	5.0
Blackbutt Alert	321.0			1.0	18.0	1.0	-	-	47.0	77.0	30.0	35.0	160.0	108.0	13.0	1.0	-	1.0	-	-	-	18.0	-	9.0	-	-	-	-	-	-	-	1.0	-	1.0
Blackbutt Post Office	484.2	118	10	0.2	14.4	0.4	0.4	1.0	38.0	54.0	40.0	31.2	149.2	110.2	15.0	2.8	0.2	-	-	-	-	15.6	0.4	8.6	-	-	-	-	-	-	-	0.8	0.8	0.2
Boat Mountain Alert	487.0	104	H	-	8.0	-	-	-	40.0	51.0	20.0	27.0	215.0	88.0	30.0	4.0	-	-	-	-	7.0	6.0	6.0	11.0	1.0	-	-	-	-	-	-	-	-	-
Boat Mountain TM	455.0	93	H	-	3.0	-	-	-	37.0	48.0	20.0	26.0	206.0	83.0	27.0	3.0	-	-	-	-	6.0	4.0	2.0	10.0	-	-	-	-	-	-	-	-	-	-
Bonogin Alert	180.0			-	2.0	-	4.0	-	13.0	19.0	1.0	4.0	72.0	34.0	10.0	6.0	4.0	1.0	-	-	-	1.0	56.0	1.0	-	-	-	-	-	-	-	-	2.0	-
Boobegan Creek Lock AL	179.0	115	8	-	8.0	-	-	-	62.0	14.0	7.0	1.0	26.0	26.0	6.0	1.0	-	-	-	-	-	-	27.0	10.0	-	-	-	-	-	-	-	-	-	-
Boonah Alert	276.0	140	8	-	1.0	-	-	-	37.0	52.0	11.0	4.0	25.0	77.0	55.0	-	-	-	-	-	6.0	6.0	7.0	1.0	2.0	-	-	-	-	-	-	-	-	-
Boondall	188.8	123	H	5.8	25.8	-	-	-	44.8	95.0	3.8	11.8	100.4	26.8	37.6	1.8	-	-	-	-	-	5.2	18.6	8.8	-	-	-	-	-	-	-	3.8	-	1.0
Boondooma Dam	156.0	82	8	-	-	21.0	6.0	-	8.0	12.0	34.0	9.0	9.0	17.0	1.0	8.0	1.0	-	-	-	-	27.0	-	3.0	-	-	-	-	-	-	-	-	-	-
Booral Road Alert	206.0			9.0	1.0	28.0	-	-	2.0	20.0	68.0	5.0	3.0	13.0	-	1.0	-	-	-	-	-	1.0	7.0	4.0	8.0	6.0	1.0	-	-	-	-	1.0	8.0	-
Boreen Point Alert	582.0	175	H	8.0	5.0	1.0	-	-	4.0	63.0	30.0	70.0	197.0	38.0	54.0	1.0	-	-	-	-	-	2.0	78.0	19.0	2.0	3.0	-	-	-	-	-	2.0	3.0
Borumba Dam	465.6	163	10	1.0	19.8	-	7.2	1.4	24.6	37.2	67.4	33.0	159.8	47.8	23.6	8.2	0.8	-	-	-	-	8.4	18.8	8.0	-	-	-	-	-	-	-	0.4	1.4	0.8
Bowen Hills Alert	348.0	129	H	-	8.0	-	1.0	-	85.0	48.0	15.0	17.0	105.0	20.0	47.0	-	-	-	-	-	-	2.0	-	2.0	-	-	-	-	-	-	-	-	-	-
Bracken Ridge Res Alert	349.0			4.0	29.0	-	-	-	13.0	117.0	6.0	10.0	109.0	19.0	-							7.0	34.0	8.0	-	-	-	-	-	-	-	1.0	-	1.0
Brassall(Hancocks Br) AL	263.0	93	H	-	4.0	-	-	-	4.0	19.0	15.0	5.0	72.0	26.0	89.0	-	-	-	1.0	-	-	5.0	18.0	5.0	-	-	-	-	-	-	-	-	-	-
Brian Pastures	230.6	104	10	-	-	5.8	19.2	-	35.6	3.8	25.2	20.1	»	34.6	4.2	8.8	-	-	-	-	3.4	57.8	8.0	»	4.6	-	-	-	-	-	-	-	-	-
Bribie Island Alert	413.0			19.0	16.0	-	2.0	18.0	10.0	49.0	6.0	39.0	104.0	40.0	22.0	-	-	-	-	-	-	1.0	15.0	66.0	-	1.0	-	-	-	-	-	2.0	1.0	-
Brisbane Aero	346.8	123	H	2.6	13.4	-	-	5.0	48.6	63.6	8.6	11.6	112.4	19.2	27.2	-	-	-	-	-	-	0.6	19.6	9.2	-	-	-	-	-	-	-	2.6	-	0.4
Brisbane Botanic Gardens Mt Coot-Tha	383.8			»	8.4	-	4.2	-	19.6	50.0	17.0	14.8	113.8	33.8	61.2	0.8	-	-	1.4	-	-	4.8	45.8	4.4	3.8	-	-	-	-	-	-	-	-	-	-
Brisbane City Alert	320.0	112	H	1.0	5.0	-	-	-	43.0	36.0	12.0	16.0	106.0	21.0	45.0	-	-	-	-	-	-	4.0	26.0	3.0	2.0	-	-	-	-	-	-	-	-	-
Brisbane RPA Hospital	307.5	117	H	-	»	»	»	»	56.6	44.0	»	»	103.4	13.4	38.8	-	-	»	»	3.4	-	»	50.0	2.7	-	-	-	-	-	-	-	-	-	-
Brisbane	315.8	114	H	0.4	3.0	-	-	-	41.8	35.6	11.6	11.2	110.8	15.4	40.0	0.4	-	0.4	-	-	-	3.4	36.2	4.4	-	-	-	-	-	-	-	0.2	-	-
Brometon Dam Alert	257.0			-	1.0	-	2.0	7.0	24.0	27.0	22.0	8.0	42.0	45.0	30.0	1.0	-	-	-	-	-	20.0	11.0	1.0	-	-	-	-	-	-	-	-	-	-
Bromfleet Alert	213.0	79	H	-	3.0	-	1.0	-	17.0	38.0	9.0	-	80.0	34.0	25.0	1.0	2.0	-	-	-	-	-	9.0	24.0	-	-	-	-	-	-	-	-	-	-
Bromfleet TM	215.0	69	H	-	2.0	-	4.0	-	16.0	57.0	5.0	1.0	94.0	47.0	24.0	2.0	-	-	-	-	-	-	5.0	14.0	-	-	-	-	-	-	-	-	-	-
Bromfleet	227.2	97	H	-	-	-	8.6	0.6	13.0	56.6	»	»	39.8	»	»	75.2	0.2	-	-	-	-	-	34.0	0.2	-	-	-	-	-	-	-	-	-	-
Brookfields TM	310.0	104	H	-	5.0	-	2.0	-	14.0	20.0	42.0	16.0	63.0	131.0	1.0	-	-	-	-	-	-	26.0	-	-	-	-	-	-	-	-	-	-	-	-
Brooweena Lahey St	249.4	149	9	-	-	10.2	10.0	4.2	19.0	53.0	50.0	37.0	7.0	11.4	7.0	2.8	1.2	-	-	-	9.4	30.0	2.0	»	1.2	-	-	-	-	-	-	-	-	-
Brooyar TM	472.0	129	H	-	1.0	17.0	-	-	85.0	71.0	193.0	30.0	24.0	36.0	5.0	3.0	1.0	-	-	-	-	-	1.0	3.0	-	-	-	-	-	-	-	-	-	-
Browns Creek Road Alert	492.0			4.0	19.0	-	-	-	2.0	69.0	14.0	14.0	131.0	99.0	102.0	1.0	1.0	-	-	-	-	6.0	19.0	5.0	-	-	-	-	-	-	-	3.0	2.0	-
Buaraba Alert				-	7.2	-	7.6	-	43.2	39.8	13.2	9.4	114.0		95.8	-	-	-	-	-	-	3.8	0.6	6.4	-	-	-	-	-	-	-	-	-	-
Bulimba Alert	395.0			1.0	8.0	-	-	4.0	95.0	43.0	15.0	16.0	124.0	19.0	43.0	-	-	-	-	-	-	2.0	19.0	6.0	-	-	-	-	-	-	-	-	-	-
Bundamba (Barclay St) AL	274.0	89	H	-	1.0	-	-	-	4.0	39.0	10.0	4.0	74.0	32.0	60.0	-	-	-	-	-	-	7.0	28.0	10.0	-	-	-	5.0	-	-	-	-	-	-
Bundamba (Hanlon St) AL	215.0	61	H	-	1.0	-	4.0	1.0	5.0	34.0	6.0	2.0	56.0	20.0	47.0	-	-	-	-	-	-	17.0	22.0	-	-	-	-	-	-	-	-	-	-	-
Bundilla Alert	549.0			32.0	6.0	-	-	1.0	5.0	38.0	1.0	50.0	138.0	145.0	62.0	1.0	1.0	-	-	-	-	-	37.0	15.0	16.0	2.0	3.0	-	-	-	-	-	-	-	-
Burbank Alert	280.0			-	8.0	-	-	6.0	61.0	37.0	13.0	5.0	75.0	14.0	25.0	1.0	-	1.0	-	-	-	-	23.0	12.0	-	-	-	-	-	-	-	-	-	-	-
Burleigh Waters Alert	150.0			-	1.0	-	-	-	64.0	12.0	2.0	2.0	13.0	12.0	3.0	1.0	-	-	-	-	-	-	21.0	8.0	-	-	-	-	-	-	-	1.0	-	-
Burpengary (Dale St) AL	425.0	139	H	3.0	13.0	-	-	-	7.0	2.0	48.0	7.0	33.0	123.0	80.0	6.0	1.0	1.0	-	-	-	3.0	21.0	5.0	-	-	-	-	-	-	-	4.0	5.0	1.0
Burpengary(Rowley Rd) AL	193.0	117	7	4.0	11.0	-	-	-	1.0	1.0	48.0	11.0	12.0	68.0	11.0	3.0	-	1.0	-	-	-	6.0	10.0	1.0	1.0	-	-	-	-	-	-	-	3.0	1.0
Caboolture WTP Alert	820.0	170	H	4.0	11.0	-	-	1.0	5.0	76.0	26.0	25.0	154.0	185.0	94.0	-	1.0	-	-	-	-	2.0	11.0	12.0	7.0	-	-	-	-	-	5.0	1.0	-
Caboonbah Alert	484.0	106	H	-	6.0	-	5.0	-	23.0	24.0	18.0	11.0	130.0	153.0	55.0	-	1.0	-	-	-	-	13.0	4.0	-	-	-	-	-	-	-	-	-	-	-
Calamvale Alert	297.0	95	9	-	4.0	-	-	-	25.0	49.0	10.0	11.0	80.0	20.0	25.0	-	-	-	1.0	-	-	-	24.0	7.0	1.0	-	-	-	-	-	-	-	-	-
Caloundra Airport	537.8			»	20.0	-	-	-	4.2	50.8	5.2	53.2	184.0	122.0	26.8	3.2	-	-	-	-	-	-	31.0	14.2	13.0	1.6	-	-	-	-	-	4.0	2.4	2.2
Caltex Refineries (QLD) Ltd				4.2	18.2	-	-	11.6	76.5	68.4	11.8	28.0	83.0		29.0	0.2	-	-	0.1	-	-	0.9	25.0	13.1	-	-	-	-	-	-	-	2.0	-	4.0
Camp Hill Alert	253.0	129	H	1.0	4.0	-	-	-	49.0	89.0	10.0	10.0	102.0	20.0	8.0	2.0	-	-	-	-	-	1.0	1.0	6.0	-	-	-	-	-	-	-	-	-	-
Cannon Cove TM				-	1.2	-	-	0.2	20.0	44.0	13.0	0.8	48.6		57.8																			
Cannon Hill Bowls Club	376.6	146	10	-	6.6	-	-	-	71.8	»	»	94.4	106.2	23.6	56.2	0.4	-	-	-	-	-	2.4	27.8	6.8	-	-	-	-	-	-	-	0.4	-	-
Canungra Army Alert	363.0	159	H	-	3.0	-	5.0	-	37.0	65.0	10.0	5.0	85.0	87.0	55.0	6.0	2.0	1.0	-	-	-	-	11.0	12.0	-	-	1.0	-	-	-	-	-	-	-
Canungra Finch Road	356.0	161	10	-	4.0	-	5.0	-	47.0	50.0	6.0	6.0	96.0	76.0	38.0	8.0	3.0	-	-	-	-	-	9.0	8.0	-	-	-	-	-	-	-	-	-	-
Capalaba Water Treat	313.0	151	10	0.6	13.2	-	-	2.8	85.6	81.4	7.4	4.2	57.4	5.6	27.4	4.2	0.8	-	-	-	-	-	8.6	11.4	-	-	-	-	-	-	-	0.6	-	-
Cape Moreton Lighthouse				1.8	0.4	-	0.2	-	53.0	24.8	-	11.2				-	-	-	0.8	-	-	-	13.8	15.8	6.6	1.6	-	-	-	-	-	0.2	-	-
Carbrook Alert	341.0	99	H	3.0	7.0	-	-	-	88.0	63.0	10.0	8.0	42.0	23.0	20.0	-	-	1.0	-	-	-	-	44.0	31.0	-	-	-	-	-	-	-	1.0	-	-
Carbrook Longland Road				6.0	5.0	-	-	-	58.0	20.0	24.8	»	48.0	28.0	28.6	-	-	0.2	-	-	-	-	36.4	-	3.2	-	-	-	-	-	-	-	1.0	-	-
Carbrook(Redel Road) AL	267.0	114	H	1.0	9.0	-	-	-	51.0	34.0	7.0	5.0	31.0	32.0	15.0	1.0	-	-	-	-	-	-	37.0	38.0	1.0	-	-	-	-	-	-	1.0	-	-
Carindale Alert	300.0	117	H	1.0	6.0	-	-	-	55.0	51.0	9.0	10.0	94.0	17.0	32.0	1.0	-	-	-	-	-	1.0	17.0	6.0	-	-	-	-	-	-	-	-	-	-
Carneys Creek The Ranch	347.8	136	10	-	7.0	-	5.6	-	78.0	32.4	5.4	2.0	39.4	61.0	57.4	-	-	-	-	-	11.4	42.0	8.0	2.2	-	-	-	-	-	-	-	-	-	-
Carole Park Alert	304.0	110	H	-	1.0	-	6.0	1.0	12.0	81.0	9.0	7.0	74.0	28.0	41.0	-	-	-	-	-	-	20.0	21.0	8.0	-	-	-	-	-	-	-	-	-	-
Carrara Alert	166.0	133	6	-	7.0	-	1.0	1.0	28.0	23.0	4.0	2.0	47.0	21.0	9.0	1.0	-	-	-	-	-	-	14.0	6.0	-	-	-	-	-	-	-	2.0	-	-
Cash's Crossing Alert	368.0			1.0	19.0	-	5.0	-	13.0	38.0	5.0	14.0	124.0	37.0	62.0	3.0	-	-	-	-	-	3.0	40.0	5.0	-	-	-	-	-	-	-	-	-	1.0
Cedar Ck Rd Alert	609.0			1.0	13.0	-	13.0	-	18.0	47.0	8.0	15.0	165.0	87.0	122.0	3.0	-	-	-	-	-	9.0	34.0	5.0	-	-	-	-	-	-	-	-	-	-
Cedar Pocket Dam Alert	444.0			4.0	7.0	-	-	-	18.0	63.0	62.0	59.0	76.0	61.0	24.0	9.0	5.0	4.0	-	-	-	4.0	20.0	21.0	1.0	-	4.0	-	-	-	-	-	2.0	-
Chandler Alert	231.0			1.0	7.0	-	-	1.0	62.0	36.0	6.0	5.0	88.0	8.0	5.0	3.0	-	-	-	-	-	-	2.0	7.0	-	-	-	-	-	-	-	-	-	-
Churchill Alert	295.0	89	H	-	-	8.0	1.0	6.0	18.0	12.0	8.0	59.0	29.0	59.0	-	-	-	-	-	-	1.0	12.0	19.0	2.0	-	-	-	-	-	-	-	-	-	-
Clagiraba Road Alert	397.0	150	H	-	8.0	-	2.0	-	51.0	85.0	5.0	50.0	121.0	62.0	36.0	11.0	1.0	-	-	-	-	-	8.0	2.0	-	-	-	-	-	-	-	-	-	-
Clear Mountain Alert	456.0			1.0	18.0	-	12.0	-	8.0	37.0	2.0	13.0	138.0	68.0	97.0	1.0	1.0	-	-	-	-	9.0	72.0	3.0	-	-	-	-	-	-	-	-	-	-
Clearview Alert	256.0	130	8	-	5.0	-	1.0	-	46.0	30.0	5.0	3.0	63.0	36.0	20.0	2.0	1.0	-	1.0	-	-	4.0	15.0	4.0	-	-	-	-	-	-	-	-	-	-

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "·". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

| | | |

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as ".". "»" When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Gympie Alert	482.0			11.0	7.0	1.0	2.0	.	66.0	87.0	102.0	49.0	68.0	44.0	10.0	3.0	5.0	1.0	.	.	.	1.0	2.0	9.0	8.0	.	1.0	.	.	.	.	1.0	2.0	2.0
Gympie	433.8	163	10	6.0	5.2	0.2	4.0	.	50.2	90.4	81.0	44.0	59.4	47.8	14.6	1.8	5.4	1.0	.	.	.	.	3.4	6.4	9.0	0.2	0.4	.	.	.	.	1.2	1.4	2.8
Harper Creek Alert	745.0	231	H	9.0	7.0	.	1.0	.	19.0	82.0	14.0	83.0	272.0	114.0	118.0	6.0	2.0	1.0	.	.	.	2.0	7.0	16.0	3.0	1.0	.	.	.	.	.	5.0	2.0	1.0
Harrisville AL-B	221.0			.	2.0	.	.	.	15.0	23.0	11.0	2.0	10.0	88.0	52.0	.	.	.	.	.	.	4.0	22.0	.	.	.	.	.	.	.	.	.	.	.
Harrisville Alert	245.0	83	H	.	1.0	.	.	.	15.0	19.0	10.0	1.0	91.0	76.0	53.0	.	.	.	.	.	.	7.0	32.0	.	.	.	.	.	.	.	.	.	.	.
Harrisville Post Office	220.8	113	10	»	»	.	3.6	.	10.8	23.4	9.8	4.8	»	»	130.8	0.2	.	.	.	.	.	7.6	29.2	0.4	.	0.4	.	.	.	.	.	.	.	.
Hattonvale Store	447.6	112	H	»	6.2	.	0.6	.	39.0	55.0	16.4	7.0	66.0	»	277.2	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Hays Landing Alert				0.2	3.2	.	0.2	.	13.2	21.4	15.2	5.8	137.0	157.8																				
Hazeldean Alert	546.0			.	13.0	.	4.0	.	10.0	40.0	33.0	20.0	202.0	118.0	91.0	5.0	.	.	.	.	.	4.0	1.0	.	.	.	.	.	.	.	.	.	.	.
Heathwood (Wadeville St)	258.8	107	H	»	5.8	.	1.6	1.0	5.4	91.4	9.2	5.4	55.6	17.8	32.2	0.4	.	.	0.6	.	.	9.8	15.8	0.4	0.4	.	.	.	.	.	.	.	.	.
Helidon Post Office	395.9	117	10	»	8.0	.	.	.	57.0	54.9	25.6	6.4	94.0	»	162.0	.	.	.	.	.	.	3.6	3.0	1.4	»	»	»	»	»	»	»	»	»	»
Helidon TM				.	9.0	1.0	1.0	.	54.0	37.0	23.0	3.0	97.0																					
Hemmant Alert	.	92	L	.	.	.	.	.																										
Hendra Alert	434.0			3.0	8.0	.	.	.	44.0	125.0	15.0	10.0	118.0	20.0	18.0	2.0	.	.	.	.	.	1.0	28.0	19.0	.	.	.	.	.	.	.	1.0	.	.
Hervey Bay Airport	184.0	332	8	4.8	0.2	.	.	.	3.8	29.0	87.0	7.8	3.4	26.2	1.0	.	.	1.0	.	.	.	.	0.8	3.0	8.0	1.4	0.8	.	.	.	.	.	8.8	0.4
Highvale	563.0	171	10	.	27.6	.	21.0	1.4	35.6	57.0	6.8	10.2	162.0	77.4	120.6	1.2	.	.	.	.	.	4.2	55.8	13.0	0.6	.	.	.	.	.	0.2	.	.
Hillcrest(Wine Glass) AL	257.0	81	H	.	6.0	.	.	1.0	5.0	89.0	14.0	5.0	55.0	22.0	25.0	2.0	.	.	.	.	.	.	14.0	14.0	.	.	.	.	.	.	.	.	.	.
Hilltop Gardens				1.4	9.8	.	1.0	.	67.0	48.0	52.0	.	150.0	60.0	74.0	3.0	.	1.0	.	.	.	8.0	45.0	4.0	1.0	.	.	.	.	.	0.4	.	1.0
Hinze Dam	232.6	153	8	.	8.8	.	1.6	.	26.6	28.8	8.2	8.8	49.6	57.2	22.4	4.8	1.4	»	»	1.4	.	0.2	10.8	0.6	.	.	.	.	.	.	.	.	.	1.4
Holland Park West Alert	231.0	101	9	.	6.0	.	.	.	40.0	26.0	7.0	3.0	88.0	70.0	13.0	.	1.0	.	.	.	.	2.0	.	5.0	.	.	.	.	.	.	.	.	.	.
Home Park TM	447.0	124	H	1.0	1.0	.	10.0	.	17.0	46.0	189.0	47.0	7.0	63.0	16.0	.	.	1.0	.	.	.	1.0	23.0	9.0	.	12.0	1.0	.	.	.	.	1.0	3.0	.
Homeleigh	421.9	124	10	.	5.4	.	8.0	1.8	46.0	27.0	9.0	1.4	45.0	»	202.5	.	.	.	.	.	.	3.8	73.0	1.0	.	.	.	.	.	.	.	.	.	.
Howard Alert	152.0	122	6	1.0	12.0	21.0	.	.	2.0	34.0	32.0	12.0	8.0	4.0	4.0	1.0	.	.	.	.	.	.	9.0	7.0	4.0	.	3.0	.	.	.	.	5.0	.	.
Howard Post Office	178.4	164	7	»	»	35.8	0.3	.	2.8	35.2	»	»	48.2	4.4	7.4	1.3	.	.	.	.	.	1.6	11.2	8.6	»	»	9.0	.	.	.	»	»	6.8	
Hume Lane Alert	9.0			.	8.0	.	.	.	1.0																									
Imbil Post Office	525.6	176	10	.	15.8	.	11.6	»	15.4	94.8	60.0	70.2	194.8	46.8	24.8	3.6	1.0	.	.	.	.	19.0	6.2	14.8	2.6	.	.	.	.	.	.	.	.	2.2
Inala Alert	342.0	116	H	.	2.0	.	4.0	.	14.0	106.0	10.0	13.0	77.0	32.0	37.0	.	1.0	.	.	.	.	15.0	26.0	5.0	.	.	.	.	.	.	.	.	.	.
Ithaca Creek TM	284.0			.	9.0	.	4.0	.	21.0	22.0	21.0	3.0	90.0	23.0	54.0	1.0	.	.	.	.	.	2.0	31.0	5.0	.	.	.	.	.	.	.	.	.	.
Jimboomba Millstream Road	254.0	112	H	.	3.6	.	3.8	0.2	9.0	36.8	9.0	1.8	24.6	84.4	23.2	3.8	1.8	.	0.4	.	.	23.6	18.8	30.4	.	.	.	.	.	.	.	.	.	.
Jinna Alert	392.0	124	H	2.0	9.0	.	26.0	.	31.0	43.0	28.0	42.0	116.0	47.0	21.0	1.0	2.0	.	.	.	.	10.0	8.0	5.0	.	1.0	.	.	.	.	.	.	.	1.0
Jinna Forestry	523.6	116	H	0.8	11.6	.	27.4	.	11.8	48.8	30.6	45.4	196.0	58.6	29.4	5.6	3.4	.	.	.	1.2	15.0	11.6	3.0	0.4	0.6	0.2	.	.	.	.	.	.	1.2
Jindalee Alert	275.0	103	9	.	3.0	.	5.0	.	25.0	36.0	8.0	8.0	74.0	27.0	47.0	.	.	1.0	.	.	.	5.0	30.0	6.0	.	.	.	.	.	.	.	.	.	.
Jingle Downs Alert	255.0	95	H	.	5.0	.	2.0	1.0	6.0	13.0	21.0	4.0	42.0	60.0	25.0	.	.	.	.	.	1.0	6.0	48.0	21.0	.	.	.	.	.	.	.	.	.	.
John Bray Park Alert	357.0			4.0	21.0	.	.	.	18.0	82.0	8.0	13.0	106.0	44.0	52.0	1.0	.	.	.	.	.	8.0	37.0	8.0	.	.	.	.	.	.	.	3.0	2.0	
Jordan St AL	553.0	.		28.0	8.0	1.0	.	.	4.0	55.0	9.0	57.0	190.0	108.0	47.0	2.0	.	.	.	.	.	.	19.0	22.0	14.0	1.0	3.0	.	.	.	.	3.0	2.0	1.0
Kalbar Weir Alert	252.0	80	H	.	6.0	.	.	.	43.0	39.0	7.0	3.0	15.0	69.0	55.0	.	.	.	.	.	7.0	.	2.0	4.0	.	.	.	.	.	.	.	.	.	.
Kandanga Post Office				»	»	»	»	»	45.2	64.0	»	»	203.0																					
Kandanga TM	369.0	110	H	0.6	16.0	.	12.4	0.2	14.6	58.4	58.2	35.2	94.4	47.8	11.8	1.8	1.6	0.2	.	.	.	17.6	1.4	4.2	1.8	0.2	.	.	.	.	0.2	.	0.4	
Karalee	346.7	109	H	.	5.8	.	2.8	0.8	5.6	39.6	28.2	6.4	79.6	50.6	88.2	0.4	.	.	.	0.8	.	15.6	27.8	13.2	.	.	.	.	.	.	.	.	.	.
Karragarra Island	214.9	166	9	18.2	11.4	0.2	.	.	14.0	57.4	0.2	5.4	33.4	13.8	15.4	.	.	1.8	0.2	.	.	0.4	12.8	11.6	0.5	.	.	.	.	.	3.1	.	.	
Kenilworth H/S Alert	491.0	150	H	2.0	15.0	.	4.0	.	15.0	44.0	43.0	45.0	172.0	49.0	58.0	2.0	1.0	.	.	.	.	23.0	8.0	2.0	8.0	1.0	.	.	.	.	.	1.0	.	.	
Kenilworth Township	580.5	190	10	»	29.0	.	1.0	.	90.5	49.5	61.0	48.0	182.5	67.0	61.0	4.0	3.5	.	.	.	.	24.0	2.5	2.0	9.0	0.6	.	.	.	.	3.0	2.0	1.4	
Kenmore Hills Alert	323.0	122	9	1.0	8.0	.	5.0	.	34.0	37.0	9.0	6.0	104.0	33.0	65.0	»	.	1.0	.	.	.	10.0	6.0	4.0	.	.	.	.	.	.	.	.	.	.
Kholo The Plateau	385.4			.	8.2	.	1.0	.	8.0					308.8	.	.	.	.	.	.	.	10.8	36.8	10.8	.	.	.	.	.	.	.	.	.	.
Klamba				.	16.0	.	.	.	7.2	68.0	58.4	35.0	237.0	107.0	137.0	7.4	7.4	.	.	.	.	6.2	59.0	25.2	17.4	.	.	.	.	.	.	1.2	4.2	
Kilcoy Alert	485.0	101	H	1.0	10.0	.	30.0	.	12.0	37.0	19.0	24.0	183.0	99.0	61.0	2.0	.	.	.	.	.	5.0	.	.	2.0	.	.	.	.	.	.	.	.	.
Kilcoy Post Office	552.8	135	10	.	.	.	43.2	.	13.2	31.0	»	»	»	»	473.0	1.0	»	»	»	.	.	0.8	0.8	.	.	.	.	.	.	.	.	.	.	.
Killiven Post Office	439.2	129	10	.	7.1	2.8	0.4	0.4	18.0	44.2	118.2	28.0	24.6	64.8	11.8	1.0	.	1.2	.	.	7.8	4.2	1.0	.	.	.	.	.	.	.	.	1.2	
Killora	153.6	67	0	.	.	.	7.2	.	5.4	10.6	18.2	12.0	6.8	87.6	0.4	1.0	.	.	.	.	.	4.0	0.4	.	.	.	.	.	.	.	.	.	.	.
Kingaroy Airport				.	5.4	0.2																			0.2	.	.	.	.	.	.	.	.	.
Kingfisher Bay Resort	222.8			10.0	2.8	2.4	.	.	1.8	14.2	88.0	18.4	7.6	15.8	4.2	1.4	0.8	2.7	.	.	.	.	.	»	29.1	10.4	1.8	2.4	.	.	.	8.4	1.6	
Kluvers Lookout Alert	651.0	132	H	3.0	17.0	.	9.0	.	5.0	53.0	24.0	18.0	124.0	164.0	191.0	4.0	1.0	.	.	.	.	18.0	81.0	1.0	.	.	.	.	.	.	.	1.0	1.0	
Knapps Peak Alert	289.0	147	H	.	2.0	.	1.0	.	30.0	26.0	7.0	7.0	44.0	76.0	41.0	.	1.0	.	.	.	16.0	15.0	23.0	9.0	.	.	.	.	.	.	.	.	.	.
Kooralbyn Alert	277.0			.	.	.	1.0	.	8.0	51.0	8.0	3.0	67.0	48.0	36.0	.	.	.	.	.	2.0	28.0	29.0	.	.	.	.	.	.	.	.	.	.	.
Kumbia Post Office	240.6	112	10	.	4.7	10.2	0.1	.	11.4	15.0	51.8	14.2	56.0	60.0	.	0.4	.	.	.	.	3.8	5.0	.	.	.	.	.	.	.	.	.	.	.	.
Kuss Road Alert	67.0	51	6	.	2.0	.	1.0	.	31.0	17.0	14.0	1.0																						
Laceys Creek Alert	728.0			1.0	17.0	.	9.0	.	4.0	40.0	25.0	22.0	145.0	187.0	188.0	1.0	5.0	.	.	.	.	28.0	48.0	4.0	.	.	.	.	.	.	1.0	1.0	1.0	
Laheys Lookout Alert	348.0	139	H	.	9.0	.	3.0	.	27.0	55.0	8.0	4.0	101.0	77.0	28.0	17.0	9.0	.	.	.	.	.	8.0	5.0	.	.	.	.	.	.	.	.	.	.
Laidley	334.0						5.0		10.0	35.0	13.0	2.0	58.0	55.0	100.0								56.0											
Lake Clarendon Alert	415.0			.	8.0	.	.	.	21.0	35.0	13.0	6.0	88.0	78.0	134.0	.	.	.	.	.	.	1.0	25.0	1.0	.	.	.	.	.	.	.	.	.	.	
Lake Coorolbah Alert	576.0	150	H	8.0	3.0	.	.	.	1.0	49.0	49.0	41.0	190.0	20.0	149.0	.	.	.	.	.	.	1.0	41.0	15.0	3.0	4.0	.	.	.	.	2.0	.	.	
Lake Coorolbah(Pines Av)	684.2	189	H	12.0	1.8	.	.	0.6	6.6	55.2	68.2	66.6	215.6	71.2	117.8	2.0	3.0	0.2	0.2	.	.	1.0	70.4	15.8	10.0	3.0	0.4	.	.	.	1.4	1.2	.	
Lake Kurwongbah Alert	352.0	94	H	3.0	8.0	.	.	.	6.0	52.0	4.0	13.0	101.0	33.0	71.0	1.0	.	.	.	.	.	2.0	51.0	5.0	.	.	.	.	.	.	1.0	.	1.0	
Lake Manchester Alert	369.0	100	H	.	5.0	.	.	.	4.0	31.0	7.0	8.0	88.0	60.0	103.0	2.0	.	1.0	.	.	2.0	3.0	37.0	13.0	.	.	.	.	.	.	.	.	.	.
Lake Manchester	351.0	122	10	«	»	»	8.0	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	»	355.0	.	.	.	.	.	.	.
Lamb Island Pine Ave	245.4	131	9	»	26.1	»	.	.	33.0	61.6	4.2	10.2	18.0	22.0	11.4	»	»	»	»	»	»	.	7.4	45.4	.	.	.	.	.	.	4.0	.	.	
Lanark	184.0	82	10		2.0		14.0		6.0	12.0	4.0	15.0	»	»	84.0							1.0	44.0	2.0										
Landsborough AL	836.0			17.0	19.0	.	.	.	3.0	57.0	14.0	113.0	279.0	122.0	118.0	6.0	2.0					4.0	.	21.0	26.0	4.0	.	.	.	.	7.0	1.0	.	
Landsborough	720.5			18.2	18.2	.	.	0.5	»	64.4	4.0	78.4	209.6	118.0	87.8	4.2	0.6	.	.	.	.	0.8	3.8	89.2	90.4	9.2	1.0	.	.	.	.	5.2	1.6	1.4	
Lawnton Alert	415.0			5.0	24.0	.	.	.	7.0	73.0	5.0	14.0	122.0	51.0	48.0	.	1.0	.	.	.	.	3.0	52.0	8.0	.	.	.	.	.	.	2.0	.	.	
Lawnton Colonial Drive	519.8	149	H	2.8	25.6	.	.	.	12.8	70.0	7.0	13.8	194.4	83.8	87.0	0.6	1.0	.	.	.	.	5.0	59.0	5.2	0.8	.	.	.	.	.	1.8	4.0	1.4	
Lenthalls Dam Alert	133.0	98	H	.	4.0	13.0	.	.	2.0	40.0	57.0	16.0	3.0	10.0	3.0	3.0	1.0	.	.	.	.	.	38.0	1.0	.	1.0	.	.	.	.	.	3.0	.	
Leslie Harrison Dam Alert	315.0			.	7.0	.	.	1.0	85.0	75.0	12.0	4.0	79.0	4.0	25.0	4.0	1.0	.	.	.	.	.	7.0	11.0	.	.	.	.	.	.	.	.	.	.	
Lindfield	631.0	153	H	8.6	10.4	.	4.6	.	41.2	34.0	37.0	83.8	252.0	82.6	57.6	1.6	1.0	.	.	.	.	14.8	3.2	4.2	2.8	.	0.4	.	.	.	4.8	0.4	1.0	
Linville Alert	388.0			1.0	3.0	.	1.0	.	51.0	38.0	32.0	38.0	138.0	52.0	35.0	.	.	.	.	.	.	10.0	8.0	1.0	.	.	.	.	.	.	.	.	.	
Linville TM	390.0	102	H	.	2.0	.	1.0	.	29.0	33.0	33.0	16.0	136.0	51.0	36.0	.	33.0																	
Linville	436.8	120	10	1.6	3.6	0.6	.	.	25.6	39.0	36.0	51.0	150.2	84.4	33.0	»	»	»	»	»	»	10.2	13.4	»	2.0	»	»	»	»	»	»	»	»	»	
Lipscombe Rd Alert	356.0			9.0	33.0	.	.	2.0	6.0	34.0	9.0	17.0	120.0	41.0	46.0	1.0	1.0	»	»	»	»	2.0	23.0	3.0	.	.	.	.	.	.	7.0	1.0	.	
Little Egypt Alert	247.0	84	H	.	2.0	5.0	2.0	8.0	30.0	20.0	8.0	1.0	30.0	34.0	29.0	2.0	»	»	»	»	»	.	1.0	.	.	.	.	.	.	.	.	.	.	
Little Nerang Dam Alert	247.0	150	8	.	4.0	.	4.0	.	9.0	34.0	4.0	12.0	38.0	67.0	23.0	17.0	3.0	2.0	»	»	»	5.0	13.0	11.0	.	.	.	.	.	.	1.0	.	.	
Little Nerang Dam	293.4	223	8	.	6.2	.	3.4	0.4	8.8	35.6	7.8	7.2	47.2	97.2	18.6	19.8	8.0	1.8	»	»	»	4.2	17.0	12.0	1.4	.	.	.	.	.	2.0	.	.	
Little Yabba SFR 274	734.4	182	10	»	»	»	25.0	»	77.2	35.8	74.0	»	335.0	92.0	58.0	4.3	0.8	»	»	»	0.8	6.0	11.2	7.8	»	»	4.8	.	.	.	»	»	2.2	
Loamside Alert	342.0	95	H	.	.	.	8.0	.	24.0	13.0	16.0	4.0	70.0	91.0	106.0	.	.	.	.	.	1.0	19.0	52.0	.	.	.	.	.	.	.	.	.	.	
Loder Ck Dam Alert	216.0			.	9.0	.	.	.	41.0	19.0	4.0	2.0	81.0	22.0	8.0	4.0	.	1.0	.	.	.	.	58.0	15.0	.	.	.	.	.	.	3.0	1.0	.	
Loder Creek Alert	199.0	112	8	.	7.0	.	.	5.0	41.0	19.0	2.0	6.0	26.0	20.0	8.0	3.0	.	3.0	.	.	.	.	48.0	14.0	1.0	.	.	.	.	.	.	.	.	
Logan City Water Treatment Plant	253.2	137	H	13.0	2.4	.	.	.	43.2	35.3	11.6	6.9	35.8	38.2	19.2	0.8	.	.	.	.	.	.	29.8	11.8	1.6	.	.	.	.	.	0.2	.	3.6	
Long Pocket CSIRO Lab				2.0	2.0	.	1.8	.	39.2	43.0	6.8	2.8	89.4	17.2	47.6	.	0.4	»	1.0	.	.	4.4	55.6	6.6	.	.	.	.	.	.	.	.	.	
Lower Springbrook Alert	614.2	225	H	.	22.0	0.6	11.4	0.8	7.0	75.0	26.4	19.4	129.6	145.6	44.2	38.2	7.0	8.4	1.8	.	.	5.2	51.2	15.0	.	.	0.2	0.2	.	0.2	.	3.2	5.6	
Lowood Alert-P	528.0	100	H	.	3.0	.	1.0	.	8.0	24.0	8.0	7.0	98.0	165.0	196.0	.	.	.	.	.	.	1.0	8.0	9.0	.	.	.	.	.	.	.	.	.	
Lowood Don St	642.6	116	H	.	4.6	.	8.2	.	13.0	31.8	13.2	6.0	102.0	180.6	203.2	.	.	.	.	.	.	2.0	63.0	20.0	.	.	.	.	.	.	.	.	.	
Luggage Point Alert	253.0			3.0	11.0	.	.	.	50.0	16.0	5.0	17.0	112.0	18.0	»	.	.	.	.	.	.	.	11.0	7.0	.	.	.	.	.	.	2.0	.	.	
Lumeah Alert				.	1.0	.	5.0	1.0	15.0																									
Lumeah	238.2	121	9	.	.	.	3.6	.	23.8	37.0	1.8	.	67.4	46.0	18.0	2.0	.	.	.	.	5.8	»	21.0	10.0	.	.	.	.	.	.	.	.	.	.
Luscombe Alert	221.0	107	H	.	5.0	.	.	2.0	49.0	37.0	10.0	9.0	33.0	82.0	15.0	.	.	8.0	.	.	.	.	26.0	8.0	.	.	.	.	.	.	.	.	.	.
Lyons Bridge Alert-B	591.0	110	H	.	1.0	.	1.0	.	28.0	26.0	13.0	8.0	85.0	128.0	242.0	.	.	.	.	.	.	2.0	49.0	10.0	.	.	.	.	.	.	.	.	.	.
Lyons Bridge Alert-P	524.0	111	H	.	2.0	.	.	.	27.0	23.0	11.0	7.0	75.0	114.0	214.0	.	.	.	.	.	.	2.0	41.0	8.0	.	.	.	.	.	.	.	.	.	.	
Lytton Alert	425.0	121	H	2.0	18.0	.	.	.	11.0	98.0	72.0	9.0	13.0	92.0	17.0	27.0	.	.	.	.	.	.	1.0	49.0	14.0	.	.	.	.	.	2.0	.	.	
Maclean Bridge Alert	225.0	130	8	»	2.0	.	4.0	1.0	15.0	36.0	13.0	2.0	39.0	87.0	19.0	.	1.0	.	.	.	.	13.0	28.0	8.0	.	.	.	.	.	.	.	.	.	.
Maclean Bridge	218.8	105	9	.	2.0	.	4.8	1.8	14.0	34.6	12.8	1.8	36.6	34.2	17.0	1.0	0.8	.	.	.	.	12.4	24.8	8.2	.	.	.	.	.	.	.	0.2	.	
Macleay Island	270.5			10.0	15.0	.	.	.	48.0	68.0	3.0	3.0	28.0	17.0	17.0	»	»	.	.	.	.	0.5	7.0	49.0	.	.	.	.	.	.	3.0	.	3.0	
Maleny Alert	882.0	109	H	22.0	34.0	.	.	.	8.0	57.0	21.0	106.0	321.0	135.0	196.0	13.0	2.0	»	»	.	.	9.0	14.0	38.0	9.0	2.0	1.0	»	»	1.0	.	15.0	2.0	2.0
Maleny Denning Rd	690.2	268	10	25.0	29.0	.	.	5.0	14.0	31.0	27.0	97.0	350.0	111.0	133.0	7.0	5.0	.	0.6	.	.	4.8	6.0	26.2	2.0	0.8	.	.	.	.	8.0	8.4	1.4	
Maleny Tamarind St	902.8	281	10	14.8	23.6	.	.	0.2	8.4	58.4	21.0	89.4	282.6	192.6	184.6	16.8	2.4	0.8	»	0.4	.	1.8	6.4	40.6	9.4	3.2	1.4	.	.	0.2	0.2	15.8	2.4	5.4
Mango Hill	384.8	138	H	11.6	32.8	.	.	.	8.8	40.0	7.2	7.5	124.5	82.4	40.8	1.2	.	.	.	.	.	2.2	18.2	4.0	.	0.8	.	.	.	.	5.2	1.0	0.6	
Manly Alert	345.0	115	H	1.0	8.0	.	.	.	31.0	58.0	5.0	17.0	100.0	11.0	25.0	.	.	.	.	.	.	.	13.0	15.0	.	.	.	.	.	.	2.0	.	1.0	

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "·". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

| | | |

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "-". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

| | | |

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as ". ". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

| | | |

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as ". ". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

East Darling Downs (41)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Accomodation Creek TM	124.0					7.0	1.0	1.0	31.0	13.0		1.0	1.0	52.0	16.0									1.0										
Allora TM						27.0	2.0	1.0	34.0	16.0		1.0	11.0	67.0	8.0							2.0												
Amiens Knob Alert	203.0				2.0		61.0	6.0	24.0	22.0		6.0	19.0	41.0	18.0	1.0							6.0											
Applethorpe	241.0	96	H		0.4	1.6	15.4	1.2	42.4	18.8	2.2	12.8	28.0	79.4	23.6	1.2		0.2					12.0	0.2	0.4	0.2					0.4	0.4	0.2
Aubigny Purrawunda	249.4	80	H		5.0	10.8	19.6		33.2	11.2	7.0	4.8	47.8	68.4	18.8							25.2	2.6										
Avoca TM	144.6	51	9			56.4	0.6	0.2	54.4	0.2	0.2	0.2	4.6	21.2	0.2						3.4	0.2	2.6										
Balmoidale	167.8	82	10			4.6	2.6	5.6	13.0	7.2	7.2	6.0	12.0	76.0	5.6								28.0										
Ballandean Hill Alert	177.0					8.0	1.0	5.0	40.0	18.0		4.0	8.0	78.0	17.0									2.0										
Ballandean Post Office	176.6	98	9			12.0	1.0	2.0	37.8	12.4		3.8	9.0	77.6	19.0									2.0										
Ballon TM	177.8	81	9				0.2	0.2	8.6	11.0	0.8	3.8	4.6	124.0	0.4	2.4						3.4	7.2	18.0	0.2								
Ballymena TM	146.6	58	9				5.8		48.0	1.6	0.8	4.8	7.0	16.0								58.6	4.0										
Barongarook TM	196.0	50	H		12.0	1.0	3.0		21.0	63.0		19.0	3.0	34.0	3.0								5.0	8.0						9.0			
Beardy Junction	112.0	72	9				14.0	6.4	31.4				5.0	27.0	12.0							4.8	4.8	5.2						1.4			
Beau Maison	118.4	78	9		1.6	6.8			16.4		5.6		8.2	34.8								44.6	0.4										
Belgrave Park Alert	211.0	59	H		8.0	9.0	1.0	1.0	11.0	31.0	24.0	8.0	44.0	44.0									34.0										
Benchmark	221.6	95	H			0.6	1.0	0.2	23.8	34.6	5.2	28.4	13.4	64.8	40.0	0.2							8.2								0.2	1.0	
Bengalla TM	74.8	58	8			8.6	4.8		18.4	0.4		2.2	12.4	20.6	8.0															1.4		
Beruna													5.6									25.0	34.4										
Booba Sands TM	68.0	49	8			6.0	1.0		31.0			5.0	5.0	18.0	2.0																		
Brigalow Bridge TM	96.0	57	9		3.0	11.0	3.0		11.0	1.0	1.0		9.0	49.0		7.0							1.0										
Brigalow Park	172.2	73	10		2.8	31.8	9.8	0.6	36.4	16.0	1.4	6.4	0.6	60.4	5.0																		
Brigalow Post Office	108.0	80	8						19.0		19.0		10.0	60.0																			
Broadwater Creek TM	142.0				4.0	3.0	33.0		26.0			7.0	7.0	41.0	20.0								1.0										
Brookstead Post Office	128.7	81	9		2.4	5.0	2.2	0.8	34.4	10.4	4.0	3.6	11.2	31.4	8.2							2.2	12.4										
Bundaleer	154.0	73	10		2.4	2.6			19.0	32.6	11.0	1.2	50.0	32.0										2.2									
Bybera TM	65.6	33	9			3.6	2.2		32.0	2.2		9.2	4.2	32.2																			
Cambooya Post Office							4.8		27.6	16.2			35.2		8.4								4.2										
Cambooya TM	180.0				1.0	9.0	2.0		27.0	16.0	4.0	4.0	24.0	91.0	7.0								3.0										
Canning Downs	165.5	89	10			13.0	1.4		35.2	25.1		18.4	12.0		60.0							0.2	0.2										
Carawatha	305.8	105	H				7.2	4.4	37.2	19.0	11.0			160.0	50.0	12.0							4.0										
Carbean	146.8	90	9			9.0	10.4	14.8	21.4	14.0		18.2	0.8	47.2	14.0								3.0										
Carramar	104.5	76	7			17.0	1.5		16.0	30.0	6.0		7.0	37.0	6.0								9.0										
Carrs Lookout Alert	337.0	147	9		4.0		7.0		30.0	44.0	30.0	32.0	54.0	78.0	57.0								2.0	8.0							5.0	1.0	
Cecil Plains Homestead	209.4	87	10		8.4	27.6	32.6		18.6	8.6	8.6	2.2	34.6	58.2								3.8	1.8	4.4									
Cherrabah Alert	238.0	92	H						42.0	20.0	5.0	19.0	30.0	73.0	40.0								7.0		1.0						1.0		
Chinchilla Water Treatment Plant	194.7	90	9		1.0	2.6			12.0				178.2								0.2		0.5										
Clifton Post Office	167.8	88	10				5.0	2.2	26.0	4.0			15.0	90.4	7.0							12.6	1.6	6.0									
Clydesdale Alert	173.0	55	H			10.0	1.0		38.0	19.0	7.0	2.0	62.0	34.0																			
Connolly Dam Alert	195.0	70	H			5.0	3.0		52.0	9.0	1.0	19.0	10.0	56.0	25.0								11.0										
Cooby Creek Dam Alert	68.0	47	7			3.0	1.0		18.0	18.0	13.0	3.0																					
Cooby Creek Dam	351.2	86	H		1.0	1.8	1.4		11.8	30.0	21.8	4.2	96.0	127.0	25.0						2.8	6.0	22.2		0.2								
Coolasha	193.8	90	10				41.2		31.1	46.6	5.4	10.1	8.4	27.6	20.2								2.6										
Coolmunda Dam	115.6	77	8		1.4	1.0	4.4	0.2	58.0	11.8		8.0	1.4		27.0															0.4			
Cooranga North	163.8	68	10		1.0	9.6	7.2		4.8	34.2	12.4	9.6	28.0	23.0									34.0										
Cooringa Alert	189.0	57	H		1.0	1.0	5.0		18.0	33.0	15.0	6.0	65.0	37.0									8.0										
Cunninghams Gap National Park	418.2	134	H		11.2	8.4	1.0		30.2				118.0		250.8	5.4								12.8									0.4
Dalby Airport	199.8	74	8		0.2		15.6		19.8	11.2	7.0	5.8	48.8	15.0	0.2								2.2										
Dalby Alert	146.0	62	9				14.0		28.0	12.0	8.0	4.0	48.0	32.0	1.0								1.0										
Dalcouth Alert	287.0					1.0	6.0		29.0	20.0	4.0	14.0	48.0	131.0	27.0	2.0	1.0						3.0		1.0	1.0						1.0	
Daveen Alert	199.0	89	H		1.0		8.0	3.0	42.0	20.0	1.0	21.0	19.0	60.0	24.0																		
Daveen					0.2	2.0	6.4	3.0	44.2		3.4	25.4	34.8	70.2	25.6	0.6	3.6						0.6	0.3							1.2	1.2	
Darr Creek TM	153.8	57	H		3.6				13.2	21.0	3.2	6.0	8.6	56.4	0.2	2.2						3.0	33.6	0.8									
Doctors Creek					4.2	9.8	1.0		20.0	31.0		10.6	85.6	126.4	14.6	1.4						13.6											
Duddawarra	130.0	53	9		5.6	2.8			31.0	35.0	2.0	11.2	6.4	30.0	3.0								3.0										
Dungullen	134.5	72	8		1.2	10.0	5.0		31.6		9.0		8.0	34.4	15.7								7.6										
Dunmore Exchange TM	123.6	56	9			11.2	0.8		14.4	4.0	0.8	0.4	11.6	51.4							1.6	3.2	24.2										
Dunmore State Forest							10.0		17.0	8.4			37.8	53.8							1.4		22.0										
Ehime Park					6.0	20.0	2.0		2.0	10.0	0.6		12.6	54.4																			
Eksun Downs	140.4	77	9		9.4	7.0	6.0	2.0	24.0				16.0	50.0	5.0							7.0	20.0										
Elbow Valley Alert	246.0	87	H				5.0		29.0	19.0	3.0	27.0	29.0	69.0	47.0								17.0								1.0		
Elbow Valley TM	245.0	76	H				5.0		28.0	20.0	3.0	28.0	29.0	71.0	45.0								15.0								1.0		
Elhangowan	177.0	83	10				9.2		42.0	6.0	8.0	1.0	17.0	66.6	6.2							19.4	1.6										
Emu Vale Alert	163.0	68	8						18.0	24.0	1.0	17.0	8.0	54.0	39.0								7.0										
Emu Vale TM	170.0	60	H						13.0	27.0	1.0	19.0	7.0	57.0	41.0								5.0										
Fairleigh	244.2	91	H		0.8	35.2	31.6	0.6	46.0	15.8	2.4	20.0	0.8	56.8	31.2								2.2								0.8		
Farnbro TM	113.0	61	8			1.0	1.0	11.0	38.0	3.0		1.0	5.0	38.0	12.0																		
Felton TM	125.0					3.0	18.0		17.0	4.0	2.0		8.0	60.0	8.0							2.0	2.0	1.0										
Felton	146.8	69	9			3.0	4.4	0.4	21.6	8.0		6.6	11.0	78.0	5.4							2.0	6.4										
Fernlea	163.2	81	10		0.6	4.6				37.2	0.2	5.4		69.2		8.0						20.0	14.0										
Giddi Giddi South TM						4.0	11.0																										
Girraween Nat Park	241.8	89	H			18.0	3.6	6.0	29.0	16.8		7.0	23.2	118.5	19.0								2.2		0.5								
Glen Royal	153.4	87	9		1.4		19.8		25.0	25.0	3.0	5.0	13.0	31.0	15.2								17.0										
Glenelg	158.7	83	9		4.8	4.0	6.4	0.4	23.4	53.2		15.2	1.2	27.7	2.5							0.2	13.6	2.8						8.7			
Glengallan Creek Alert	160.0	70	9		1.0	8.0	3.0		30.0	22.0		2.0	10.0	75.0	8.0								1.0										
Glenlyon Dam TW TM	102.0					4.0	4.0		31.0				1.0	48.0	11.0							8.0	1.0										
Glenlyon Dam	127.2	98	8			4.6	4.2	0.2	31.4	12.4	0.4	0.6	0.8	49.0	18.0							4.0	0.4							3.2			
Glenlyn	232.6	94	10		2.6	0.4	12.4		12.2	22.4	1.6		15.4	101.4	15.0							8.8	14.0	16.4									
Glenroy Massie	191.2	92	H		1.0	25.0	3.2	2.0	41.4	17.6	0.6	4.6	8.8	76.0	6.4							1.4	4.2										
Glenroy	137.0	78	10		1.8	3.2			7.2	27.2	4.0	3.6	29.8	43.6								1.2	5.0	10.4									
Goombungee Post Office	286.5	96	10				3.2		28.2	24.0			96.0	100.4	31.6		0.3					2.8											
Goondiwindi Airport	60.2	84	7			1.4	4.8		7.4	0.6		3.2	9.8	28.2	1.0						1.8		2.0										
Goondiwindi																																	
Grahamville	183.4	76	10		8.0	0.2		9.8		56.0	14.0	7.8	71.6	39.0	0.6	0.2							1.2										
Granite Street Alert	213.0					1.0	10.0	1.0	78.0	12.0	2.0	9.0	30.0	77.0	20.0								23.0										
Grays Gate Exchange TM	87.6	52	9		7.6	8.2	2.2						2.0	7.0	42.6	10.8							1.6	5.6									
Greenmount Post Office	185.2	99	10				6.0	0.4	36.2		6.2	7.8	13.8	89.2	12.8							0.6	1.6	7.0			2.6						
Haden Post Office	355.8	105	H		4.0	9.0	1.5	0.6	20.0	29.0	10.2	17.5	94.0	128.0	20.0							30.0											
Helenvale	245.8	91	10		1.4	3.0	23.6			32.2	1.4	6.2	3.0	75.6	64.0	2.0					3.0	2.0		28.4									
Herseward	168.4	76	10			4.0	16.0		48.0	9.0	9.4	2.4	35.0	22.0								4.6	1.4	16.6									
Inglewood Bridge TM					1.0		7.0	3.0	38.0	5.0	1.0	7.0	1.0	27.0	9.0																		
Inglewood Forest	106.8	50	9		2.2	19.6	4.0	3.8	29.4	5.4		10.0	0.6	27.4	2.0															2.4			
Inglewood Forestry	106.8	87	7		2.2	19.6	4.0	3.8	29.4	5.4		10.0	0.6	27.4	2.0															2.4			
Inglewood Post Office	128.2	85	8			77.5				6.2				36.6	7.9																		
Jandowae Post Office	201.4	88	10				0.8		9.2	49.4	3.6	2.6	23.6	45.6								6.6	10.4	49.6									
Jingi Jingi	209.8	87	H			10.8			18.2	43.0	2.6	5.0	19.0	49.0								7.4	28.0	28.8									
Jondaryan Post Office	212.4	89	10			5.8	20.0		20.0	31.8	6.8	12.8	64.6	38.2	5.4								11.0										
Kenara	135.6	80	9			7.0	8.4	6.2		40.0	4.2	10.8		47.3	5.8									6.0									
Kerribilla TM	125.4	61	9			7.0	12.0		38.2	0.2		7.4	6.8	47.6	0.2				3.6				2.6										
Kettle Swamp Creek AL	239.0						9.0	1.0	29.0	14.0	4.0	11.0	34.0	88.0	23.0								27.0		3.0								
Killarney Alert	247.0	89	H				2.0		15.0	21.0	5.0	21.0	44.0	70.0	66.0								2.0										
Killarney Post Office	281.6	96	10				2.2		15.0	26.0			79.8	77.2	76.6	0.4							4.0	0.4									
Laguna							3.6		19.2	4.8		3.0	3.6																				
Langley TM					1.0	9.0	12.4		38.8	1.8	0.8	9.2	15.4		0.4						0.8		1.6										
Leslie Dam	204.0	88	10			9.4	6.0		34.4	20.4	1.0	16.0	1.4	86.2	10.2							16.8	2.2										

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "· ". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Leyburn Post Office				·	7.8	7.6	2.0	·	47.6	6.4	0.8	0.6	10.0	60.6	5.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Leyburn TM	160.0	51	H	·	4.0	10.0	3.0	·	40.0	12.0	·	·	7.0	59.0	4.0	·	·	·	·	·	·	21.0	·	·	·	·	·	·	·	·	·	·	·	·
Limevale TM				·	·	27.2	0.4	0.4		10.6	·	0.8	9.0	43.0	4.6		·	·	·	·	·	·	5.6	·	·	·	·	·	·	0.6	·	·	
Little Ridge	200.8	86	10	·	4.6	·	8.0	·	1.0	30.0	18.6	6.0	80.0	50.0	1.2	·	·	·	·	·	·	·	1.4	·	·	·	·	·	·	·	·	·	·	·
Macalister	131.0	80	8	·	·	0.4	3.0	·	49.8	9.4	20.0	2.2	16.4	24.4	·	·	·	·	·	·	·	·	1.4	4.0	·	·	·	·	·	·	·	·	·	·
Mandala				·	2.8	·	7.0	·	26.4	48.8	4.0	3.0	30.4	134.0	38.0	4.0	·	1.6	·	·	·	0.6	·		·	·	·	·	·	·	·	·	·	·
Marnhull	152.8	83	9	·	·	2.4	1.2	·	7.0	34.8	5.4	6.6	21.0	14.8	·	·	·	·	·	·	·	·	10.8	31.8	·	·	·	·	·	·	·	·	·	·
Maryvale	260.4	109	9	·	3.6	·	1.2	·	19.4	37.4	1.6	0.8	20.2	105.0	40.4	2.2	·	·	·	·	·	·	0.2	16.4	·	·	·	·	·	·	·	·	·	·
Medpark Bridge TM												5.0	5.2	17.2	·		·	·	·	0.2	5.2	·	1.8	·		·		·	·			·		·
Melva	147.2	87	9	·	·	1.4	14.4	7.2	33.2	14.8	·	11.6	5.8	45.8	5.0	·	·	·	·	·	·	·	3.0	·	·	·	·	·	·	·	0.2	·	·	·
Middle Ridge	434.6			·	14.4	9.2	1.0	24.0	54.6	16.2	16.6	3.4	80.8	149.6	42.2	1.6	·	·	·	·	·	18.2	2.0	·	·	·	·	·	·	·	·	·	·	·
Millmerran Post Office	108.0	88	7	·	5.4	·	3.6	·	21.4	12.0	·	4.5	10.0	43.1	6.0	·	·	·	·	·	·	·	2.0	·	·	·	·	·	·	·	·	·	·	·
Mirrabooka				·	0.4	4.8	0.6		66.4	8.6	3.4	9.4	9.8	110.4	24.0	·	·	·	·	·	0.2	6.4	3.4	·	·	·	·	·	·	·	·	·	·	·
Moffatt Alert	140.0	55	H	·	1.0	·	1.0	·	31.0	26.0	8.0	1.0	52.0	30.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Mosely's Alert	288.0	89	H	·	1.0	·	5.0	·	28.0	33.0	1.0	4.0	16.0	120.0	61.0	2.0	·	·	·	·	·	5.0	·	13.0	·	·	·	·	·	·	·	·	·	·
Mount Leinster	185.0	65	H	·	4.0	11.0	·	·	10.0	45.0	11.0	3.0	65.0	36.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Mountain Station Creek Alert	291.0			·	·	1.0	4.0	3.0	30.0	16.0	3.0	16.0	31.0	142.0	31.0	4.0	·	·	·	·	·	·	6.0	·	2.0	1.0	·	·	·	·	·	·	·	·
Mt Brigalow Alert	259.0	55	H	·	1.0	12.0	1.0	·	19.0	31.0	8.0	7.0	82.0	92.0	6.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Mt Kynoch	433.8	101	H	·	14.2	1.0	0.6	·	60.8	10.2	17.8	12.0	104.2	143.2	38.4	·	·	·	·	·	·	11.0	2.2	·	·	·	·	·	·	·	·	·	·	0.2
Mt Mowbullan Alert	274.0	99	H			·	15.0	11.0	21.0	31.0	28.0	13.0	64.0	83.0	3.0	3.0	1.0	·	·	·	·	·	1.0	·	·	·	·	·	·	·	·	·	·	·
Mt Pechey Alert	323.0	83	H	·	2.0	2.0	·	·	45.0	16.0	14.0	7.0	81.0	101.0	17.0	3.0	·	·	·	·	·	34.0	1.0	·	·	·	·	·	·	·	·	·	·	·
Mundagai	111.4	76	8	·	·	4.2	1.4	·	27.0	2.4	·	·	18.8	25.4	·	·	·	·	·	·	26.0	8.2	·	·	·	·	·	·	·	·	·	·	·	·
Murralah	143.4	79	9	·	·	17.8	·	10.8	37.0	7.0	1.0	2.0	5.0	26.0	10.8	·	·	·	·	·	·	·	14.0	·	·	·	·	·	·	·	·	·	·	·
Murrays Bridge Alert	208.0	81	H	·	·	36.0	1.0	·	24.0	17.0	2.0	21.0	13.0	53.0	33.0	·	·	·	·	·	·	·	1.0	·	·	·	·	·	·	·	·	·	·	·
Navilloween	202.4	88	10	·	·	1.0	2.0	·	65.4	7.6	4.2	1.8	8.6	89.2	15.0	·	·	·	·	·	·	·	·	5.6	·	·	·	·	·	·	·	·	·	·
New Kildonan TM	95.4	49	9	·	·	1.6	22.6	·	18.2	1.4	·	0.8	8.4	16.2	2.0	·	·	·	·	5.6	·	·	18.6	·	·	·	·	·	·	·	·	·	·	·
Nobby Tooth St	219.8	97	10	·	1.0	·	9.8	0.2	42.6	6.1	4.0	4.0	10.4	110.7	12.4	·	·	·	·	·	·	1.2	7.4	9.2	0.8	·	·	·	·	·	·	·	·	·
Oakey Aero	265.4	81	H	·	0.2	8.8	0.4	·	50.4	10.2	11.0	4.2	64.0	78.8	6.2	1.6	2.2	·	·	·	·	10.8	15.4	0.2	·	·	·	·	·	·	·	·	·	·
Oakey TM	237.0	59	H	·	·	2.0	1.0	·	26.0	8.0	7.0	9.0	64.0	76.0	27.0	·	·	·	·	·	·	4.0	12.0	1.0	·	·	·	·	·	·	·	·	·	·
Oakington	365.6	103	H	·	3.4	·	2.6	·	52.4	34.6	1.4	3.0	21.2	142.4	82.2	2.2	·	0.2	·	·	0.2	7.0	11.8	1.0	·	·	·	·	·	·	·	·	·	·
Daly Creek TM	78.0					9.0							9.0	45.0									13.0											
O'Connor TM	625.0	84	H	·	·	32.0	2.0	·	553.0	2.0	1.0	1.0	15.0	36.0	·		·	·	·	·	1.0	2.0	·	·	·	·	·	·	·	·	·	·	·	·
Palgrove	141.0	80	9	·	2.0	4.0	10.0	·	10.0	9.0	·	14.0	9.0	47.0	16.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Pampas	113.4	78	8	·	2.8	6.6	·	·	25.6	4.6	2.4	3.0	17.6	32.4	10.8	·	·	·	·	·	·	·	7.6	·	·	·	·	·	·	·	·	·	·	·
Pikedale TM	132.4			·	·	37.2	14.0	6.6	14.8	12.4	·	0.4	7.0	31.0	8.6		·	·	·	·	·	·	0.4	·	·	·	·	·	·	·	·	·	·	·
Pittsworth	170.4	91	9	·	·	·	21.0	·	23.0	13.4	5.0	3.0	17.0	49.0	14.0	·	·	·	·	·	·	16.0	8.0	·	·	·	·	·	·	·	·	·	·	·
Pratten	246.2	85	10	·	1.2	23.0	38.0	·	50.0	12.0	·	0.1	1.8	67.4	8.0	·	·	·	·	·	·	20.1	24.6	·	·	·	·	·	·	·	·	·	·	·
Pratten	241.2	89	H	·	2.0	12.4	24.0	6.0	43.0	23.6	7.8	2.6	1.4	54.8	6.0	·	·	·	·	·	·	16.2	41.4	·	·	·	·	·	·	·	·	·	·	·
Queen Mary Falls	434.8	163	10	·	7.6	·	8.8	0.4	27.0	47.4	21.0	38.0	66.8	99.0	95.0	2.0	·	·	·	·	·	3.0	4.0	4.4	·	·	·	·	·	·	·	9.0	3.4	·
Quendon	176.6	92	10	·	·	3.0	4.2	·	·	15.0	14.8	12.0	56.0	68.0	·	0.6	·	1.4	·	·	·	·	·	1.6	·	·	·	·	·	·	·	·	·	·
Redbank	140.8	77	9	·	2.0	4.0	6.4	·	38.6	9.0	1.6	1.2	10.4	51.6	5.0	·	·	·	·	·	·	9.0	1.0	·	·	·	·	·	·	·	·	·	·	·
Rosalie Plains	207.4	78	10	·	5.2	2.6	2.0	·	47.0	14.8	3.8	·	78.2	48.0	·	·	·	·	·	·	·	8.0	·	·	·	·	·	·	·	·	·	·	·	·
Rosevale	148.0	83	10	·	·	6.4	5.6	·	4.2	24.4	10.0	1.2	33.2	55.2	·	·	·	·	·	·	·	5.2	0.8	3.8	·	·	·	·	·	·	·	·	·	·
Rubidaw	155.0	71	8	·	·	·	23.6	·	18.6	4.4	3.0	0.2	14.0	69.0	5.4	·	·	·	·	·	·	12.2	4.4	·	·	·	·	·	·	·	·	·	·	·
Seven Oaks TM	7.0	40	2																		·	·	4.0	3.0	·	·	·	·	·	·	·	·	·	·
Spring Creek	507.0	120	H	·	·	·	·	·	26.0	40.0	15.4	40.0	120.0	200.0	44.0	1.8	·	·	·	·	·	·	17.4	2.0	·	·	·	·	·	·	·	·	3.4	·
Springside	146.8	79	10	·	0.4	2.6	0.4	·	23.4	4.8	4.6	5.0	21.8	47.0	13.4	·	·	·	·	·	4.2	9.6	9.8	·	·	·	·	·	·	·	·	·	·	·
Stanthorpe Leslie Parade	184.2	87	10	·	·	1.0	12.4	0.8	26.8	12.4	2.0	9.5	27.0	67.0	21.2	2.5	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	0.8	·
Storm King Dam H/W Alert	316.0			·	·	1.0	4.0	1.0	34.0	17.0	2.0	13.0	55.0	158.0	31.0	5.0	·	·	·	·	·	·	16.0	1.0	·	·	·	·	·	·	·	·	·	·
Storm King Dam Inflow Alert	309.0			·	·	3.0	4.0	8.0	28.0	17.0	2.0	15.0	81.0	151.0	40.0	4.0	·	·	·	·	·	·	1.0	1.0	2.0	1.0	·	·	·	·	·	·	1.0	·
Talgai Weir TW TM	169.0			·	·	1.0	5.0	·	20.0	6.0	2.0	·	9.0	86.0	7.0	·	·	·	·	·	·	24.0	2.0	·	·	·	·	·	·	·	·	·	·	·
Talgai	227.6	90	10	·	7.2	12.4	1.0	·	12.2	21.0	23.0	12.2	78.0	54.0	2.2	·	·	·	·	·	1.4	5.0	·	·	·	·	·	·	·	·	·	·	·	·
Temba	430.2	98	H	·	11.0	1.0	0.6	·	45.2	23.0	84.8	14.4	104.6	»	»	»	178.8	·	0.6	0.2	·	7.8	7.0	0.8	·	·	·	·	·	·	·	0.8	·	·
Tannymorel	212.6	94	10	·	0.2	·	1.2	·	22.0	24.2	6.4	21.6	23.0	61.4	47.0	·	·	·	·	·	·	·	5.6	·	·	·	·	·	·	·	·	·	·	·
Terraine TM	133.0	59	H	·	·	5.0	18.0	·	33.0	23.0	·	6.0	·	34.0	2.0	·	·	·	·	·	·	·	·	8.0	·	·	·	·	·	·	3.0	1.0	·	·
Texas Bore TM	125.0			·	·	26.0	2.0	4.0	47.0	·	·	·	1.0	38.0	7.0																			
Texas Post Office	143.4	88	9	·	·	11.4	5.0	5.2	56.6	1.0	·	0.4	6.8	45.0	5.0	·	·	·	·	·	0.3	·	6.4	·	·	·	·	·	·	·	0.8	·	·	·
Texas TM				·	·	·	·	8.0	58.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
The Bluestone	171.2	81	9	·	2.2	0.4	2.2	·	12.2	29.4	16.2	9.0	73.6	33.8	0.6	·	·	·	·	·	·	·	1.8	·	·	·	·	·	·	·	·	·	·	·
The Deep Crossing	92.6	72	7	·	·	5.2	·	·	15.6	1.0	5.0	·	19.4	32.2	·	·	·	·	·	·	7.0	7.2	·	·	·	·	·	·	·	·	·	·	·	·
The Head	385.8	156	10	·	4.6	·	7.0	·	44.0	44.2	15.0	34.6	66.0	82.4	77.2	·	·	·	·	·	·	·	0.8	4.2	·	·	·	·	·	·	·	3.4	2.4	·
Tingha	168.5	77	10	·	3.0	3.0	20.0	·	42.0	13.5	·	·	61.0	28.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Toowoomba Airport	413.0	88	H	·	7.6	46.8	0.8	·	67.8	16.8	21.6	5.2	83.6	125.4	26.6	1.0	0.2	·	·	·	·	·	10.6	·	·	·	·	·	·	·	·	·	·	
Tosari				·	·	20.0	·	·	48.0	9.0	·	7.0	·	32.0	15.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Traighli	101.4	77	7	·	·	·	·	·	40.0	0.8	3.0	·	10.4	23.0	·	·	·	·	·	·	24.2	·	·	·	·	·	·	·	·	·	·	·	·	·
Tummurreml	161.0	83	9	·	·	8.0	·	19.0	20.0	39.5	·	20.0	·	19.0	10.0	·	·	·	·	·	·	·	24.5	·	·	·	·	·	·	·	·	·	·	·
Turallin	109.1	91	7	·	0.2	7.8	2.4	·	10.5	8.0	·	2.8	18.0	52.2	7.2	·	·	·	·	·	·	·	1.0	4.2	·	·	·	·	·	·	·	·	·	·
Upper Forest Springs	181.6	92	10	·	1.0	6.2	2.6	1.4	20.8	8.0	2.0	3.0	7.0	68.0	11.8	0.2	·	·	·	·	·	15.4	28.0	8.4	·	·	·	·	·	·	·	·	·	·
Victoria Hill TM	165.8			·	1.4	0.6	8.0	6.2	22.4	9.0	3.2	·	11.4	71.0	5.4		·	·	·	·	·	24.4	2.8	0.2	·	·	·	·	·	·	·	·	·	·
Wallangarra Post Office	243.4	101	10	·	·	·	29.6	7.8	43.0	21.8	·	·	33.6	72.6	32.2	0.8	·	·	·	·	·	·	2.0	·	·	·	·	·	·	·	·	·	·	·
Wallangarra TM	226.4	85	H	·	·	26.4	3.4	7.0	41.6	18.8	0.8	6.6	23.2	65.4	32.2	0.2	·	·	·	·	·	·	1.0	·	·	·	·	·	·					
Warahgal Alert	166.0			·	·	1.0	1.0	11.0	21.0	24.0	·	14.0	1.0	44.0	4.0	·	·	·	·	·	·	·	·	45.0	·	·	·	·	·	·	·	·	·	·
Warrabah	139.2	82	8	·	·	7.6	·	17.0	28.0	21.0	·	14.6	3.0	50.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Warra-Kogan Rd Br	94.0	73	7	·	·	15.0	·	·	6.0	5.0	7.8	·	9.2	47.0	·	·	·		·	·	·	·	4.0	·	·	·	·	·	·	·		·	·	·
Warwick (Scots College) TM	158.0			·	1.0	10.0	1.0	·	29.0	25.0	3.0	14.0	10.0	43.0	22.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Warwick Alert	175.0	75	H	·	1.0	26.0	1.0	·	26.0	25.0	2.0	13.0	8.0	51.0	17.0	·	·	·	·	·	·	3.0	·	2.0	·	·	·	·	·	·	·	·	·	·
Warwick	147.6	86	9	·	2.6	13.4	0.8	·	21.6	27.4	4.6	13.8	8.4	28.8	23.0	·	·	·	·	·	·	·	0.4	·	·	·	·	·	·	·	·	·	·	·
Whyalla	111.8	78	8	·	7.8	7.4	0.6	11.8	28.0	0.2	·	13.4	7.8	35.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Wilga Home	185.2	75	H	·	2.0	·	10.8	·	37.0	10.4	16.0	1.4	75.0	32.2	·	·	·	·	·	·	·	·	·	·	0.4	·	·	·	·	·	·	·	·	·
Wonga	156.2	63	9	·	·	4.0	2.0	·	·	36.8	6.4	4.0	5.0	70.0	·	·	·	·	·	·	·	·	16.0	8.0	·	·	·	·	·	·	·	·	·	·
Woodspring TM	140.0	76	8	·	1.0	12.0	8.0	·	56.0	5.0	·	14.0	·	29.0	11.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	9.0	·	·	·
Woodspring	153.0	81	9	·	·	14.0	5.0	·	63.0	6.0	·	15.0	·	30.0	15.0	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	7.0	·	·	·
Wyaga TM	143.0	44	H	·	0.2	15.0	5.2	·	51.4	0.8	0.2	6.8	15.4	49.2	0.2	·	·	·	·	·	·	·	0.6	·	·	·	·	·	·	·	·	·	·	·
Yagaburne	97.2	71	8	·	·	13.5	4.7	·	31.0	1.3	8.5	9.5	3.0	27.5	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·	·
Yangan Alert	175.0	83	9	·	1.0	·	·	5.0	16.0	24.0	1.0	9.0	8.0	57.0	33.0	·	·	·	·	·	·	·	8.0	10.0	·	·	·	·	·	·	·	·	·	·
Yangan Post Office	193.6	95	10	·	2.0	·	·	1.2	17.6	26.8	1.6	9.0	10.0	64.0	33.0	·	·	·	·	·	·	·	10.0	18.4	·	·	·	·	·	·	·	·	·	·
Yelarbon	93.8	75	8	·	·	4.2	4.8	·	46.0	1.4	·	4.4	3.8	27.6	1.4	·	·	·	·	·	·	·	0.2	·	·	·	·	·	·	·	·	·	·	·

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. **Avg** is the long-term average total precipitation for January. **Decile** is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as ". ". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

West Darling Downs (42)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Arden Downs TM	30.0	55	4	.	.	17.0	13.0	.	.	.	.	.	.	67.2	.	21.8	.	.	.	.	.	8.0	2.0	.	.	.	.	.	.	.	.	.	.	.
Barakula Forest Stn	105.2	89	7	.	.	.	.	.	11.2	.	.	.	.	67.2	.	21.8	.	.	.	.	.	8.0	2.0	.	.	.	.	.	.	.	.	.	.	.
Bawnduggia TM	116.4	61	9	.	.	2.2	.	.	7.0	2.4	8.8	4.2	0.6	65.6	0.8	8.0	0.2	.	.	.	.	5.8	12.4	0.8	.	.	.	.	.	.	.	.	.	.
Beiah Park	164.2	76	9	.	.	45.8	1.4	.	27.8	2.4	2.0	.	3.4	51.2	.	13.2	.	.	.	.	15.4	.	.	.	.	.	.	.	.	.	.	1.6	.	.
Bellamon Plains				.	.	15.0		2.0	.	.	2.2	.	.	2.6	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	2.0	.	.
Calfmess - Westmar	111.5					21.0	4.0				9.5		11.0	38.5									23.5								9.0		
Cherlon	59.6	77	6	.	.	13.6	26.2	3.3	.	.	.	.	.	5.5	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	11.0	.	.
Cherry Park	107.6	79	7	.	.	25.0	7.8	2.6	20.6	.	.	.	8.2	22.2	0.4	.	.	.	.	.	.	.	1.6	.	.	.	.	.	.	.	19.2	.	.	.
Condamine	121.0	85	9	.	.	»	»	»	»	»	»	»	»	105.0	»	»	»	»	»	»	»	»	16.0	.	.	.	.	.	.	.	.	.	.
Drillham Post Office	69.2	87	6	.	.	13.8	2.0	.	»	20.4	.	.	2.6	24.0	2.0	5.2	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Dulacca Truck Stop	46.0	84	4	.	.	2.9	1.6	.	18.6	.	.	.	»	15.3	»	2.0	.	.	.	.	.	.	2.8	.	.	.	.	.	.	.	.	.	.	.
Evergreen	46.2					28.0	10.6																9.6										
Flinton						39.4																												
Glenmorgan Post Office	153.6	79	9	.	.	13.4	10.0	.	52.0	.	.	.	0.2	58.0	1.0	20.0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Gunn Bridge (DNR) TM	44.0			.	.	.	9.0	.	9.0	1.0	.	4.0	10.0	10.0	.	.	.	.	.	.	.	.	1.0	.	.	.	.	.	.	.	.	.	.	.
Hannaford Post Office	159.4	83	9	.	.	10.0	.	.	47.0	7.4	20.0	.	.	61.0	.	8.0	.	.	.	.	6.0	.	.	.	.	.	.	.	.	.	.	.	.	.
Harewood	203.0	80	10	.	.	.	.	.	55.0	.	.	4.0	3.0	130.4	4.0	.	.	.	.	.	5.6	.	.	.	.	.	.	.	.	.	.	.	1.0	.
Hartmann Bridge TM	46.0	46	6	.	.	1.0	11.6	.	5.2	0.6	0.2	.	1.0	7.4	.	.	.	.	.	.	.	.	0.2	.	.	.	.	.	.	.	.	18.6	.	.
Horse Creek TM	148.6	72	H	.	.	7.6	0.2	.	10.6	0.2	.	0.2	0.8	118.2	.	2.4	0.2	.	.	.	.	5.8	0.8	0.8	0.2	.	.	.	.	.	.	1.0	.	.
Jackson Community Postal Agency	49.5	81	8	.	.	.	.	»	19.8	.	.	.	»	18.6	.	8.4	.	.	.	.	.	»	3.0	.	.	.	.	.	.	.	.	.	.	.
Kilbeggan	39.1	82	8	.	.	.	5.6	.	»	14.2	.	1.0	8.2	2.4	1.6	6.8	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1.4	.	.
Lundavra TM	59.4	41	8	.	.	.	8.6	.	14.6	2.4	5.4	2.2	12.2	11.8	.	.	.	.	.	.	.	.	2.0	0.2	.	.	.	.	.	.	.	.	.	.
Meandarra Post Office	141.0	77	9	.	.	»	20.8	.	42.4	0.6	.	.	9.2	.	»	76.0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Miles Constance Street	87.2	66	6	.	.	4.4	.	.	20.0	0.2	1.8	0.4	0.4	46.2	10.6	1.2	.	.	.	.	.	.	2.0	.	.	.	.	.	.	.	.	.	.	.
Miles Post Office	88.6	95	6	.	.	4.4	.	.	20.0	.	»	»	2.6	47.6	9.2	1.6	.	.	.	.	.	.	3.0	0.2	.	.	.	.	.	.	.	.	.	.
Mt Driven	31.2	76	9					4.4	14.0	1.0			3.0										8.8										
Ourigilla	137.4	74	9	.	.	19.4	0.8	.	59.2	3.6	0.6	.	9.6	59.8	.	2.8	.	.	.	.	1.8	.	.	.	.	.	.	.	.	.	.	.	.	.
Pine Hill Crossing	79.0	57	7			16.0	5.4		45.4				12.3																					
Possum Park	92.5	86	7	.	.	2.5	6.5	.	28.0	.	2.0	1.0	5.0	25.0	.	18.5	.	.	.	.	.	1.0	4.0	.	.	.	.	.	.	.	.	.	.	.
Remilton	150.5	81	9	.	.	10.0	14.0	.	31.0	.	1.0	.	4.0	29.5	0.5	.	.	.	.	.	6.0	.	37.0	15.0	.	.	.	.	.	.	21.5	.	.	.
Ripple Downs	41.2	81	8			8.2	5.8		19.6			1.2	7.4										» 4.2										
Shelbourne	55.8	85	9	.	.	.	4.4	.	8.2	.	.	1.0	7.8	13.2	.	.	.	.	.	.	9.2	6.2	1.8	.	.	.	.	.	.	.	.	.	.	.
Southwood	65.8	77	8	.	.	»	8.0	.	13.0	1.0	.	.	17.0	15.6	.	.	.	.	.	.	2.0	.	1.0	.	.	.	.	.	.	.	.	.	.	.
Surrey TM	63.4	45	7	.	.	10.0	19.2	.	9.6	.	.	.	0.2	7.6	.	.	.	.	.	.	13.8	.	9.0	.	.	.	.	.	.	.	.	.	.	.
Talwood State School	111.4	77	8	.	.	13.8	17.0	.	4.8	.	.	.	2.4	5.4	.	.	.	.	.	.	.	.	64.2	.	.	.	.	.	.	.	4.0	.	.	.
Wombalano	75.2	73	8	.	.	.	.	.	29.0	.	.	»	»	30.0	»	»	16.2	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Woodlea	131.6	78	9	1.0	36.0	0.6	10.0	.	.	.	.	.	60.0	.	2.0	.	.	.	.	22.0	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Maranoa (43)	**Total**	**Avg**	**Decile**	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**	**13**	**14**	**15**	**16**	**17**	**18**	**19**	**20**	**21**	**22**	**23**	**24**	**25**	**26**	**27**	**28**	**29**	**30**	**31**
Airlie	35.0	79	4	.	.	.	5.0	.	8.0	.	.	.	6.0	8.0	.	.	.	.	.	.	3.0	.	10.0	.	.	.	.	.	.	.	.	.	.	.
Barraddale	52.0	85	5	.	.	.	.	2.0	23.0	2.2	.	.	.	.	.	21.2	.	.	.	.	.	.	3.6	.	.	.	.	.	.	.	.	.	.	.
Basin Downs	60.0	61	7	.	.	.	4.0	3.0	12.4	6.0	.	.	7.8	6.0	.	21.0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Beardmore Dam	67.8	80	9	.	.	.	.	32.0	9.8	.	.	.	.	12.0	.	9.0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Bendeba TM	20.8	54	8	.	.	.	4.8	0.2	1.2	.	.	.	6.4	1.6	.	0.8	.	.	.	.	.	.	4.4	0.2	.	.	.	.	.	.	.	1.2	.	.
Dalmally	32.4	74	8	.	.	.	.	.	13.6	.	.	.	10.2	.	.	.	.	.	.	.	.	.	8.6	.	.	.	.	.	.	.	.	.	.	.
Fairfield	43.5			.	.	.	.	.	16.0	2.5	.	.	.	14.0	.	11.0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Gunnawin				.	.	.	1.4	.	18.2	.	3.6	.	9.4	0.2	.	.	.	.	.	.	.	11.6	0.6	.	.	.	.	.	.	.	.	.	.	.
Havelock	55.0	85	8	.	.	.	8.1	.	0.8	.	.	.	8.0	.	.	.	.	.	.	.	25.0	.	18.0	.	.	.	.	.	.	.	.	.	.	.
Horseshoe Lagoon	84.4	74	7	.	.	.	.	.	»	»	4.0	.	7.0	9.4	.	.	.	.	.	.	.	.	54.0	.	.	.	.	.	.	.	10.0	.	.	.
Injune Post Office	87.2	90	8	.	.	4.0	5.4	.	18.6	.	0.4	1.8	10.8	1.0	.	.	.	.	.	.	0.6	.	37.6	.	.	.	.	.	.	.	13.8	.	.	.
Injune TM	85.8	89	7	.	.	3.6	1.0	.	18.4	.	0.2	1.8	10.0	0.8	.	.	.	.	.	.	0.4	.	38.2	.	.	.	.	.	.	.	11.2	.	.	.
Kabanta				.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Mitchell Post Office	14.0	81	3	.	.	.	.	.	1.0	.	.	.	8.0	.	.	.	.	.	.	.	7.0	.	.	.	.	.	.	.	.	.	.	.	.	.
Mitchell TM	11.0	92	2	.	.	.	.	.	.	.	.	.	6.0	.	.	.	.	.	.	.	5.0	.	.	.	.	.	.	.	.	.	.	.	.	.
Monga Hills TM	77.4	57	8	.	.	.	.	.	24.6	0.2	.	0.2	10.6	18.2	0.2	1.2	.	.	.	.	.	.	22.0	0.2	.	.	.	.	.	.	.	.	.	.
Namarah	162.6	77	9	.	.	58.2	10.6	6.2	30.0	8.6	.	.	0.4	36.0	.	12.2	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Old Cashmere TM	28.0	53	2	.	.	.	.	3.0	21.0	.	.	.	.	3.0	.	.	.	.	.	.	.	.	1.0	.	.	.	.	.	.	.	.	.	.	.
Pine Hills TM	38.8	47	7	.	.	.	3.3	.	28.6	.	.	.	2.6	0.6	.	2.0	.	.	.	.	.	.	1.8	.	.	.	.	.	.	.	.	.	.	.
Richland Hill	56.2	83	8	.	.	.	4.4	.	0.4	.	0.8	.	7.2	15.6	.	.	.	.	.	.	15.4	.	12.4	.	.	.	.	.	.	.	.	.	.	.
Roma Airport	58.8	69	8	.	.	.	.	.	26.2	3.8	.	0.4	1.6	.	.	.	.	.	.	.	.	.	25.0	.	.	.	.	0.2	.	.	1.2	0.4	.	.
Somerset	101.0	72	8	.	.	.	1.8	.	51.2	.	.	.	2.2	22.0	.	.	.	.	.	.	.	.	24.0	.	.	.	.	.	.	.	.	.	.	.
Springdale TM	47.8	62	8	.	.	0.2	0.8	.	21.6	0.2	.	.	4.8	18.8	.	.	.	.	.	.	.	.	1.6	.	.	.	.	.	.	.	.	.	.	.
Springfield	10.8	78	5	.	.	.	2.0	0.2	0.8	.	.	.	1.4	3.0	.	.	.	.	.	.	2.8	.	0.8	.	.	.	.	.	.	.	.	.	.	.
St George Airport	12.6	53	3	.	.	.	.	4.6	4.4	0.4	3.2	.	.	.	.	.	0.2	.	.	.	.	.	0.8	.	.	.	.	.	.	.	.	.	.	.
Sunnybank	83.8	78	8	.	.	1.4	0.2	.	53.8	3.4	.	.	»	14.0	0.4	10.6	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Surat	42.0	72	6	.	.	.	1.2	.	7.2	0.4	.	.	1.6	10.6	.	20.0	.	.	.	.	.	.	1.0	.	.	.	.	.	.	.	.	.	.	.
Tabers TM	53.0	50	8	.	.	.	.	.	27.0	1.0	.	.	1.0	19.0	.	.	.	.	.	.	.	1.0	3.0	.	.	.	.	.	.	.	.	1.0	.	.
Teelba	132.0	71	9	.	.	.	20.0	5.0	44.0	7.0	11.0	.	4.0	18.0	4.0	.	.	.	.	.	.	19.0	.	.	.	.	.	.	.	.	.	.	.	.
Two Ways	51.6	76	9	.	.	.	.	.	15.0	»	.	.	»	11.4	12.6	1.6	.	.	.	.	.	.	11.0	.	.	.	.	.	.	.	.	.	.	.
Wallumbilla Post Office	89.8	75	8	.	.	2.8	10.8	.	54.2	3.2	.	.	2.0	22.0	.	1.4	.	.	.	.	.	.	3.4	.	.	.	.	.	.	.	.	.	.	.
Warkon				.	.	.	28.8	.	46.0	1.0	.	2.0	0.2	.	0.2	3.8	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	0.6	.	.
Warrie Station	61.0	68	5	.	.	4.0	»	29.8	.	.	.	.	2.8	8.4	5.8	3.6	.	.	.	.	.	.	.	.	.	.	.	.	.	.	7.0	.	.	.
Warroo	10.0	89	3				10.0																											
Waverley Downs	19.0	76	6	.	0.2	.	.	.	8.2	4.8	.	.	2.0	5.6	.	.	.	.	.	.	1.0	.	7.4	.	.	.	.	.	.	.	.	.	.	.
Werlbone TM	11.0	23	3	.	.	.	1.0	.	.	1.0	.	.	1.0	5.0	.	2.0	.	.	.	.	.	.	1.0	.	.	.	.	.	.	.	.	.	.	.
Yuleba Forestry TM	85.0	59	9	.	.	.	44.0	.	17.0	.	.	.	1.0	18.0	1.0	8.0	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.
Yuleba Garden St	46.4	85	8	.	.	.	11.4	.	13.4	1.4	.	.	2.4	11.2	.	2.2	.	.	.	.	.	.	2.4	.	.	.	.	.	.	.	.	.	.	.

Daily and total rainfall for January 2011

Total is the total precipitation for January 2011; a missing total indicates there is concern about the quality of some of the daily values. Avg is the long-term average total precipitation for January. Decile is the decile rank of total precipitation for January 2011 in the climate record of other January totals; "L" indicates this is the lowest on record, and "H" it is the highest on record. Long-term average and decile rank are only shown if there are sufficient years of climate record available. Reports of zero precipitation are shown as "-". When a reading was accumulated over more than one day, "»" is shown on the days that are part of the accumulation.

Warrego (44)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Allambie	38.8	39	7	-	-	-	-	-	-	-	-	-	-	17.4	-	3.0	-	-	15.8	0.6	0.8	-	-	-	-	-	-	-	-	-	-	-	-	-
Augathella Post Office	21.6	77	2	-	-	-	9.8	0.2	3.2	-	-	-	-	8.6	-	-	-	-	-	-	1.6	0.2	1.0	-	-	-	-	-	-	-	-	-	-	-
Augathella TM	14.0	67	2	-	-	-	8.0	-	1.0	-	-	-	-	-	4.0	-	-	-	-	-	1.0	-	-	-	-	-	-	-	-	-	-	-	-	-
Bakers Bend TM	18.6	75	3	-	-	0.6	-	0.2	-	-	-	-	-	8.6	-	0.4	-	-	-	-	2.4	-	-	6.4	-	-	-	-	-	-	-	-	-	-
Barradeen	20.4	83	5	-	-	1.0	1.2	4.1	-	-	-	-	-	6.6	-	-	-	-	-	-	4.4	-	-	11.0	-	-	-	-	-	-	-	-	-	-
Bayswater	20.0	93	2	-	-	-	6.0	2.0	-	-	-	-	-	-	-	-	-	-	-	3.0	8.0	-	-	-	-	-	-	-	-	-	-	3.0	-	-
Beechal	16.4	46	4	-	-	-	-	-	-	-	-	-	-	-	6.2	9.0	1.2	0.8	0.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Biddenham TM	9.0	59	L	-	-	-	2.0	-	-	-	-	-	-	2.0	-	-	-	-	-	3.0	-	-	1.0	-	-	-	-	-	-	-	-	3.0	-	-
Brunswick TM	12.0			-	-	2.0	1.0	1.0	-	-	-	-	-	8.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bollon Mary St	44.9	63	5	-	-	-	-	-	31.4	-	-	-	5.1	3.4	2.1	-	-	-	0.6	2.2	-	-	-	11.3	-	-	-	-	-	-	-	-	-	-
Boothulla	8.0	50	3	-	-	-	0.6	-	-	-	-	-	-	-	-	-	-	-	2.0	5.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cardiff TM	9.0			-	-	-	-	5.0	2.0	-	-	-	-	4.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Charleville Aero	41.0	74	4	-	-	17.4	2.8	-	-	-	-	-	-	5.6	-	-	3.2	-	-	-	13.0	-	-	-	-	-	-	-	-	-	-	-	-	-
Cheepie Post Office	41.0	63	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	32.0	-	-	-	-	-	-	-	-	-	-	9.0	-	-	-
Chesterton TM	92.6	72	9	-	-	28.4	0.8	-	-	0.2	-	-	1.4	0.6	0.4	-	0.8	-	-	-	0.2	-	6.8	13.0	-	-	-	-	-	-	-	-	-	-
Cowley Station	8.0	51	1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5.0	-	-	-	-	-	-	-	-	-	-	1.0	-	-	-
Cunnamulla Post Office	21.0	46	5	-	-	-	-	0.2	-	-	-	-	-	0.6	-	-	0.6	-	1.0	-	-	-	-	-	-	-	-	-	-	-	18.8	-	-	-
Derbyshire Downs	17.6			-	-	12.0	-	-	3.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3.6	-	-	-	-	-	-	-	-	-	-	-
Dunvegan TM				-	-																													
Eulo	95.0	56	8	-	-	-	-	-	-	-	-	-	-	-	4.0	6.0	-	85.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Eversfield	17.8	72	2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.8	-	2.0	-	-	-	-	-	-	-	-	-	-	-
Gamarren	10.6	58	3	-	-	-	-	3.0	-	-	-	-	-	3.0	-	-	-	-	3.8	0.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Glenorie	2.0	74	3				2.0																											
Gumbardo	55.0	60	6	-	-	-	15.2	3.4	-	-	-	-	-	3.0	-	1.8	-	21.0	-	6.6	2.2	-	-	-	-	-	-	-	-	-	-	-	1.8	-
Gundare	17.6	68	3	-	-	-	12.0	-	-	-	-	-	-	1.2	-	-	-	-	-	-	4.4	-	-	-	-	-	-	-	-	-	-	-	-	-
Heather Station	41.0	55	6	-	-	-	-	»	22.5	-	-	4.5	5.5	5.0	1.0	-	-	2.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Hungerford	115.4	40	10	-	-	-	-	-	-	-	-	-	-	-	-	»	25.0	58.0	54.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Ivanhoe Downs	25.5	75	8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.0	-	3.5	6.0	-	-	-	-	-	-	-	-	-	-
Kahmoo	16.2	48	4	-	-	-	-	-	-	-	-	-	-	1.2	-	7.0	-	6.0	2.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Kandimalla	18.6	76	2	-	-	-	6.6	-	0.8	-	-	-	2.0	5.8	-	-	-	-	-	-	3.2	-	-	-	-	-	-	-	-	-	-	-	-	-
Kenilworth	50.0	69	5	-	-	-	27.4	1.8	-	-	-	-	-	11.2	-	-	-	-	-	-	-	-	9.6	-	-	-	-	-	-	-	-	-	-	-
Kincora	64.2	73	6	-	-	-	-	-	-	-	-	-	-	47.2	-	-	-	-	-	-	8.0	-	9.0	-	-	-	-	-	-	-	-	-	-	-
Lochinver	46.0	85	9	-	-	-	-	-	-	-	-	-	-	21.0	-	-	-	-	4.0	»	21.0	-	-	-	-	-	-	-	-	-	-	-	-	-
Lowan Hills	31.0	82	3	-	-	-	1.2	-	1.6	-	-	-	7.0	15.0	-	-	-	-	-	-	6.2	-	-	-	-	-	-	-	-	-	-	-	-	-
Moema	95.8	63	8	-	-	-	4.0	-	-	-	-	5.0	-	8.6	3.8	10.2	1.2	39.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Morven Post Office	41.6	80	4	-	-	-	3.6	-	3.6	-	-	-	2.4	0.4	-	-	6.8	-	-	-	20.8	-	8.0	-	-	-	-	-	-	-	-	-	-	-
Mount Morris	115.0	69	8																				115.0											
Mulga Downs	5.0	52	3						0.2				1.0		0.6				0.8		2.4													
Mungallala	28.2	77	3	-	-	-	3.2	-	9.2	-	-	-	3.4	1.0	-	0.8	-	-	-	-	12.6	-	-	-	-	-	-	-	-	-	-	-	-	-
Nindigully	34.4	79	5	-	-	27.0	-	2.8	-	-	-	-	-	4.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0.6	-	-	-
Nive Downs	51.6	83	5	-	-	-	25.2	-	1.2	-	-	-	-	16.2	-	-	-	-	-	-	9.0	-	-	-	-	-	-	-	-	-	-	-	-	-
Perola Park	29.8	76	4	-	-	-	4.2	15.0	8.2	-	-	-	-	-	-	-	-	-	-	-	1.2	-	1.2	-	-	-	-	-	-	-	-	-	-	-
Ptrgine	54.0	54	7	-	-	-	14.0	6.0	-	-	-	-	-	-	-	-	-	-	-	22.0	1.0	-	-	-	-	-	-	-	-	-	1.0	-	10.0	-
Quilpeta	1.0			-	-	-	-	-	-	-	-	-	1.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Raceview TM	32.4	83	6	-	-	3.4	3.0	0.4	0.8	-	-	-	-	3.6	-	-	1.8	-	-	-	8.4	-	-	13.2	-	-	-	-	-	-	-	-	-	-
Rocky	11.0	55	3	-	-	-	-	-	3.0	-	-	-	-	-	-	-	-	-	7.0	1.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Roehill	37.6	72	4	-	-	0.6	-	»	18.6	-	-	-	-	15.8	-	-	-	-	-	-	1.2	-	1.8	1.4	-	-	-	-	-	-	0.4	-	-	-
Roseleigh Crossing TM	1.0			-	-	-	1.0	-																										
Rutherglen	34.8	71	4	-	-	8.4	-	11.8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16.6	-	-	-	-	-	-	-	-	-	-	-
Sherwood Park Station	40.0	72	5	-	-	-	10.0	-	-	-	-	-	-	-	-	-	-	20.0	-	-	10.0	-	-	-	-	-	-	-	-	-	-	-	-	-
South Plains	19.2	50	3	-	-	-	12.0	-	-	-	-	-	-	7.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Spring Creek	-	56	L	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tantallon	42.2	72	6	-	-	-	-	-	-	-	-	-	-	20.4	-	2.0	-	-	-	-	12.8	-	7.0	-	-	-	-	-	-	-	-	-	-	-
The 27 Mile Garden TM	29.0	76	2	-	-	3.0	2.0	7.0	-	-	-	-	-	-	-	-	-	-	-	-	3.0	-	1.0	13.0	-	-	-	-	-	-	-	-	-	-
Victoria Downs	20.8	77	2	-	-	-	-	-	-	-	0.8	-	1.0	7.8	-	4.0	-	-	-	-	-	-	-	7.2	-	-	-	-	-	-	-	-	-	-
Wallal Station	25.3	74	4	-	-	9.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15.8	-	-	-	-	-	-	-	-	-	-	-	-	-
Warlen	20.4	52	3																	3.2	3.2										4.0			
Wansey Downs	23.2	74	3	-	-	1.2	5.0	1.4	-	-	-	-	-	-	-	-	-	-	-	2.8	11.8	-	-	-	-	-	-	-	-	-	-	-	-	-
Warida	28.0	91	3	-	-	-	-	-	-	-	-	-	8.0	-	-	-	-	-	-	-	18.0	-	-	-	-	-	-	-	-	-	-	-	-	-
Warilda	10.0	81	3	-	-	-	0.6	0.8	-	-	-	-	-	-	-	1.8	-	-	-	-	0.4	-	-	6.4	-	-	-	-	-	-	-	-	-	-
Whyenbah	35.0	66	5					16.8	1.2															16.0							1.0			
Woodlands	7.0	68	3	-	-	-	4.8	-	0.8	-	-	-	1.0	-	-	-	-	-	-	-	-	-	0.8	-	-	-	-	-	-	-	-	-	-	-
Wyandra TM	10.0	29	4	-	-	-	5.0	-	-	-	-	-	1.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4.0	-	-	-
Yamburgan	28.0	60	4	-	-	-	8.0	12.2	1.6	-	-	-	-	4.2	1.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1.0	-	-	-
Far Southwest (45)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Adavale	28.2	62	4	-	-	-	2.0	-	-	-	-	-	-	-	-	-	-	-	14.0	-	-	-	-	-	-	-	-	-	-	-	-	-	12.2	-
Bellara Gas Field	53.2	34	8	-	-	-	-	5.0	-	-	-	-	-	-	-	53.4	3.4	1.0	10.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Cameron Corner	148.4			-	-	-	-	1.0	-	-	-	-	-	18.7	-	23.5	95.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Comongin North	11.0	48	3	-	-	-	-	-	-	-	-	-	-	-	5.0	6.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Durhams Downs	54.4	33	8	-	-	-	-	4.2	-	-	-	-	-	-	4.6	35.0	6.0	4.2	0.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Eromanga - Webber St	137.0	41	10												19.0		8.0	73.0	2.0	15.0														
Jackson Oilfield	197.0	35	H	-	29.0	8.0	-	-	-	-	-	-	-	-	89.4	13.4	-	2.0	57.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Mt Howitt	79.2	31	9	-	-	-	-	-	-	-	-	-	-	-	-	17.6	31.6	30.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Noeyeeh Downs	88.8	42	9	-	-	1.4	-	4.4	-	-	-	-	-	4.0	-	43.0	7.5	23.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Omicron	122.0			-	-	-	-	-	-	-	-	-	6.0	45.0	-	37.5	38.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Orlantos Station	101.1	35	9	-	-	-	-	0.8	-	-	-	-	-	-	9.8	23.6	54.0	14.2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Plevna Downs	72.0	47	8	-	-	-	-	-	-	4.0	-	-	-	-	-	19.5	30.0	5.0	12.5	1.5	1.5	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Quilpie Airport	37.0	53	6	-	-	-	-	6.0	-	-	-	-	-	-	-	4.0	10.0	2.0	-	-	15.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Quilpie TM	15.0			-	-	-	-	3.0	-	-	-	-	-	-	-	3.0	7.0	1.0	-	-	21.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-
South Comongin	16.4	49	4	-	-	-	-	-	-	-	-	-	-	-	-	-	10.0	-	-	-	6.4	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Tallyabra	163.0	43	10	-	-	-	-	-	1.4	-	-	-	-	-	97.0	10.0	13.0	7.8	0.2	36.4	-	-	-	-	-	-	-	-	-	-	3.2	-	-	-
Thargomindah Airport	72.8	42	8	-	-	-	8.6	15.8	5.6	-	-	-	-	-	-	34.2	8.0	5.0	2.6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Woomanooka	93.6	45	9	-	-	-	-	2.6	-	-	-	-	-	-	1.0	-	71.0	19.0	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Offshore Islands (200)	Total	Avg	Decile	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31
Middle Percy Island	75.8	202	3	0.2	0.6	0.2	-	-	-	18.0	-	-	-	0.4	-	19.2	0.2	4.8	-	-	-	-	-	-	-	0.2	0.6	-	-	0.8	-	-	-	30.6
Wilson Island	380.8	198	9	0.2	0.2	-	15.0	16.2	-	-	23.2	-	0.2	-	1.8	15.6	27.0	32.4	37.4	-	52.2	22.8	14.2	15.8	7.0	81.2	35.6	-	-	1.8	4.0	4.2	0.6	0.2

Attachment 4

Analysis of Home Insurance Product Disclosure Statements

Paul Harrison, PhD (Deakin University, Melbourne)
Marta Massi, PhD (Carleton University, Ottawa)

1. Executive Summary

This report examines the capacity for an "average" person to read and comprehend information for home insurance contained within two product disclosure statements from RACQ and the NRMA. Through the use of insights and research in the fields of consumer behaviour and cognitive psychology, this paper provides a content analysis of the two PDS that takes into consideration a number of relevant theories (including framing, prospect theory, trust, branding, maintaining the status quo, the use of heuristics, expert opinion, and the optimism bias) by analytic induction (Glaser and Strauss, 1967).

After a series of floods in Queensland beginning in December 2010, more than 43,000 insurance claims were lodged. After the floods, insurers advised many policyholders that their policy might not necessarily cover them for the damage caused by the floods. According to the Courier-Mail in early January, for example, RACQ insurance chief executive Bradley Heath said that while his organisation "includes flash flood coverage in our standard household policies, RACQ Insurance has never offered flood cover as standard. Unless policy holders have purchased the optional flood coverage, RACQ Insurance will not be able to pay flood claims" (Walsh, 2011).

Because of this confusion, consumer groups called for a common definition of "flood". The Brisbane Times reported that "water flowing from rivers, creeks, dams, lakes or reservoirs may not be covered in some insurers' definition of a flood, leaving some insurance policy holders unknowingly unprotected to flood damage". Choice spokesman Christopher Zinn said that "policies differed in whether they covered floods caused by intense local rainfall, such as storms and local run off from streets, drains and gutters, or floods caused by rain falling somewhere else and running down rivers or streams" (Nancarrow, 2011).

As a result of concern that typical consumers may not fully understand the distinctions within the product disclosure statements for home insurance, the authors were approached by Legal Aid Queensland to examine two PDS to ascertain what a typical consumer might understand,

comprehend and learn from document. For the purposes of this report, we analysed two home and contents insurance contracts, promotional material and product disclosure statements, available from the NRMA (http://www.nrmaqld.com.au/documents/policy-booklets/home-policy.pdf) and RACQ (http://www.racq.com.au/__data/assets/pdf_file/0004/52627/Household_PDS_-_FINAL_v3_low_res.pdf). These documents were downloaded from the respective organisations' websites, and were printed out and annotated as part of the study.

Having examined these documents, in our opinion, it would be difficult for a typical consumer, who is of average intelligence and education, to fully understand all of the information contained within the policy statements, and comprehend the inclusions and exclusions contained within the two product disclosure statements. Although, at "face value", the contracts attempt to make the reading of the contract as informal and simple as possible, through the use of contrasting colours, images, and layout, it is unlikely that an average person would be able to read and comprehend more than a small proportion of the 84 and 78 pages (approximately 20,600 and 18,400 words) of detailed, yet vague and perceptually contradictory material contained within each of the documents. As discussed later in this report, individuals are not able to process all information equally, and therefore rely on shortcuts (heuristics), biases, and previous experience to judge what information is, and isn't critical. Consumer also edit as they read, and therefore, without their awareness, would not weigh all of the information equally in their reading of the documents. Indeed, most consumers would literally avoid some of the more complex material in the document, simply because it requires substantial cognitive effort. All people use this strategy when confronted with new, complex, or unfamiliar information, as demonstrated by the Insurance Council's general manager of risk, Karl Sullivan, in an interview on ABC Radio's PM program (18 January, 2011):

> KARL SULLIVAN: Most of the definitions are written in very plain English and are very simple for a layman to understand. Unfortunately a lot of people maybe don't make the effort to understand what the risks are that they're facing.
> ANNIE GUEST: Why do you think that is?
> KARL SULLIVAN: Look, complacency is one angle. *Before I joined the industry I think I was probably one of those people who didn't pay a lot of attention to*

reading my policy documents. I certainly do nowadays.

Further, most consumers would not be reading these PDS under "ideal" conditions[1], and most consumers would not have the capacity to manage the large degree of information in their working memory while reading the PDS[2].

Consumers would be drawn toward information that they are familiar with, and elements of the PDS that inform their current view of the world or their recent experiences. For example, a typical consumer, who has recently experienced, or had a relative, friend or acquaintance experience, a house fire, would be drawn toward the detail contained within the house fires section of the PDS. This is explained in psychological theory through a combination of the "recency bias" (a tendency amongst all individuals to extrapolate recent events into the future, indefinitely), and the likelihood that this event being more concrete to the individual because of the emotional and direct experience with the outcomes of the event. As a result of the Queensland floods in December – January, this is now likely to be seen in the case of flood clauses in PDS, with consumers interrogating these sections of the document, but ignoring other elements.

As a separate reading, and under ideal conditions, the flood section of each document seems to be placed in a reasonable context and, at face value, should be easy to understand. However, these conditions are not reflective of reality, because all individuals will have competing processing needs. These sections form part of the larger document, and are unlikely to be read in isolation unless the consumer has been directed to do so, and this direction has been made early in their reading of the document.

Although the typical consumer is likely to be in a better state to process information earlier in the document due to their working memory being relatively clear, the early sections of the document follow a typical structure that is not suited to consumer processing. Early on in both

[1] Ideal conditions would be when an individual is not subject to any factors that would reduce their capacity to process information. Factors include any distractions from external stimuli.
[2] As processing requires short-term memory, which has limited capacity (5 – 20 seconds), new information would need to be processed into the long-term memory with little or no distractions, including the introduction of other information.

documents there is a substantial preamble (mostly marketing or relationship development), definitions, and other potentially confusing and distracting material, such as:

> "Special conditions. We may impose special conditions on your policy that may exclude, restrict or extend cover for a person or a particular matter. Your current Certificate of Insurance shows any special conditions that apply to your policy. Embargo for listed events. We may not cover you for some events – for example, bushfire or flood – if they cause loss or damage during an embargo period. Under 'Special conditions' in your current Certificate of Insurance, we show any embargo event and the period it applies to. Paying your premium. In return for paying your premium, we provide the cover you have chosen. You can pay your premium annually or by monthly instalments — for details about how to pay your premium and what happens if you don't pay, see Section 8" (NRMA, p. 12).

Further, in the RACQ document the definition of flood is contained within a sizeable list of "Words/terms with special meanings", and it is unlikely that a typical consumer would read this glossary in detail, unless they have had previous experience, or reason to do so. Although graphic design has been used to draw attention to these details, in the entirety of the document, details such as these are unlikely to be read and/or understood by a typical consumer simply because they require significant processing capacity, which is unlikely to be available due to the other material provided to this point.

More detailed analysis, including theories that explain how consumers process information in documents such as contracts and product disclosure statements, is provided in the following sections, Academic Discussion and Application of the academic theory to the specific insurance policies.

2. Academic Discussion

Human information processing has been the object of studies and research in several fields, most notably cognitive psychology (Huitt, 2003), and consumer research (Alba and Hutchinson, 2000). Over time, different approaches and foci have been employed to analyse human information processing.

Cognitive psychologists have focused on the processes through which information is stored in and retrieved from memory. In 1965, Atkinson and Shiffrin analysed human memory as an

information processing system with three stages, viz., information first enters a sensory storage system (the sensory registers), then enters the short-term store and is finally stored in the long-term memory. Based on this model, Craik and Lockhart (1972) introduced the "levels-of-processing" theory, which suggests that individuals employ different levels of elaboration as they process information, namely perception, attention, labeling, and meaning. An alternative paradigm, the parallel-distributed processing model assumes that information is processed simultaneously – as opposed to sequentially (Atkinson-Shiffrin, 1965) – by different parts of the memory system. Finally, the connectionistic model (Rumelhart and McClelland, 1986) suggests that information is stored throughout the brain in the form of networks of connections.

Although different theories and models have been considered within cognitive psychology, most cognitive psychologists agree on a few basic tenets (Huitt, 2003). First, cognitive psychologists assume that the mental system has a limited capacity and that the amount of information that the system can process is constrained. Second, they assume that not all of the processing capacity of the system is available, because a control mechanism is necessary to stand over the encoding, transformation, processing, storage, retrieval and utilization of information (Huitt, 2003).

In the field of consumer policy, however, the focus of research has been predominantly on the construction of preferences (Dhar and Nowlis, 1999), and the evaluation of the usefulness of available information in decision-making situations (Alba and Hutchinson, 2000). In particular, in fields such as insurance, telecommunications, and finance, the regulatory business approach has been focused on information processing as a constitutive element of choice and decision-making, and assumes that consumers are rational actors acquiring and interpreting information cues (Savolainen, 2009).

In particular, one of the most employed paradigms in these fields is the rational choice theory, which assumes that individuals are rational actors who approach decision-making situations in an objective and functional way. Based on this model, individuals are regarded as rational decision makers holding well-defined preferences (Vermeir et al., 2002, p. 721), which will allow them to retrieve previously formed evaluations from memory and select the option to which they attributed the highest evaluation.

According to this perspective, consumer behaviour is predicated solely upon rational considerations: the individual, motivated by rationality and provided with perfect knowledge, seeks to maximize utility, carefully considering the risks involved in every decision-making process. As a rational agent, the individual makes choices "based on complete information" and chooses "rationally among commodities or bundles of commodities which are perfectly divisible" (Alter, 1982, p. 149).

However, such a rationalistic view completely disregards the fact that the market is not perfect and often incapable of generating the amount or quality of information, which allows consumers to make rational purchasing decisions (Reich, 1979, p.12). Indeed, in order to maximize their utility, individuals must be aware of, then acquire full and complete information regarding, all the available options.

These considerations have led to a dismissal of the theory of the rational consumer. In particular, many economists (e.g., Simon, 1959; Katona, 1963, Shackle, 1972; Elster, 1979; Earl, 1983) and psychologists (Petty and Cacioppo, 1984; Tversky and Kahneman, 1992) have demonstrated that, far from being perfectly knowledgeable agents, individuals are influenced by the ways in which an option is framed, including the amount of information that they are asked to process (Tversky and Kahneman, 1992).

In contrast to the rational choice theory, the information-processing approach endorses bounded rationality, particularly the principle of satisficing or "good enough" (Simon, 1955; Prabha et al., 2007), and suggests that individuals are not perfectly rational and tend to employ a number of heuristics or shortcuts to reduce the complexity of information.

Owing to their limited working memory and limited capacity for processing information, individuals tend to stop processing information to the extent that they find an acceptable or "good enough" solution. In this process, they employ heuristics to make choices faster and more easily and tend to form their preferences based on the contingent situation or context (Bettman et al., 1998).

According to this perspective, numerous contextual factors, e.g., "the complexity of the decision task, the ways in which the choice is represented, framed or displayed, perceived

information overload, and time pressure", can impact the ways in which preferences are formed and the choice among options are made (Savolainen, 2009, p. 196).

3. Application of the academic theory to the specific insurance policies

Background

A contract can be defined as a formal written agreement "between two or more competent parties, which creates obligations, whereby one party becomes bound to another to do or omit to do certain acts that are the subject of that contract" (Blomqvist et al., 2005, p.498). Thus, contracts are aimed at binding the parties together, specifying the content of the transaction and providing evidence of the nature of the agreement and its enforcement (Blomqvist et al., 2005).

Previous research on contracts has focused predominantly on the relationships among the parties involved in the agreement. More recently, scholars have focused on the contract structure and attempted to describe contracts in terms of the degree of complexity. Complexity has been defined as a "... large number of parts that interact in a non simple way, ... [where].... the whole is more than the sum of its parts, not in an ultimate, metaphysical sense but in the important pragmatic sense that, given the properties of the parts and the laws of their interaction, it is not a trivial matter to infer the properties of the whole." (Simon, 1959, p. 68).

In relation to contracts, complexity can be interpreted as the number of parts of the contract, e.g., provisions (Hagedoorn and Hesen, 2008), the number of events, enforcement mechanisms and clauses (Eggleston et al, 2000), the degree of interdependency between provisions. All these factors increase the complexity degree of the contracts and the information processing costs for the individual.

In order to measure contractual complexity, scholars have employed measures such as the length of contracts in terms of the number of pages (Gillan et al., 2007), the "amount" of information in contracts (Robinson and Stuart, 2007), or the number of provisions in contracts and their stringency (Bentley Macleod, 2002).

Insurance contracts represent a typical example of a situation where individuals are called to face complex information, due to the considerable amount of information and number of clauses. In addition, insurance contracts are complex in that they provide detailed and extensive disclosure components. Legislation requires companies to make extensive disclosures on their products and services in an effort to overcome the informational asymmetries existing between companies and customers, although in light of our understanding of individual processing capacity, this rationale is questionable.

The assumption behind the concept of disclosure is that individuals need more information to better evaluate their options and make better decisions. Thus, the need for disclosure often leads to increases in the amount of information included in the contract and, as a consequence, to complexity.

However, this would make sense if individuals were perfectly rational actors or *homines economici* making their decisions based only and exclusively on the information that they are provided with. However, it is clear that psychological limitations of individual's limited cognitive abilities and attention affect the decision making process, including the desire to reduce information processing effort, ego depletion, and the use of heuristics and shortcuts.

For the purpose of this study, the complexity of contracts is analysed in terms of the length of contracts, the number of options available, and the structure of the contract (sequence, layout and language).

Contract length and cognitive overload

In general, the way information is presented in these insurance contracts implies that consumers are perfectly rational. Much of the material in the contracts is presented in an "informal" way, however, the material is still information dense, detailed and long. Indeed, the abundance of information provided and the length of these contracts suggest that those who wrote them believed that more disclosure is better.

However, consumers are not perfectly rational, but rather boundedly rational, having limited cognitive abilities and attention to process information and tending to economise on cognitive effort when making decisions, by adopting heuristics or shortcuts. According to Simon (1959), when facing complex situations or choices, individuals tend to "satisfice" rather than

"optimize", because they get overloaded with information and tend to make worse decisions than if less information were provided to them.

In particular, when faced with complex tasks involving the assessment of a large amount of information, individuals tend to adopt simplifying decision strategies that require less cognitive effort.

Processing of more and more information is considered a complex task. For instance, in his analysis of the reading cost model of contracting, Rasmusen (2001) considers the length of contracts as a proxy for their complexity. Similarly, Joskow (1988) takes the length of supplier contracts in vertical inter-firm relationships, particularly the number of pages, as a proxy for their contractual complexity. Gillan, Hartzell and Parrino (2007) assess the complexity and length of CEO employment contracts through the number of pages of these contracts. Solis-Rodriguez and Gonzalez-Diaz (2008) classify franchising contracts into simple or complex contracts based on the number of pages, the number of words and the number of clauses of such contracts.

One of consequences of processing an overwhelming amount of information is cognitive overload, a complex construct defined as "the effort and mental activity imposed on a person's ability to process information" (Hagedoorn and Hesen, 2008, p. 13). Cognitive load is made up of three main elements, viz., mental load, mental effort and performance (Paas, et al., 2003; Paas and Van Merriënboer, 1994; Hagedoorn and Hesen, 2008).

"Mental load" depends on the task or environmental demands, e.g., the structure of a task, its novelty, and the conditions under which a subject comprehends and completes a task (Hagedoorn and Hesen, 2008, p. 14). "Mental effort" is defined as "the aspect of cognitive load that refers to the cognitive capacity that is actually allocated to accommodate the demands imposed by the task; thus it can be considered to reflect the actual cognitive load" (Paas et al., 2003). "Performance" has been defined in terms of a subject's achievements, such as the time spent on performing a particular task. Thus, cognitive load – and its elements, mental load, mental effort and performance - represents a measure of the complexity of the contract.

In the contracts analysed for this study, a considerable number of pages are present, respectively 84 and 72 pages. Thus, it can be concluded that such insurance contracts show a high degree of complexity based on objective measures such as the amount of information provided, leading to a cognitive overload.

Number of options available

Another factor indicating complexity is the number of options or components available in the contract, e.g., NRMA, Section 3. In fact, the presence of numerous options will increase the difficulty of the decision/choice problem faced by the actor (Savolainen, 2009).

As communication tools for the transmission of information from one party to the other, contracts are aimed at reducing uncertainty and risk by specifying each party's contribution to the relationship (Malhotra and Murnighan, 2002). In this perspective, the specification and the description of a number of options in the contract will push the individual to intensively process the information, attempting to make comparisons among the different options.

In the contracts analysed, customers are required to process a number of different insurance solutions and offers (e.g., Buildings and Contents Insurance; Contents insurance; Buildings Insurance), along with multiple components (e.g., lightning, fire, storm, water and oil leaks, earthquake, vandalism, malicious act, impact damage, animal damage, etc.). Each is described in detail, with both inclusions and exclusions, thus leading to cognitive overload. In these cases, individuals tend to intensively process information and employ strategies such as the weight adding strategy, the lexicographic strategy, the satisficing strategy and the elimination-by-aspects strategy.

When faced with a number of options, the individual will attempt to compare them and their attributes, and assesses the importance of each attribute by imputing "a subjective value to each possible attribute level, considering each alternative at a time, examining each of the attributes for that alternative, multiplying each attribute's value by its importance weight, and summing these products across all attributes to obtain an overall value for each alternative" (Savolainen, 2009). At the end of the comparison process, he or she will choose the alternative with the highest value assigned. Although, at face value, this seems relatively straightforward, this approach is very demanding for the individual in terms of both working

memory and computational capabilities (Bettman et al., 1998, p. 190), and is only possible under ideal conditions.

In contrast to the weighted adding, the lexicographic strategy consists of selecting the option to which the individual assigned the best value on the most important attribute. This strategy involves limited, attribute-based, non-compensatory information processing that is selective across attributes, and consistent across alternatives (Bettman et al., 1998, p. 190).

Finally, the satisficing strategy (Simon, 1965) results in the individual assessing the options sequentially, in the order in which they are presented in the choice set (Bettman et al., 1998, p. 190) and in assessing whether the value of each attribute for the alternative meets a predetermined, but subjective, cutoff level for that attribute (Savolainen, 2009).

Finally, the elimination-by-aspects strategy (Tversky, 1972) draws from both the lexicographic and the satisficing strategy (Bettman et al., 1998, p. 190) and results in a process of eliminating the options that do not meet a minimum cutoff value for the most important attribute, in that the elimination process is repeated for the second most important attribute, with processing continuing until a single alternative remains.

Again, while all of these processes appear to be relatively methodical and structured, the process is likely to be significantly influenced by factors such as trust in authority, inertia, and the use of heuristics, such as brand loyalty. Thus, the inclusion of a number of options and their details in the contracts allows for a cognitive overload. In order to reduce it, individuals are likely to adopt a simplifying decision strategy.

Insurance contract structure

Both contracts have a similar structure, viz., table of contents, introduction, body of the contract and conclusion. In the NRMA contract, the first page of text provides an overview of the key components of the PDS, followed by a table of contents, while the first page of the RACQ contract provides imagery of a happy, stereotype family, followed by the table of contents.

The intent of the table of contents is to provide the reader with an overview of the key elements of the PDS. However, this first page is likely to be approached as a critical element

of the agreement by most readers, and for most individuals unfamiliar with the language of the TOC, require an initial large amount of information processing resources. In addition, the introduction to the contract is of critical importance in that it contributes to establish trust between the parties and frame the decision-making situation.

The establishment of trust – defined as "an actor's expectations of the other party's capability, goodwill and self-reference in future situations involving risk and vulnerability" (Blomqvist et al., 2008, p. 126) - is fundamental to build "confidence in an exchange partner's reliability and integrity" (Morgan and Hunt, 1994, 23). In the context of insurance contracts, in which the relationship between the parties continues after they sign the policy, it is necessary, from the psychological perspective (in order to reduce perceived risk) that the parties trust each other because the contract will bind them "long after they enter into the contract and even after the occurrence of the insured-against event" (Schwartz, 2008, p. 109).

For this reason, scholars believe that insurance contracts are closer to relational contracts than to regular consumer transactions (Schwartz, 2008). Thus, establishing and preserving a trustworthy relationship between the parties is critical, because if one or other of the parties is not perceived as being trustworthy, increased commitment to the relationship is unlikely to occur (Morgan and Hunt, 1994). In this sense, the presentation or use of information disclosure statements functions as a proxy for trust for the consumer (Williamson, 1996), and serves to reduce the degree of uncertainty about the outcome of the relationship. Doney and Canon (1997) demonstrated that when consumers find it difficult to make rational choices based on available information, they tend to create relationships and to emphasise trust and loyalty.

Both contracts start with an introduction aimed at building trust by thanking the customer for choosing the insurance company, and reinsuring him or her on the reputation of the company, e.g., "Thank you for choosing NRMA Insurance", and "Welcome to RACQ Insurance. Thank you for insuring with RACQ Insurance. We are delighted to have you as a customer. " Although these statements may present themselves as innocuous, even banal, they serve to establish both authority and relational connectedness. Trust is also built by emphasising the complete availability of the company's services, e.g., "Customers have access to a network of branches and agents throughout Queensland and a 24 hour, seven day-a-week call centre. If

there's anything you don't understand or need help with, just give us a call on 132 132 or visit an NRMA office."

The introduction to the contract also contributes to frame the task. Tversky and Kahneman (1981) demonstrated that the way in which a task is presented can directly affect how an individual perceives the decision problem, particularly the perceived alternatives, the consequences derived from selecting an alternative, and the likelihood of particular consequences occurring. Usually, tasks are framed as gains or losses (Tversky and Kahneman, 1981).

The insurance purchase situation can be seen as a loss-framed decision problem, "If insurance is purchased, a small certain loss (the premium) is incurred. If insurance is not purchased, then a situation exists which includes the likelihood of a large loss (the flood, fire, accident, or robbery) and the likelihood of no gain." (Wiener et al., p.251). The risk as feelings argument (Lowenstein et al, 2001), suggests that consumers will assess the role of affect at the moment of decision-making, e.g., the actual premium cost, rather than the longer-term affect of not actually purchasing enough insurance, e.g., the loss accrued from not completely checking what is and what isn't covered. In addition, individuals will be drawn toward concrete information, e.g., the monthly cost of the premium, rather than abstract information, i.e., the potential events, when making choices.

Everything in the introduction (e.g., pictures, colours, claims) works to reduce anxiety and anticipated regret, to promote low-involvement, and to increase the likelihood that the consumer will use heuristics such as branding and trust to make their decision. Generally, insurance reduces anxiety, and functions as a form of reassurance for many people. For instance, "people reason that at least they will receive some money if the painting is damaged" (Cutler and Zeckhauser, 2004, p. 46). The introduction has therefore the function to reinsure the consumer through sentences (e.g., "Stop thinking about the 'what ifs'") and pictures (e.g., the stereotype of the a happy family, smiling parents, kids playing soccer, etc.). These heuristics serve to reduce the likelihood that the consumer perceives any risk in obtaining the insurance, and what it might cover.

Further, the format and layout of the contracts lead to low-involvement, and encourage the use of the heuristic processing (Chaiken, 1984). For instance, the insurer is committed to

making the process as simple and straightforward as possible so that only a small effort or basic comprehension on the part of the customer will be required, e.g., "We want to make things simple when it comes to insurance – from being clear about what you're covered for, to less complicated claims." Although the intent of a statement such as this is to reassure the consumer that they are making a good decision, it also serves as barrier to the consumer's perception of risk, thus reducing the likelihood that they will read the detail within the PDS.

The body of the contract summarises the object of the insurance, i.e., what risks or perils, are covered and what are not covered, the extent and nature of the coverage and the services provided by the insurer. It also states what optional covers can be added by the insured, and what risks are excluded from coverage. The body of the contract is characterised by a substantial amount of information. Numerous studies exploring the effect of the amount of information available on judgment behavior (Hayes, 1964; Einhorn, 1971; Jacoby, Speller and Kohn, 1974) have demonstrated that the effects of increasing the amount of information increases the variability of the responses and decreases the quality of the choices (Slovic and Lichtenstein, 1971). Because all of this information will be processed in the working memory, rather than longer-term memory, the capacity to understand and comprehend the detail of the information in the body of the PDS is very limited.

In addition to the complexity of the information, the vagueness of the language contributes to increase the degree of uncertainty of the task for the customer. The language is, at times, indefinite and unclear; "We may not cover you for some events – for example, bushfire or flood – if they cause loss or damage during an embargo period". This use of vague language occurs because "insurers may draft contracts without considering future developments not within the cognizance of either party at the time". Nonetheless, insurers may also choose to use vague wording because they want to avoid deterring potential clients from agreeing to the policy or because some situations are difficult to predict and anticipate. Sometimes the insurer simply chooses to leave the wording as is, because the costs of changing it would probably exceed the total potential damages from any resulting claims." (Schwartz, 2008, p. 110).

Finally, the conclusion focuses on the claims, specifying the provisions in the policy required to be met for the insurer to pay claims and including rules of conduct, obligations, and duties. It also focuses on the premium and additional information, e.g., definitions. The final part is aimed at reinforcing trust, e.g., "We take customer satisfaction seriously. If you have a

complaint concerning this product, our services or a privacy issue: Talk to us first", in order to guarantee the necessary commitment of the parties.

Conclusion

Insurance contracts are characterised by a high degree of ambiguity and uncertainty, because they represent long-term exchange situations (Seshadri and Mishra, 2004). In this context, bounded rational consumers are incapable of fully understanding the complexity of the information and tend to process it heuristically (Chaiken, 1984). For instance, they can employ the availability heuristic, e.g., people purchase flood insurance after there is a flood (Kunreuther, 1979), and are unlikely to be drawn to information about flooding unless they have experienced a significant event in their recent past. Owing to the amount and the complexity of the information, insurance contracts promote heuristic information processing, loss aversion, anxiety and anticipated regret.

Table 1: Examples of Insurance Contract Complexity

Insurance contract structure			
Introduction	**Trust, low involvement and anxiety/anticipated regret reduction**	"Thank you for choosing NRMA Insurance. By choosing NRMA Insurance, you're choosing to get on with the life you enjoy – and stop thinking about the 'what ifs'. NRMA Insurance has been helping people for many years" We want to make things simple when it comes to insurance – from being clear about what you're covered	"Welcome to RACQ Insurance. Thank you for insuring with RACQ Insurance. We are delighted to have you as a customer. Please do not hesitate to contact us if you have any questions about insurance or need help in making a claim" Reinsuring family picture

		for, to less complicated claims.	
	Framing	The insurance purchase situation is a loss-framed decision problem, and draws upon the risk as feelings theory.	
Body of the contract	**The object of the insurance (what is covered or not)**	Complexity and length of the document: • Number of options: 1) Buildings and Contents Insurance; 2) Buildings Insurance; 3) Contents Insurance. • Jargon/Vagueness of the language: "We may not cover you for some events – for example, bushfire or flood – if they cause loss or damage during an embargo period" "We cover your home or contents when certain things happen – for example, fire theft, storm and earthquake. These are known as 'listed events'".	Complexity and length of the document: • Number of options: 1) Damage caused by weather; 2) Criminal acts against you; 3) Accidents that cause damage to your home and/or content. • Jargon/Vagueness of the language: "All other contents items Up to the contents sum insured unless a separate limit applies"
Conclusion	**Trust**	"Talk to us first	"We take customer

	reinforcement	The first thing you should do is talk to one of our Consultants about your concerns. Call us on 132 132. The Consultant may be able to resolve the complaint for you... The Consultant or Manager will attempt to respond to your complaint as soon as possible."	satisfaction seriously. If you have a complaint concerning this product, our services or a privacy issue: Talk to us first"

References

Alba J. and Hutchinson J.W. (2000), "Knowledge Calibration: What Consumers Know and What They Think They Know", Journal of Consumer Research, Vol. 27 (September), pp. 123-156.

Alter, M. (1982), "Carl Menger and Homo Oeconomicus: Some Thoughts in Austrian Theory and Methodology", Journal of Economic Issues, Vol. 16(1), pp. 149-160.

Atkinson, R., and Shiffrin, R. (1971), "The Control Processes of Short-Term Memory", Scientific American, Vol. 224, pp. 82-90.

Bettman, J. R., Luce, M. F., and Payne, J. W. (1998), "Constructive Consumer Choice Processes", Journal of Consumer Research, Vol. 25(3), pp. 187–217.

Blomqvist, K., Hurmelinna-Laukkanen, P., Nummela, N. and Saarenketo, S. (2008), "The Role of Trust and Contracts in the Internationalization of Technology-Intensive Born Globals", Journal of Engineering and Technology Management, Vol. 25 (1-2), pp. 123-35.

Blomqvist, R., Hurmelinna, P. and Seppänen, R. (2005), "Playing the Collaboration Game Right – Balancing Trust and Contracting", Technovation, Vol. 25 (3), pp. 497-504.

Chaiken, S. (1984), The Heuristic Model of Persuasion. In Zanna M. P., Olson J. M. and Herman C. P. (Eds.), Papers from the Fifth Ontario Symposium on Personality and Social Psychology, University of Waterloo, pp. 3-39.

Craik, F., and Lockhart, R. (1972), "Levels of Processing: A framework for Memory Research", Journal of Verbal Thinking and Verbal Behavior, Vol.11, pp. 671-684.

Cross, R. and Smith, J. (1996), Customer Bonding: 5 Steps to Lasting Customer Loyalty, NTC Business Book, Lincolnwood, IL.

Cutler, D. and Zeckhauser, R. (2004), "Extending the Theory to Meet the Practice of Insurance" in Litan, R. and Herring, R. (eds) Brookings-Wharton Papers on Financial Services (Washington, D.C.).

Dhar, R., Nowlis, S. M., and Sherman, S. J. (1999), "Comparison Effects on Preference Construction", Journal of Consumer Research, Vol. 26, pp. 293-306.

Doney, P.M. and Canon, J.P. (1997), "An Examination of the Nature of Trust in Buyer – Seller Relationships", Journal of Marketing Vol. 61, pp. 35-51.

Earl. P. (1983), The Economic Imagination, Wheatsheaf Books, Brighton.

Eggleston, K., Posner, E.A., Zeckhauser, R. (2000), "The Design and Interpretation of Contracts: Why Complexity Matters", Northwestern University Law Review, Vol. 95(1), pp. 91-132.

Einhorn, H. J. (1971), "Use of Nonlinear, Noncompensatory Models as a Function of Task and Amount of Information", Organizational Behavior and Human Performance, Vol. 6, pp. 1 - 27.

Elster. J (1979), Ulysses and the Sirens: Studies in Rationality and Irrationality, Cambridge University Press, Cambridge.

Gilbert, D. T., Pinel, E. C., Wilson, T. D., Blumberg, S. J., and Wheatley, T. P. (2002), "Durability Bias in Affective Forecasting". In Gilovich, T., Griffin, D., and Kahneman, D. (Eds.), Heuristics and biases: The psychology of intuitive judgment (pp. 292-312), Cambridge University Press, Cambridge.

Gillan, S., Hartzell, J.C. and Parrino, R. (2007), "Explicit vs. Implicit Contracts: Evidence from CEO Employment Agreements", AFA Boston Meetings.

Godelier, M. (1972), Rationality and Irrationality in Economiics, NLB, London.

Hagedoorn, J. and Hesen, G. (2008), "Contractual Complexity and the Cognitive Load of R&D Alliance Contracts", Working Paper, University of Maastricht.

Hayes, J. R. (1964), Human Data Processing Limits in Decision Making. In E. Bennett (Ed.), Information system science and engineering. Proceedings of the First Congress on the Information Systems Sciences, McGraw-Hill, New York.

Huitt, W. (2003), "The Information Processing Approach to Cognition", Educational Psychology Interactive. Valdosta, GA: Valdosta State University. Retrieved from http://www.edpsycinteractive.org/topics/cognition/infoproc.html, [accessed 30 August 2011].

Jacoby, J., Speller, D. E., and Kohn, C. A. (1974), " Brand Choice Behavior as a Function of Information Load", Journal of Marketing Research, Vol. 11, pp. 63-69.

Joskow, P.L., (1988), "Asset Specificity and the Structure of Vertical Relationships: Empirical Evidence", Journal of Law, Economics, and Organization, Vol. 4(1), pp. 95-117.

Kahneman, D. and Tversky, A. (1979), "Prospect theory: An Analysis of Decisions Under Risk," Econometrica, Vol. 47, pp. 263-291.

Katona. G. (1953), "Rational Behaviour and Economic Behaviour". Psychological Review, Vol. 60.

Kunreuther, H. (1978), Disaster Insurance Protection: Public Policy Lessons, John Wiley & Sons, New York.

Kuznets, S. (1955), "Toward a Theory of Economic Growth" in Robert Lekachman, National Policy for Economic Welfare at Home and Abroad. Garden City, Doubleday, NY.

Loewenstein, G.F., Weber, E.U., Hsee, C.K., and N. Welch (2001), "Risk as Feelings", Psychological Bulletin, Vol 127 (2), Mar 2001, 267-286.

MacLeod, W. B. (2002), Complexity and Contract. In E. Brousseau and J.-M. Glachant (Eds.), Economics of Contract in Prospect and Retrospect, pp. 213-240, Cambridge University Press, Cambridge, UK.

Malhotra, D. and J. K. Murnighan (2002), " The Effects of Contracts on Interpersonal Trust Administrative Science Quarterly, Vol. 47 (3), pp. 534-559.

Menger, C. (1871), Principles of Economics. Translated by Dingwall, J. and Hoselitz, B.F., Free Press, Glencoe, IL.

Morgan, R. M. and Hunt, S. D. (1994), "The Commitment-Trust Theory of Relationship Marketing, Journal of Marketing, Vol. 58(3), pp. 20-38.

Nancarrow, D (2011), "When is a flood, not a flood" Brisbane Times, http://www.brisbanetimes.com.au/environment/weather/when-is-a-flood-not-a-flood-20110105-19g0p.html, [accessed 5 September 2011]

Paas, F., Tuovinen, J. E., Tabbers, H., and Van Gerven, P. W. M. (2003), "Cognitive Load Measurement as a Means to Advance Cognitive Load Theory", Educational Psychologist, Vol. 38, pp. 63-71.

Paas, F. G. W. C, and van Merrienboer, J. J. G. (1994), "Instructional Control of Cognitive Load in the Training of Complex Cognitive Tasks", Educ. Psychol. Rev., Vol. 6, pp. 351-371.

Petty, R. E. and Cacioppo, J. T. (1984), "The Effects of Involvement on Responses to Argument Quantity and Quality: Central and Peripheral Routes to Persuasion", Journal of Personality and Social Psychology,Vol. 46, pp. 69-81.

Prabha, C. , Connaway, L.S., Olszewski, L. and Jenkins, L.R. (2007), "What is Enough? Satisficing Information Needs", Journal of Documentation, Vol. 63(1), pp. 74–89.

Rasmusen, E. (2001) "Explaining Incomplete Contracts as the Result of Contract-Reading Costs", Advances in Economic Analysis and Policy, Vol. 1(1).

Reich R. B. (1979), "Toward a New Consumer Protection, University of Pennsylvania Law Review", Vol. 128, (1), pp. 1-40.

Robinson, D. T., Stuart, T. E. (2007), "Financial Contracting in Biotech Strategic Alliances", The Journal of Law and Economics, Vol. 50 (3).

Rumelhart, D. and McClelland, J. (1986), Parallel Distributed Processing. Explorations in the Microstructure of Cognition: Vol.1. Foundations, MIT Press, Cambridge, MA
Savolainen, R. (2009). Information use and information processing: comparison of conceptualizations. Journal of Documentation, **65**(2), 187-207.

Schwartz, D. (2008), "Interpretation and Disclosure in Insurance Contracts", Loyola Consumer Law Review, Vol.21 (2), pp. 105-154.

Seshadri, S. and Mishra, R. (2004), "Relationship Marketing and Contract theory", Industrial Marketing Management, Vol. 33 (6), pp. 513-26.

Shackle, G.L.S (1972), Epistemic and Economics, Cambridge University, Cambridge.
Simon, H.A. (1959), "Theories of Decision-Making in Economics and Behavioral Science", The American Economic Review, Vol. 49(3), pp. 253-283.

Simon, H. (1955) "A Behavioral Model of Rational Choice", Quarterly Journal of Economics, Vol.69 (1), pp. 99-118.

Slovic, P. and S. Lichtenstein (1971), "Comparison of Bayesian and Regression Approaches to the Study of Information Processing in Judgment", Organizational Behavior and Human Performance, Vol. 6, pp. 649-744.

Solis-Rodriguez, V. and Gonzalez-Diaz, M. (2008), "Contractual Complexity and Completeness to Contain Opportunism in Franchise Agreements", Isnie Conference Proceedings, Toronto.

Tversky, A., and Kahneman, D. (1974), "Judgment Under Uncertainty: Heuristics and Biases, Science, Vol. 185.

Tversky (1972), Cognitive Psychology. 3, p. 430.

Tversky, A., and Kahneman, D. (1981), "The Framing of Decisions and the Psychology of Choice", Science, Vol. 211, 453-458.

Tversky, A., and Kahneman, D. (1992), "Advances in Prospect Theory, Cumulative Representation of Uncertainty", Journal of Risk of Uncertainty, Vol. 5, pp. 297-323.

Vermeir, I, Van Kenhove, P and Hendrickx, H. (2002), "The Influence of Need for Closure on Consumer's Choice Behaviour", Journal of Economic Psychology, Vol. 23, pp. 703-727.

Walsh, L. (2011), "RACQ Insurance talks tough as Queensland flood claims soar", Courier-Mail, http://www.news.com.au/money/racq-insurance-talks-tough-as-queensland-flood-claims-soar/story-e6frfmci-1225989227560, [accessed 5 September 2011].

Wiener, J.L., Gentry, J.U. and Miller, R.K. (1986), "The Framing of the Insurance Purchase Decision". In Richard J. Lutz (Ed.), Advances in consumer research (Vol. 13, pp. 251–256). Provo, UT: Association for Consumer Research.

Williamson, O.E. (1996), The Mechanism of Governance, Oxford University Press, New York, NY.

9 CAUSES AND NATURE OF FLOODING ACROSS THE IPSWICH CITY LGA IN JANUARY 2011

9.1 RAINFALL AND WATERFLOW TIMING

Water levels along the lower reaches of the Brisbane River through the Ipswich City LGA peaked during the afternoon on Wednesday 12 January: water levels at Mogill Alert peaked around 1400 hours; water levels at Jindalee Alert peaked around 1900 hours.

After 1800 hours on Tuesday 11 January, there was very little rainfall across Ipswich City LGA. Hence, water levels in the reach of the Brisbane River passing through Ipswich City LGA did not peak until some 18-24 hours after rainfall had ceased.

Peak water levels along the lower reaches of the various tributary creeks draining into the Brisbane River coincided with the peak water levels in the Brisbane River itself, indicating that flooding along these waterways was driven by backwater effects from the Brisbane River.

Heavy and intense rain fell over the northwestern parts of the Bremer River catchment between 0600 hours and 1800 hours on Tuesday 11 January. Rainfall elsewhere in the catchment was much less and much less intense. Peak water levels resulting from this rainfall event occurred in the afternoon and evening of Tuesday 11 January, ie in concert with high releases from Wivenhoe Dam. Thus, whilst backwater flooding from the Brisbane River was occurring along the lower reaches of the Bremer River, a significant flood event in the Bremer was trying to exit into the Brisbane River. The relative contribution of these flood events to water level behaviour along the lower reaches of the Bremer River has not been investigated. It is concluded that backwater effects associated with releases from Wivenhoe Dam was a major factor in water level behaviour along the lower reaches of the Bremer River and its major tributaries within the Ipswich City LGA.

9.2 OVERLAND FLOW INUNDATION

Intense rainfall occurred over the southwestern and western parts of the Bremer River catchment before and during the subsequent waterway flooding. However, the severity of short duration rainfall (say 1-hour or less) in these areas was generally less than 10-Year ARI. The severity of short duration rainfall across other areas of the Ipswich City LGA was generally inconsequential (less than 1-Year ARI).

Overland flow inundation is generally associated with intense rainfalls of short duration. In general, such rainfalls did not occur across the built-up areas of Ipswich City LGA in January 2011. Therefore, it is unlikely that overland flow inundation will have occurred at many locations in Ipswich City LGA, either before waterway flooding, or during waterway flooding (if it was still raining).

It is noted that saturated antecedent conditions in the Bremer River catchment will have contributed to larger overland flows than would normally be the case for rainfalls of low intensity.

10 FACTORS AFFECTING FLOODING IN IPSWICH CITY LGA IN JANUARY 2011

The following factors affected and exacerbated the nature of flooding in the Ipswich City LGA over the period 9-14 January 2011:

- Intense rainfalls that occurred over catchment areas upstream of the Wivenhoe and Somerset dams. Some parts of the upper catchment experienced rainfalls with ARI's greater than 100-Years for durations between 12 and 72-hours.
- The soils of the Brisbane River catchment would have been saturated prior to the 9 to 12 January rainfall events, so maximizing the immediacy and volume of surface runoff. Antecedent rainfalls had 'primed' the catchment for runoff, resulting in unprecedented inflow volumes into Wivenhoe and Somerset Dams, especially during the major rainfall event on 10-11 January.
- The volume of inflows to Wivenhoe Dam from the direct catchment upstream of the dam, from releases from Somerset Dam and from direct rainfall onto the surface of Lake Wivenhoe, was obviously of concern to SEQWater, the dam operator. The response was to dramatically increase releases from the Dam over the period from around 0600 hours on Tuesday 11 January to around 0300 hours on Wednesday 12 January. These releases generated a 'dam release flood' in the Brisbane River downstream of the dam.
- Floodwaters moving down the Brisbane River in January 2011 were made up of releases from Wivenhoe Dam and floodwaters from Lockyer Creek and the Bremer River. The available data is insufficient to quantify the relative contributions of dam release floodwaters and floodwaters from Lockyer Creek and the Bremer River to flows in the lower reaches of the Brisbane River. However, it is clear that the dam release flood from Wivenhoe Dam was the immediate cause of flooding in Ipswich City LGA.
- High tailwater levels in the Brisbane River and its tributaries during the passage of floodwater down the Brisbane River caused backflow up piped drainage systems into low lying land in urban areas (especially in Brisbane and Ipswich cities) inundating properties in these areas(pipe backflow flooding).

Attachment 6

QUEENSLAND FLOOD COMMISSION OF INQUIRY

SUPPLEMENTARY WITNESS STATEMENT OF ROBERT ARNOLD AYRE

QUEENSLAND FLOODS COMMISSION OF INQUIRY

SUPPLEMENTARY WITNESS STATEMENT OF ROBERT ARNOLD AYRE

TABLE OF CONTENTS

INTRODUCTION **3**

EVENTS DURING THE JANUARY 2011 FLOOD EVENT **3**

The Event Log *3*

Thursday 6 January 2011 ..... *4*

Friday 7 January 2011 ..... *6*

Saturday 8 January 2011 ..... *11*

Sunday 9 January 2011 ..... *22*

Monday 10 January 2011 ..... *30*

Tuesday 11 January 2011 ..... *46*

Wednesday 12 January 2011 ..... *63*

Thursday 13 January 2011 ..... *70*

Friday 14 January 2011 ..... *74*

Saturday 15 January 2011 ..... *77*

Sunday 16 January 2011 ..... *78*

Monday 17 January 2011 ..... *81*

Tuesday 18 January 2011 ..... *81*

Wednesday 19 January 2011 ..... *87*

Thursday 20 January 2011 ..... *87*

RIVER FLOW TIMES **90**

Annexure 1 – Approximate Flood Peak Travel Times *90*

RESPONSE TO MEDIA REPORTS **91**

Pre-release *91*

Forecasts to blame? *92*

Higher releases over Thursday 6 January 2011 and Friday 7 January 2011 ..... *93*

Higher releases on Saturday 8 January 2011 ..... *93*

Higher releases on Sunday 9 January 2011 ..... *95*

The alleged delay in increasing releases after Sunday evening *96*

Panicked releases on Tuesday 11 January 2011 ..... *98*

That releases on Tuesday 11 January 2011 'breached' the W&S Manual *99*

Improper influence by the Brisbane City Council *99*

Water releases from Wivenhoe Dam were reduced from 7,500m^3/s to 2,500m^3/s at the height of the flood event on Tuesday 11 January 2011 ..... *100*

That rain data was 'invented' *100*

ANNEXURE 1 ..... **103**

made from Wivenhoe Dam were matching the projected maximum release rates that had been modelled. For these reasons, the objective for dam operation was to minimise the impact of urban flooding in areas downstream of the dam and to keep river flows in the lower Brisbane River below 4,000m^3/s if possible. However, I was aware that if further heavy rainfall occurred, dam releases may need to be increased further and this may result in river flows in the lower Brisbane River approaching or exceeding 5,000m^3/s. That is why I referred in the situation report to the possibility of increased releases in the event that further rainfall occurred.

Tuesday 11 January 2011

132 Tuesday 11 January 2011 saw some of the highest rainfall ever record in the Brisbane River and Pine Rivers Basin. In the early hours of this morning, and before the heavy rains had commenced, I was considering whether releases from Wivenhoe Dam could be reduced to allow the peak of the Lockyer Creek to pass before release rates were increased.

133 Between midnight and 2am, I continued to conduct modelling to assess the viability of reducing releases from Wivenhoe Dam as had been discussed with Peter Allen the previous evening. The 2am modelling indicated that if releases from Wivenhoe Dam were reduced to 1,900m^3/s, the lake level would rise to at least 74.24m AHD and would exceed 74.0m AHD for at least 22 hours. This was outside the parameters that had earlier been discussed with Peter Allen, and so I determined that releases for Wivenhoe Dam could not be reduced to accommodate the peak of the flow from the flash flooding in the Lockyer Creek, and that the current rate of release would have to be maintained. At 2am, releases from Wivenhoe Dam were being made at the rate of 2,721m^3/s, and the predicted maximum required release from the Dam of 2,760m^3/s was not required until 6am on the Wednesday, which would have been after the peak of the Lockyer had passed.

134 Localised, intense rainfall around the Wivenhoe lake area commenced from about 4am on Tuesday 11 January 2011 and continued into the afternoon.

135 The following table sets out some of the highest rainfall intensities that occurred during the January 2011 Flood Event. I point out that the highest rainfall intensities during the January 2011 Flood Event occurred on the Tuesday, with 70.5 mm/hour of rainfall occurring for three hours and rainfall exceeding 40mm/hour occurring for six hours. Rainfall with an AEP of 1 in 2000 occurred over Tuesday:

January 2011 Flood Event – Highest rainfall intensities

Duration	ALERT ID	Station	Recorded Intensity mm/hr	End time	AEP 1 in Y
3 H	6559	Savages Crossing	70.5	11/01/2011 09:34	500 - 1000
6 H	6559	Savages Crossing	47.8	11/01/2011 12:49	> 2000
	6649	Lowood	40.0	11/01/2011 14:04	
12 H	6559	Savages Crossing	30.7	11/01/2011 14:34	> 2000
	6643	Wivenhoe Dam	29.4	11/01/2011 16:29	
	6649	Lowood	29.0	11/01/2011 14:49	
18 H	6649	Lowood	19.6	11/01/2011 19:34	> 2000
24 H	6649	Lowood	14.8	11/01/2011 19:19	> 2000
48 H	6649	Lowood	9.0	11/01/2011 14:49	> 2000
72 H	6649	Lowood	6.4	12/01/2011 01:19	1000 - 2000
96 H	6649	Lowood	4.9	12/01/2011 01:19	500 - 1000
120 H	6649	Lowood	4.0	12/01/2011 01:04	500 - 1000

136 Rainfall totals in the 12 hours to 3pm ranged from 410mm at Mount Glorious on the eastern side of the lake, to only 32mm at Rosentretters on the Western side of Lake Wivenhoe. The following table sets out the hourly rainfall totals recorded between 3am and 3pm on Tuesday 11 January 2011:

Hourly rainfall stations around Wivenhoe Dam reservoir

Hour ending	Lowood	Savages Crossing	Wivenhoe Dam	Mt Glorious	Kluvers Lookout	Mt Mee	Somerset Dam	Caboonbah	Toogoolawah	Rosentretters	Crossbrook Dam
	6646	6559	6636	6680	6610	6690	6590	6574	6604	6553	6523
	mm	mm	mm	mm	mm	mm	mm	mm	mm	mm	mm
05:00 11 Jan	3	1	3	14	12	14	37	32	23	19	13
06:00 11 Jan	16	16	20	27	26	24	40	24	3	4	18
07:00 11 Jan	43	31	32	28	46	29	4	6	2	1	0
08:00 11 Jan	53	86	35	57	7	9	3	10	0	0	0
09:00 11 Jan	55	93	38	71	40	15	0	4	0	0	0
10:00 11 Jan	19	18	32	51	36	16	0	0	0	2	0
11:00 11 Jan	51	36	31	50	50	24	8	2	3	0	1
12:00 11 Jan	34	18	36	39	33	33	3	4	5	5	3
13:00 11 Jan	39	33	52	28	33	59	24	11	2	0	1
14:00 11 Jan	56	33	39	28	20	9	19	24	3	0	2

137 At 2:15am, I received a telephone call from James Charalambous from the BCC. James said that he had just received the flood forecast from the BoM Flood

Warning Centre, which had indicated a flow of 4,600m^3/s at Moggill and on that basis, the forecast peak height of 3.1m at the Brisbane city gauge would coincide for the high tide on Wednesday night.

138 James Charalambous said he had based this predicted peak height of 3.1m at the Brisbane City gauge on the flow of 4,600m^3/s at Moggill as modelled by the BoM. I confirmed that the number 4,600m^3/s provided by the BoM was consistent with the modelling that I had conducted, but that potentially higher releases from Wivenhoe Dam, combined with flows from the Lockyer Creek flash flooding, might result in estimated flows at Moggill of about 5,000m^3/s.

139 At 4am, a further model was run in the FOC. I note that the lake level was predicted to rise to 74.1m AHD by that model; however, at that stage, releases from Wivenhoe Dam were approximately 2,750m^3/s and we did not increase the rate of release until Wivenhoe Directive 12 was issued at 8am for a number of reasons:

(a) The expected peak of 74.1m AHD was only slightly above 74.0m AHD and was within the bounds of the modelling uncertainty (that is, the level of accuracy in modelling the Wivenhoe Dam lake level is plus or minus 250mm);

(b) The actual dam level at that stage was still below 74.0m AHD (at 73.4m AHD), and the predicted peak of 74.1m AHD was not expected to occur until the following afternoon at 4pm, and so there was some time available to allow the peak of the Lockyer Creek to pass before 74.0m AHD would be exceeded;

(c) The predicted maximum release rate of 2,970m^3/s (which was not required to be reached until 2pm on the Wednesday afternoon), was very close to what was already being released at 2,750m^3/s. Such a small increase in release rates could be made up in a single directive in a very short space of time. At this stage, the peak flow from the heavy rainfall occurring in the Lockyer had not yet passed into the Brisbane River;

(d) The inflows into the dam had reduced over the previous day. At 8am on the Monday 10 January 2011 the inflow into Wivenhoe Dam was 10,005m^3/s, however this rate had reduced to 4,974m^3/s by 4am on Tuesday 11 January 2011;

(e) I took into account that the best forecast information that was available at that stage indicated that the rainfall producing system was moving south, and was contracting towards the coast;

(f) I also took into account that the next BoM forecast updates would be available shortly as BoM weather forecasting tools are progressively updated from about 4am;

(g) The duty point in the Operating Target Line had moved above the target line, which meant that releases from Somerset Dam flowing into Wivenhoe Dam could be reduced, which would slow the rate of rise at Wivenhoe Dam; and

(h) All of those matters meant that it was unnecessary to immediately increase release rates significantly as there was no immediate threat to dam safety (which is primary consideration in strategy W4).

140 At 4:30am, I issued Somerset Directive 6 directing the closure of three of the sluices. By 4am, Somerset Dam had reached 103.23m AHD. Between 4pm on Monday 10 January and 4am Tuesday 11 January, Somerset Dam had fallen from 103.45m AHD to 103.23m AHD. Because the dam levels in Somerset Dam were falling, whilst they continued to rise in Wivenhoe Dam (at 4am Wivenhoe Dam had reached 73.4m AHD), this directive reduced flows from Somerset Dam into Wivenhoe Dam. The directive states that significant rainfall has fallen in the Upper Brisbane River in the last 12 hours and which resulted in further inflows into Wivenhoe Dam. The directive provides that 'to prevent Wivenhoe Dam exceeding the trigger level for implementation of strategy W4' (74.0m AHD) releases from Somerset Dam would be reduced so as to equalise the relative volumes in flood storage. The directive requires sluice J to be closed at 5am, sluice N to be closed at 6am and sluice K to be closed at 7am. The benefit of this directive was that the releases from Somerset Dam to Wivenhoe Dam were reduced, which would slow the rate of rise in Wivenhoe Dam.

141 At 6am, North Pine Directive 16 was issued by John Ruffini directing 5 successive gate openings when the dam reached certain levels. North Pine Dam had been dropping over the course of the previous day, and had remained at a constant level over the previous evening at 39.8m AHD, however, the Dam had risen once again

by 6am to 39.84m AHD as a result of the heavy rainfall that had fallen over the last two hours in the catchment.

142 At 6:12am, a situation report was sent by John Ruffini. I assisted in the preparation of that situation report. The situation report stated:

'Rainfall

Rainfall continues in the North Pine Dam, Somerset Dam and Wivenhoe Dam catchments. Isolated falls in the Upper Brisbane River of up to 125 mm have been recorded with widespread falls of 40 to 70 mm in the Somerset Dam catchment. This rainfall will increase inflows into the dam.

There has also been 20 to 60 mm in the Lockyer Creek catchment in the last 12 hours with falls of up to 30 mm in the Bremer River.

A severe weather warning remains current for heavy rainfall in the dam catchment areas. The QPF issued by BOM at 16:00 estimates rainfall for the 24 hours to 10:00 Tuesday as North Pine Dam (25mm to 50mm, with isolated falls to 100mm); Wivenhoe/Somerset Dam Catchments (25mm to 50mm, with isolated falls to 100mm).

North Pine Dam (Full Supply Level 39.60 m AHD)

The dam level is 39.80m AHD and has commenced rising again (storing 4,400ML above FSL). Five gates are open releasing 177 m3/s. The inflow into the dam since the commencement of the event is 77,000 ML. Estimated event volume is 88,000 ML assuming no further rainfall. Releases from the dam will continue until at least Wednesday 12 January 2011.

Somerset Dam (Full Supply Level 99.00 m AHD)

The dam level is 103.27m AHD and falling slowly. Peak inflow to the dam is estimated to be about 4,200 m3/s. Total discharge into Wivenhoe Dam is currently 1400 m3/s and this discharge will be decreased in the next few hours to be around 500 m3/s later on Tuesday. This is to ensure that the combined flood mitigation capacity in Somerset and Wivenhoe Dam is maximized.

The dam level peaked at 103.52m AHD at 19:00 on Monday 10 January 2011, (unless further significant rainfall is experienced). Areas around Kilcoy will continue to be adversely affected.

Wivenhoe Dam (Full Supply Level 67.00 m AHD)

The dam level is 73.51m AHD and rising at about 25 mm/hour. Releases from the dam have been held at a rate of 2,750 m3/s since 19:30 hours on Monday 10 January 2011. Outflows into the Brisbane River from both Lockyer Creek and the Bremer River are also increasing.

The BoM has provided further advice about the flash flooding experienced in the upper areas of Lockyer Creek. The rainfall responsible for this event was not observed at any rainfall stations but it is considered to be extreme. Flood levels in the Lockyer Creek catchment will exceed maximum recorded levels in some stations in the upper catchment. This flow will result in increases in Brisbane River levels below the junction of Lockyer Creek.

Five radial gates are currently open at the dam releasing about 2,750m3/s into the Brisbane River. At this stage, the dam will reach just over 74.0m AHD during Tuesday evening.

Above EL 74.0m AHD the objective for dam operations is to maintain the security of the dam and minimise downstream flood flows if possible.

If further rainfall occurs, dam releases may need to be increased further and this may result in river flows in the lower Brisbane River approaching or exceeding 5,000m3/s.

Impacts downstream of Wivenhoe Dam

The projected Wivenhoe Dam releases combined with Lockyer Creek flows and local runoff will mean that all crossings downstream of Wivenhoe (Twin Bridges, Fernvale, Savages Crossing, Burtons Bridge, Kholo Bridge, Mt Crosby Weir and Colleges Crossing) will be adversely impacted until at least Sunday 16 January in varying degrees.

Water levels in the lower Brisbane River will be impacted by the combined flows of Lockyer Creek, Bremer River, local runoff and release from Wivenhoe Dam.

The BoM will provide further information regarding the magnitude of the flash flood event occurring in Lockyer Creek early Tuesday morning. Consideration was given to modifying the releases from Wivenhoe Dam to try to moderate the peak flows emanating from Lockyer Creek but the rainfall in the past 12 hours in the catchment above the dam makes this option not possible. Therefore instead of decreasing releases to accommodate the Lockyer Creek flows, the strategy will endeavour to maintain the current releases until Lockyer Creek peaks.

Outlook

Heavy rainfall continues throughout South East Queensland and the situation could deteriorate over the next 24 hours. The flood operation centre will continue to monitor the situation and provide situation reports every six hours until the situation stabilizes.'

143 Some of the key points to note from this situation report are that:

(a) The dam level was still below 74.0m AHD at 73.51m AHD;

(b) Releases had been held at a rate of 2,750m^3/s over the course of the evening to allow the peak of the Lockyer to pass;

(c) Releases from Somerset Dam had now been reduced;

(d) There had been isolated heavy falls in the upper Brisbane River and widespread falls in the Somerset Dam catchment;

(e) There had been 20 to 60mm of rainfall in the Lockyer in the last 12 hours;

(f) Consideration had been given to reducing releases from Wivenhoe Dam to moderate the peak flows emanating from the Lockyer Creek, but that the rainfall in the past 12 hours in the catchment above the Dam made this impossible;

(g) The strategy at present was to endeavour to maintain the current releases (currently releasing 2,750m^3/s) until the Lockyer Creek peak had passed before increasing releases; and

(h) If further rainfall occurs, dam releases would need to be increased further and that this may result in river flows in the lower Brisbane River approaching or exceeding 5,000m^3/s.

144 I ended my shift at approximately 7am on Tuesday 11 January 2011. The handover that occurred at the end of shift involved all four duty engineers. During the shift handover, we discussed the situation report that had been issued at 6:12am, and specifically:

(a) The rainfall that had occurred in the Upper Brisbane, and we noted the heavy rainfall that had occurred in the previous 12 hours;

(b) That North Pine Dam was at 39.8m AHD and had commenced rising again, which had resulted in further gate operations;

(c) That Somerset Dam was 103.27m AHD and falling slowly. I informed Terry Malone and John Tibaldi, who were starting their shift, that I had just issued Directive 6 for Somerset Dam and that the discharge from it into Wivenhoe Dam would be decreased in the next few hours to be around 500m^3/s later that day as Somerset Dam had moved above the Operating Target Line allowing us to reduce the releases from the sluices at Somerset Dam. I informed Terry Malone and John Tibaldi that they would need to issue a further directive for sluice closures once Directive 6 had been completed. We noted that the lake level had peaked at 103.25m AHD at 7pm on Monday (unless further rainfall was received), but would start rising again following the sluice closures;

(d) That Wivenhoe dam was at 73.51m AHD and rising at about 25mm/hour, and that releases from the dam have been held at 2,750m^3/s since 7:30pm the previous evening in order to allow the peak of the Lockyer Creek to pass and thereby minimise urban flooding;

(e) The expected Lockyer Creek flows from the flash flooding and John Ruffin I and I appraised John Tibaldi and Terry Malone about the BoM's predicted Lockyer Creek flows from the BoM's user website; and

(f) I informed Terry Malone and John Tibaldi that the objective for dam operations at that stage was still to minimise downstream urban damage, but that Wivenhoe Dam releases may need to be increased if further rainfall was received.

145 Terry Malone and John Tibaldi took over from John Ruffini and me at 7am.

146 Although I was not on shift at time, I note that strategy W4 was implemented at 8am on that day after model run 37 was completed. Between about 4am and 8am on Tuesday very significant rainfall had fallen around Lake Wivenhoe. Whilst the dam level was still below 74.0m AHD, strategy W4 was adopted as the rain that occurred in the last few hours meant that higher releases could not be avoided. (I observe that this rainfall was the onset of the second and highest peak of inflow to Wivenhoe Dam). Therefore, gate operations immediately commenced. Wivenhoe Directive 12 was issued at 8am, and was followed by Directives 13 at 9am, 14 at 12pm, 15 and 16 at 1pm, 17 at 2pm, 18 at 2:15pm, 19 at 3:15pm, 20 at 3:30pm, 21 at 4:15pm, 22 at 4:45pm, 23 at 5:15pm, 24 at 6pm, 25 at 9pm, and 26 at 9:30pm. Directives can require movements at five separate gates, and for that reason, are sent in short sequences during flood events so that a dam operator is not issued with an excessively long list of gate operations at the one point in time. This allows the dam operator to concentrate on the particular gate operations relevant to that directive, and serves to ensure that a gate sequence is not inadvertently overlooked in a long sequence of gate operations. This process also allows the response of the dam to be assessed and gate operations to be refined accordingly.

147 At about 10:14am, I received the QPF on my blackberry whilst I was at home resting after the night shift. I reviewed the QPF as soon as I received it and noticed that the QPF was predicting rainfall in excess of 100mm in the Somerset and Wivenhoe catchment areas.

148 I was concerned by the recent QPF because the predicted rainfall was higher than previously forecast. For example, the QPF issued at 4pm on Monday 10 January 2011 was for 25 to 50mm falls with isolated falls up to 100mm, whereas the 10:14am QPF issued on Tuesday predicted catchment average rainfall in excess of 100mm.

149 At about 10:30am, I telephoned the FOC and spoke with Terry Malone. Terry Malone told me that there had been intense rainfall in the North Pine catchment and in the immediate surrounds of Wivenhoe Dam. Terry said that the levels in Wivenhoe Dam were almost at 74.0m AHD and gate operations had already commenced. I advised Terry Malone that I would come back to the FOC.

150 I knew it was likely that I would be in the FOC for an extended period of time so I packed up some clothes and food for the next few days.

151 At about 11:51am, while waiting for a train to get back to the FOC I telephoned the FOC. I cannot recall who I spoke with, I note that the Event Log notes that I spoke with someone with the initials 'SS', however, I do not recall speaking to anyone with those initials. During my call to the FOC, I was advised that releases at Wivenhoe Dam would be increased to 4,000m^3/s and that it was likely that FOC staff would have to stay in the offices overnight because of the anticipated flooding in the CBD.

152 I arrived at the FOC at about 12:30pm to assist Terry Malone and John Tibaldi, who continued to act as the rostered Duty Flood Operations Engineers on shift. From the time I arrived until the start of my next shift, I assisted with the operations by doing the rate of rise calculations and reviewing rainfall and river height data.

153 A situation report had been issued at 12:11pm and I discussed this situation report with John Tibaldi and Terry Malone as soon as I arrived at the FOC. We discussed that the current strategy was to prevent the initiation of the first fuse plug (by 12pm the Dam was at 74.27m AHD).

154 I discussed with Terry Malone and John Tibaldi the suggestion in the situation report that fuse plug initiation might in fact result in a lower outflow than increasing the gate outflow to protect it. My view, which I expressed, was that it would be appropriate to follow the W&S Manual and use the gates for water release rather than allow a fuse plug to be initiated. Terry and John Tibaldi said they agreed.

155 At about 1pm, Wivenhoe Directive 15 and Wivenhoe Directive 16 were issued by Terry Malone. Directive 15 required gate openings at 1:15pm, which were to be followed by the further gate openings required by Directive 16. Wivenhoe Dam had risen to 74.39m AHD since the last directive at 12pm.

156 I note that Wivenhoe Directives 15 and 16 require successive gate openings from 1:15pm and 2pm consecutively. These directives, although sent at the same time, are part of an overall operating strategy. As previously explained, over the course of this Tuesday successive directives were issued requiring continued gate operations at staggered times because it minimised the risk of a gate operation being overlooked by a dam operator and it allowed sufficient time for each gate to be opened. A stepped approach to increasing gate operations is the best means of minimising the downstream impacts of those releases from the Dam.

157 At this stage, we became aware that the models were not accurately predicting the rapid rate of rise at the Wivenhoe Dam because there is no rainfall gauge on the lake and, therefore, the rainfall falling directly on the lake was not being recorded. Therefore, we started basing releases from Wivenhoe Dam on reverse-routing calculations, which use actual lake levels and current gate settings to determine the rate of inflow. That process worked effectively during the remainder of the flood event.

158 The rain continued to fall heavily across the dams during this period and there were significant inflows to the Dams. The dam levels continued to rise and, therefore, further increases in releases were required at Wivenhoe Dam (while Somerset Dam sluices were closed).

159 At about 2pm, Wivenhoe Directive 17 was issued by Terry Malone. Directive 17 directed further gate openings on all gates at 2:15pm. By 2pm, Wivenhoe Dam had risen to 74.5m AHD and had risen since the last directive at 1pm.

160 At about 2:15pm, Wivenhoe Directive 18 was issued by Terry Malone. Directive 18 directed further gate openings on all gates at 3pm.

161 At about 2:46pm, [redacted] told me that [redacted] from North Pine Dam had called to report the lake level of 41.11m AHD and that this level had been steady for the last 30 minutes.

162 By 3pm, Wivenhoe Dam had risen to 74.71m AHD and was still rising due to the significant inflow.

163 At about 3:15pm, Wivenhoe Directive 19 was issued by Terry Malone. Directive 19 directed further gate openings on all gates.

164 Wivenhoe Directive 19 was followed shortly after by Wivenhoe Directive 20 at 3:30pm as part of the continued stepped approach to gate openings.

165 At about 3:49pm, a teleconference was held between [redacted] from the BoM and all four Duty Flood Operations Engineers. The purpose of the teleconference was for the FOC to provide information on dam release rates to BoM so that the BoM could update their upcoming flood warning. During this teleconference I recall that we discussed the following:

(a) Gates at Wivenhoe Dam would be opened to 9.5m by 4pm and that Wivenhoe Dam would be discharging 5,800m^3/s at that time;

(b) The Wivenhoe Dam lake level was, at that time, 74.81m AHD and rising at 100mm per hour;

(c) The BoM thought the rainfall was easing; and

(d) The possible maximum release scenario of 10,000m^3/s, which I understood had been discussed earlier that day between Terry Malone, John Tibaldi and Peter Borrows, CEO of Seqwater. We discussed that a release of 10,000m^3/s from Wivenhoe Dam (if that was required) would be similar in magnitude to the February 1893 flood event in that there would be a similar result at the Port Office gauge in Brisbane, which Peter and Jimmy indicated would be a level of 8.36m.

166 At about 3:58pm, I called Brett Schultz, the dam operator at North Pine Dam, to check everything was going ok. Brett told me that the lake levels were slowly reducing.

167 At about 4:15pm, Wivenhoe Directive 21 was issued by Terry Malone. Directive 21 directed further gate openings at 4.30pm on all gates to 10m. By 4pm, Wivenhoe Dam had reached 74.81m AHD and was still rising.

168 At about 4:41pm, all four Duty Flood Operations Engineers had a conference call with Peter Allen, the Dam Safety Regulator from DERM. Peter had called the FOC to request that more technical information be included in the future situation reports. We said that we would include more technical information but that our primary concern was stabilising the situation. Peter acknowledged that our primary concern at this stage had to be the management of the Dam and said that he would send through an example of the type of technical information that could be included in the situation reports. Peter later emailed to the FOC an example of the type of technical information to be included in the situation reports.

169 As the lake level at Wivenhoe Dam continued to rise, further gate openings were required so as to match the outflows with the inflows.

170 At about 4:45pm, Wivenhoe Directive 22 was issued by Terry Malone. Directive 22 directed that all gates be opened to 10.5m at 5pm. This directive was issued to allow sufficient time for the previous directive to be implemented.

171 At about 5:15pm, Wivenhoe Directive 23 was issued by Terry Malone. Directive 23 directed gate that all gates be opened to 11m at 5:30pm. This gate opening at 5:30pm increased the release rate to 6,774m³/s by 6pm. At 5pm Wivenhoe Dam had risen to 74.95m AHD.

172 At about 5:48pm, I called Rob Drury, Dam Operations Manager from Seqwater, to ask if Rob could contact Tarong Energy (the operators of the Splityard hydro-generation plant at Wivenhoe Dam) to tell them to postpone any operation Tarong Energy had planned for Tuesday night. Rob said that he would contact Tarong Energy. Because Wivenhoe Dam is the lower pumping pool of the hydro-electric scheme at Splityard, we did not want any water from Splityard going into Wivenhoe Dam if there was a hydro operation. An operation at Splityard can add up to 300mm to Wivenhoe Dam.

173 At about 6pm, Wivenhoe Directive 24 was issued by Terry Malone. Directive 24 directed all gates be opened to 12m at 6:15pm. Although previous directives had been for half metre openings, as gates were now exceeding 11m, one metre increments were used because that is the recommended sequencing in the W&S Manual. At 6pm, Wivenhoe dam was at 74.95m AHD.

174 Also at about 6pm, a situation report was sent, which was prepared by Terry Malone. The report stated:

'In the last twelve hours totals of up to 370mm have fallen in the area around Wivenhoe Dam. In the last hour, rainfalls between 15 and 30mm have been recorded in the same area. At 1600, the BoM advised that falls between 50 to 100mm are still forecast for the 24hrs to 1600 Wednesday 12 January 2011 for the North Pine and Somerset/Wivenhoe catchments.

At 1730 Wivenhoe Dam was 74.92m AHD and rising slowly and releasing about 6,700m3/s.

The current expectation is that the dam will reach a steady state (outflow equals inflow) within the next 3 hours without further significant rainfall. At this time, release from the dam will be about 8,000 m3/s.

If there is no further rainfall, it may be possible to then slowly reduce this release overnight.

The dam is expected to peak below 75.5m AHD which is 100mm below the first fuse plug initiation level.

Note that the automatic reader as indicated on the BoM website is affected by drawdown and is not reflecting the actual lake level and tendency.

The Flood Operations Centre is continuing to monitor rainfalls and water levels through the Brisbane and Pine catchments and reviewing operating strategy every 30 minutes. The FOC is also maintaining close contact with warning agencies and local councils.

The next report will be issued at 2100 12 January 2011.'

175 The key points to note from this situation report are that:

(a) Wivenhoe Dam lake level was at 74.92m AHD and was rising slowly;

(b) In the last 12 hours, totals of up to 370mm had fallen in the area around Wivenhoe Dam;

(c) Wivenhoe Dam was expected to stabilise with outflows equalling inflows within the next three hours, without further significant releases. I note that this stabilisation occurred between about 6pm and 7pm that night;

(d) Wivenhoe Dam was expected to peak below 75.5m AHD, which is 100mm below the first fuse plug initiation; and

(e) The data from the automatic headwater gauge on Wivenhoe Dam, which is published on the BoM website, was affected by drawdown or blockage in the float well and was not properly reading the actual lake level. Drawdown is the effect on a storage caused by significant discharges through the release infrastructure. The gauge is located near the throat of the Dam's spillway and the water was essentially being sucked down and through the spillway, which produced an inaccurate lake level record. The inaccurate reading had the effect of suggesting that the lake level was in fact lower than it really was. Manual readings were relied upon instead and those gave accurate readings as to the true lake level. The automatic headwater gauge has since been serviced and recalibrated and brought back into use. (I observe here that some media reports and commentators

have wrongly relied on this headwater gauge to assert that Wivenhoe Dam lake levels were much less than they actually were at the time).

176 At about 6:07pm, the four Duty Flood Operations Engineers met in the FOC to discuss the current release strategy and shift handover. I recall that we discussed the following:

(a) Wivenhoe Dam was, at that stage, at 74.95m AHD and all gates were being opened to 12m;

(b) We thought that we were probably close to the peak lake level and we were close to achieving inflows equalling outflows Wivenhoe Dam (I note that the Dam level peaked at 74.97m AHD at 7:30pm and at that time inflows had once again reduced to below the level of outflows); and

(c) We would not open gates to 13m unless the lake level at Wivenhoe Dam increased to 75.0m AHD.

177 At about 7pm, John Ruffini and I started our shift as the Duty Flood Operations Engineers in the FOC, although we had both been assisting in the operations since about 12:30pm that day. Terry Malone and John Tibaldi had now finished their shift, however, they too stayed in the FOC to assist us in the same way we had assisted them earlier that day.

178 At about 7:30pm, North Pine Directive 19 was issued by John Ruffini. Directive 19 directed gates to be closed to setting 11. This directive was issued because the lake level was falling. At 7pm, North Pine Dam lake level was 40.44m AHD.

179 Also at about 7:30pm, John Ruffini told me that [redacted] from Wivenhoe Dam had spoken with John and said that the level of the dam was 74.97m AHD and holding at that level. This was a significant piece of information because it indicated the peak in the lake level at Wivenhoe Dam had been reached.

180 At about 8:25pm, I called [redacted] from Collier Building Services (the building manager) to discuss power to the FOC's building. I had been told by John Tibaldi that he had been told (by [redacted], the technical maintenance engineer at Seqwater) that Energex were considering cutting off power to parts of the CBD and I wanted to see whether or not we would lose mains power (and therefore have to rely on back-up supply). I left a message for him to return my call.

181 At about 8:30pm, [redacted] returned my call. I asked about the power supply to the building and [redacted] told me he was checking with Energex and then asked me to email him through a list of the FOC's power requirements.

182 Also at about 8:30pm, I phoned [redacted] who works for SunWater in corporate services and who looks after any issues with the building, to advise him that the power will be shutting down in the CBD from tomorrow morning. I asked if there was anything [redacted]ould do to assist. He said he would follow up with any contacts he had and would advise me accordingly.

183 At 8:35pm, Peter Borrows, the CEO of Seqwater, telephoned to speak with all of the Duty Flood Operations Engineers about the current situation and strategy:

(a) We advised Peter that we believed that Wivenhoe Dam has peaked and that the lake level was showing signs of falling; and

(b) Peter also asked ask what was proposed in terms of the drain down strategy. We informed Peter that the drain sequence (that is, reductions in releases from Wivenhoe Dam) would commence as quickly as possible, but we wanted to make sure that the dam level had peaked first.

184 At about 8:40pm, I was informed by [redacted] one of the technical assistants, had telephoned the FOC to ensure that we were aware that Energex would be cutting power to the CBD.

185 At 8:45pm, I received a telephone call from Warren Shallcross, a systems engineer at SunWater. I advised Warren that Energex would be cutting power to the CBD in the morning. Warren has a very good understanding of the FOC's back-up systems as he helped design those systems. I wanted to ensure that Warren was aware of the possible loss of power, and to seek Warren's advice on how a possible loss of power was best approached. Warren informed me that the back-up systems activated automatically, and that there was no particular action required by me to ensure a seamless transition to back-up power should a loss of mains power occur. Warren informed me that he would call [redacted] (the IT manager at SunWater) to make sure that he was aware of the potential loss of mains supply power, and that he would also call the security staff at Mineral House (the back-up FOC).

186 At 9pm, I emailed [redacted] from Collier Building Services with our power requirements as he requested. The email was to inform [redacted]hat access to the

floor that the FOC was located on needed to be maintained, and access to the roof would also need to be maintained (where the base stations are located). I also wanted to make sure that Colliers were making sure that the back up generator was operational and ready to be used.

187 Also at 9pm, North Pine Directive 20 was issued by John Ruffini directing gate closures to increment 6. I was aware that North Pine Dam was falling and that directives were directing the closing of gates. By 9pm, North Pine Dam had fallen to 40.06m AHD.

188 Also at 9pm, John Tibaldi sent out Wivenhoe Directive 25 directing gate closures to 11m. This was a reduction to 11m from the previous 12m opening that had been achieved at the peak of the flood.

189 At 9:30pm, I issued Wivenhoe Directive 26. Directive 26 was issued at 9pm and amended Directive 25, because it required the gates be set at 11.5m, rather than the 11m applicable under Directive 25. By 9pm, Wivenhoe Dam had reduced slightly from its peak of 74.97 to 74.95m AHD. The reason I amended Wivenhoe Directive 25 was that I was concerned that Wivenhoe Directive 25 required a rate of closure that was too swift and might actually cause the lake level to rise again. If the lake level started to rise again, gates would simply have to be opened.

190 Given the context of the situation we were in, I wanted to be certain that the lake level would continue to fall. I believed that the cautious approach was to close the gates by half a metre in the first instance, and then increase the increments with further gate operations if the lake level continued to fall.

191 At 9:10pm, John Thornton (building services manager at SunWater) telephoned me and said that he had just spoken to Chris Hughes of Colliers Building Services and that John would try to obtain a contact at Energex so that we could inform Energex of the power supply requirements of the FOC.

192 At 9:20pm, I received another call from Warren Shallcross. Warren said that the FOC might not have air-conditioning if mains supply power was lost.

193 At 9:25pm, I telephoned John Thornton (the building services manager at SunWater) to say that Chris Hughes had arranged an electrician to attend the building on Wednesday morning to be available in the case of any electrical problems.

194 At 9:35pm, John Tibaldi telephoned me to discuss Wivenhoe Directive 26. John said he thought the gates could be closed by a metre at this stage, rather than the 0.5 metre increment required by Directive 26. I explained to John that I wanted to be certain that the dam level would not again commence rising with gate closures, and that the increments would be increased with subsequent directives if the dam level kept falling.

195 At 10pm, I received a telephone call from John Thornton. John provided me with a telephone number for a contact person at Energex about the power supply for the FOC and asked for my mobile number to pass on the contact.

196 At 10:15pm, North Pine Directive 21a was issued by John Ruffini directing gate closures. By 10pm, North Pine Dam had fallen down to 39.95m AHD.

197 At 10:30pm, John Thornton of SunWater telephoned me to say that Geoff White (the acting SunWater CEO) had contacted the CEO of Energex to explain the situation about power to the FOC and, as a result of the call, it was likely that the building will not lose power.

198 At 11pm, I issued Wivenhoe Directive 27 directing all gates to be closed down to 10m. By 11pm, I was satisfied that the peak of the flood had passed as dam levels had continued falling even with the earlier gate closure. The Dam level was at 74.92m AHD at 11pm.

199 The event log notes that Wivenhoe Directive 28 was a duplicate of directive 27 and so was not sent to the dam operators.

200 At 11:10pm, Rob Drury, the Dam Operations Manager for Seqwater, telephoned me. He said that he had received the last directive, and he wanted to know what the release rate from Wivenhoe Dam would be when the gates are lowered to 10m. I informed Rob that the flow would be 6,100m^3/s.

Wednesday 12 January 2011

201 At 12am, North Pine Directive 22 was issued by John Ruffini directing gate closures down to increment 1 for gates A and E when the lake level reached 39.775m AHD and 39.76m AHD respectively. By midnight, North Pine Dam had fallen to 39.86m AHD.

Basin. However, I wish to stress that this document is a guide only and provides nothing more than an approximate estimate of travel times and that actual travel times for flows vary from these estimates depending on a wide range of factors.

RESPONSE TO MEDIA REPORTS

349 This section addresses some of the criticisms raised in the media concerning the operations of Wivenhoe Dam during the January 2011 Flood Event.

350 The list below is not intended to be exhaustive nor should the fact that I have not addressed some of the comments be taken as an admission that I consider those comments to be true.

Pre-release

351 In an article published in The Australian on 15 February 2011 titled '*Release is proof that Wivenhoe dam bosses messed up in flood crisis say victims*' it is asserted that there should have been a reduction in Wivenhoe Dam to 75% of FSL in anticipation of the La Nina weather system. Reference is also made to La Nina systems in an article in the Weekend Australian dated 12 March 2011 titled '*Stakes are high in the Brisbane Flood Blame Game.*'

352 I have pointed out the reasons why releases are not made in advance of the wet season at paragraphs 210 to 221 of my first statement (paragraph 305 is also relevant). In summary, those reasons are:

(a) The W&S Manual does not authorise pre-release in advance of a wet season by the Duty Flood Operations Engineers;

(b) The W&S and NP Manuals specify the point at which the spillway gates can be opened;

(c) The W&S and NP Manual do not allow the Senior Flood Operations Engineer to alter the setting of FSL in the Dams;

(d) FSL of the dams is set by DERM as part of the Water Resource Planning process in respect of water security;

(e) Forecasts in the Brisbane River and the North Pine River catchment areas involve an element of uncertainty, and are not sufficiently accurate to use for operational strategies;

(f) The Dams are the primary urban water supply for South East Queensland; and

(g) Pre-releases might result in the needless inundation of bridges, impacts on riparian flora and fauna, the inundation of rural communities, the inundation of urban areas and the compromise of the urban water supply.

Forecasts to blame?

353 In an article printed in The Australian on 8 March 2011 titled *Forecasts to blame, 'not Wivenhoe Dam operator'*, the author states that the operator of Brisbane's major dam has cleared itself of responsibility for significantly contributing to the January 2011 floods, instead blaming inaccurate weather forecasts for underestimating rainfall volumes.

354 During the January 2011 Flood Event, there were significant variations between forecasts rainfall and actual rainfall. This is demonstrated by comparing the forecast rainfall with the actual rainfall received during the January 2011 Flood Event.

355 However, it is not correct to state that inaccurate weather forecasts were 'to blame' for how the dams were operated. As set out in my first statement at paragraphs 199 to 209, there is a degree of uncertainty associated with the reliability of rainfall forecasts.

356 I have set out a comparison of the catchment average 24 hour forecast rainfall with the actual total catchment average rainfall in the table produced at paragraph 206 of my first statement. A similar comparison is made on the three and five day ACCESS model forecasts at paragraph 207 of my first statement.

357 I have set out the comparison for North Pine Dam at paragraph 208 of my first statement.

358 Rainfall forecasts provide the Duty Flood Engineers with an awareness of potential flood event conditions and assist in flood event planning (for example, by allowing local councils to make plans for the possible closure of bridges); however, the

forecasts themselves do not provide a sufficiently reliable basis upon which to make operational decisions. I have explained the reasons why predicted lake levels are based on models run on a 'no further rainfall' basis at paragraph 305 of my first statement.

Higher releases over Thursday 6 January 2011 and Friday 7 January 2011

359 An article published in *The Australian* on 19 March 2011 titled "*Council linked to dam mistake*" contains a bar graph which suggests that releases could have been made in the earlier stages of the January 2011 Flood Event which would have avoided major flooding.

360 That bar graph appears to suggest that releases from Wivenhoe Dam of 250m^3/s on Thursday 6 January 2011 would have been required to avoid major flooding.

361 Releases at that rate on Thursday 6 January would have breached the W&S Manual. As shown in Schedule 1A to my first statement, on Thursday 6 January, strategy W1A was applied because the dam level was greater than 67.25m AHD, but less than 67.5m AHD, and the predicted lake level was less than 68.50m AHD. Higher releases could not have been made on Thursday without breaching the W&S Manual.

362 That bar graph also appears to suggest that releases of 2,151m^3/s were required on Friday 7 January 2011 to avoid major flooding. As shown in Schedule 1A to my first statement, strategy W1B to W1E was required to be applied over the course of the Friday because the predicted lake level did not exceed 68.50m AHD. The maximum release allowed under these strategies is 1,900m^3/s. The suggested release rate of 2,151m^3/s for the Friday would have breached the W&S Manual.

Higher releases on Saturday 8 January 2011

363 I am aware that some commentators have suggested more water should have been released from Wivenhoe Dam over the course of Saturday 8 January 2011. For instance, an article published in the Weekend Spectator on 8 March 2011 titled '*Wivenhoe Dam avoids flood blame: report*' states that the dam's operator has come under harsh criticism for keeping significant volumes of water in the dam over the weekend of January 8-9. I reject any such criticisms and I point out that:

(a) Over the course of the Saturday, the lake level at Wivenhoe Dam rose from 68.32m AHD to 68.65m AHD. There was a still a significant amount of flood storage available in the Dam if rainfall increased significantly;

(b) As can be seen from Schedule 1A to my first statement, at 2pm on Saturday (model run 10) the lake level at Wivenhoe Dam was predicted to peak at 68.7m AHD at about 1am on Tuesday 11 January 2011 (more than 48 hours away), by which time the releases from Wivenhoe Dam would need to be increased gradually to 1,480m³/s. By the end of Saturday, releases from Wivenhoe Dam had already been increased to 1,242m³/s, which meant that the estimated maximum required release rate of 1,480m³/s required at 1am on Tuesday was easily obtainable. By 5am Sunday morning, the release rate had already been increased to 1,336m³/s;

(c) Rainfall was not significant over the course of the Saturday. Inflow rates into Wivenhoe Dam on the Saturday decreased from the peak rate of 2,144m³/s at 7am down to 899m³/s by 11pm on Saturday 8 January 2011;

(d) Higher releases would have resulted in the premature inundation of Fernvale Bridge and Mount Crosby Weir Bridge;

(e) It was important that releases from Wivenhoe Dam maximised protection to urban areas while still minimising the impact to rural life downstream. By setting releases at rates that would not inundate Mount Crosby Weir and Fernvale Bridge, consideration was being given to the lower level objectives as expressly required by the W&S Manual. In my view, releases over the course of the Saturday in excess of those made would have resulted in the inundation of Fernvale Bridge and Mount Crosby Weir Bridge, and in my view, this would not have been consistent with the requirement of the W&S Manual that lower level objectives be considered even when operating within higher-level strategies; and

(f) Releases which approached 1,600m³/s would likely have resulted in minor flood damage in low lying areas in Brisbane, based on previous experience (see paragraph 47 of this statement).

364 I have provided a more detailed explanation of the strategy concerning releases over Saturday 8 January 2011 at paragraphs 31 to 57 of this statement.

Higher releases on Sunday 9 January 2011

365 Similar criticisms are made in media reports suggesting that more water should have been released on Sunday 9 January 2011. As can be seen from Schedule 1A to my fist statement, on this day, Wivenhoe Dam rose from 68.64m AHD to 69.60m AHD and was releasing a maximum of 1,450m^3/s by the end of the day.

366 Heavy rainfall had occurred in the Stanley River catchment on Sunday morning and further rainfall was forecast (see paragraph 58 of this statement). As a result of that rainfall, I arranged a meeting of the Duty Flood Operations Engineers for 3:30pm that afternoon.

367 During that meeting, the Duty Flood Operations Engineers discussed maintaining releases at the current release rate of 1,400m^3/s in order to allow the peak of the flow in Lockyer Creek to pass through the Brisbane River without having to close Fernvale Bridge and Mount Crosby Weir Bridge. We also discussed the possibility that releases from Wivenhoe Dam might be temporarily reduced if the Lockyer Creek and Bremer River flows increased significantly to contain the downstream flow rates at levels that would allow bridges to remain open before release rates were increased on the back of the peak of Lockyer Creek. I provide further explanation of this meeting at paragraphs 64 to 67 of this statement. This strategy was consistent with the requirement of the W&S Manual that the lower level objectives be considered.

368 Maintaining release rates to allow the peak of the Lockyer Creek to pass before increasing releases (and thereby allowing Fernvale Bridge and Mount Crosby Weir Bridge to remain open) is consistent with the requirement of the W&S Manual that minimising disruption to downstream rural life be considered in making decisions about releases.

369 However, following that meeting at 3:30pm on Sunday, further heavy rainfall fell. This rainfall, and the modelling that I conducted after I started my shift at about 7:30pm on Sunday, meant that releases would now need to be increased to at least 2,600m^3/s by the morning of Tuesday 11 January 2011. I provide further information on how I determined this at paragraph 72 of this statement.

370 Releases at the rate of 2,600m^3/s would inundate Fernvale Bridge and Mt Crosby Weir Bridge. At this stage, Fernvale Bridge and Mount Crosby Weir Bridge had not yet closed to the public, and of course it is important that bridge closures occur well

before the bridges are inundated by flood waters. At 9:04pm on Sunday 9 January 2011 I assisted in preparing and issuing a situation report alerting the relevant agencies that Fernvale Bridge and Mt Crosby Weir Bridge would be adversely impacted (see paragraph 76 of this statement) and I commenced making telephone calls to ensure those bridges were closed. I provide further information on these telephone calls at paragraphs 79 to 86 of this statement. The higher releases were immediately put in place through Wivenhoe directives once it was safe to do so (see paragraphs 94 onwards of this statement).

371 Accordingly, I reject the suggestion that there was undue delay in increasing releases from the Dam over the course of the Sunday. Releases were increased once the downstream bridges were closed and it was safe to do so.

The alleged delay in increasing releases after Sunday evening

372 In an article published in the Australian on 9 March 2011 titled *The 48 hour delay that sealed Brisbane's fate'*, it is asserted that the Duty Flood Operations Engineers "*knew by 7.10pm on Sunday January 9 that high releases of water from Wivenhoe Dam (about 3000 m3/s) would be needed 'in view of heavy rain over the last 3 hours*'", but there was a delay in the increase of releases for 48 hours, which meant that much larger releases were required on Tuesday 11 January 2011. The article asserts that that delay was the cause of the flooding in Brisbane.

373 I believe that the reference to '7:10pm' in that article is a reference to entries in the event log of telephone calls of Terry Malone and John Ruffini on Sunday 9 January 2011 shortly before the hand-over to John Ruffini and me. As set out in this statement at paragraph 70, Terry and John told me at our handover meeting at about 7:30pm that they had had conversations with Peter Borrows, CEO of Seqwater and Peter Allen, the Dam Safety Regulator from DERM; however, I was not a party to those telephone calls, so I cannot comment on the telephone calls.

374 In my view, however, the assertions in the article are wrong.

375 As explained at paragraph 72 of this statement, when I arrived on shift on Sunday 9 January 2011, I conducted a model at about 8pm which confirmed that releases would be required to be increased gradually to reach 2,600m^3/s by 8am on Tuesday 11 January 2011. Contrary to the assertion in the media article, the models did not show that releases were required to be increased dramatically by Sunday evening. Subsequent models that were conducted showed similar requirements.

376 Further, there was no delay in the increase of releases as has been suggested in the article. The Wivenhoe directives that were sent after Sunday 8pm, for example WD8, WD9, WD10 and WD11 (which were sent during Monday 10 January 2011) directed the incremental opening of the gates at Wivenhoe Dam so that releases were gradually increased up to the required 2,600m^3/s by Monday evening in accordance with the modelling. Those increases could not start to commence until Fernvale Bridge and Mt Crosby Weir Bridge had been closed to the public. Once I had determined that releases would need to increase to at least 2,600m^3/s, I immediately started to inform the relevant agencies that the bridges would be inundated and would therefore need to be closed to the public. A situation report was issued with this information, and telephone calls were made as outlined in paragraphs 76 and 79 to 86 of this statement. Releases reached 2,600m^3/s the following evening, and were maintained at above 2,700m^3/s until 8am on Tuesday morning, when further increases in releases commenced.

377 As set out in this statement at paragraphs 134 to 136, by Tuesday morning there had been further significant rainfall in the catchment to the Dam which meant that by 8am on Tuesday 11 January 2011, strategy W4 was triggered and further significant releases were required. The operations of the Dams from Sunday evening to Monday did not cause further significant releases to be required on Tuesday 11 January as has been suggested. The heavy rainfall between 4am and 8am meant that releases had to be increased to protect the structural safety of the dam.

378 I also refer to an article published in the Courier Mail on 9 March 2011 titled '*Dam chiefs say actions spared city greater pain*'. In this article, the journalist points out that when the dam level reached 70mAHD on Monday 10 January (at 2am), releases were "*between 1500 and 1800 megalitres per second while inflows were between five and seven times greater.*" As has previously been explained, significant rainfall occurred on Sunday afternoon after the 3.30pm meeting.

379 At the time of the 3:30pm meeting on 9 January, releases from the dam were being made at the rate of about 1,390m^3/s, and the predicted maximum release rate required to be reached by 9am on Tuesday 11 January was predicted to be 1,490m^3/s. At 8pm on Sunday 9 January, I had determined to increase releases to at least 2,600m^3/s by Tuesday 11 January, which was as a result of the predicted maximum release rate model results.

380 These increases started to commence with Wivenhoe Directive 8 once bridge closures could safely be achieved. By 8pm Monday 10 January, these release rates had been increased to 2,695m^3/s. At that stage, the predicted maximum release of 2,760m^3/s (model run 31) had already almost been obtained even though that predicted maximum release was not required to be reached until 6am on Wednesday 12 January 2011. In summary, the gate operations after heavy rainfall on Sunday were increased appropriately to counteract the peak in inflow rates caused by that rainfall.

Panicked releases on Tuesday 11 January 2011

381 In an article in the Australian dated 19 March 2011 titled "*Engineer bores a hole in dam untruths*", there is a suggestion that the duty flood engineers "panicked" in releasing water on Tuesday 11 January. I do not agree with this suggestion.

382 Strategy W4 was implemented at 8am once significant rainfall had fallen between 4am and 8am. I have provided further information on the intensity of this rainfall at paragraphs 134 to 136 of this statement. Strategy W4 was not required to be implemented prior to that point for the reasons explained in paragraph 139 of this statement. Once that rainfall had started to accumulate, strategy W4 was implemented, and the primary consideration became protecting the structural safety of the dam. Successive Directives were sent over the course of the day on Tuesday 11 January 2011 in short sequences. I have explained the reason for these short sequences in paragraph 146 of this statement. These directives preserved the structural safety of the dam and prevented the initiation of a fuse plug. The dam had peaked at 74.97m AHD at about 7:30pm.

383 The successive directions sent in short sequences over the course of the Tuesday 11 January 2011 does not mean that the Duty Flood Operations Engineers "panicked" in releasing water from the dam over the course of the Tuesday. Each directive required five separate gate movements, and shorter, more frequent directives have the advantage that a gate operation is not as likely to be inadvertently overlooked by the dam operators, compared to using a long sequence of gate operations. This approach also allows the response of the dam to be assessed and gate operations to be refined in response to any changes in the lake levels.

That releases on Tuesday 11 January 2011 'breached' the W&S Manual

384 In an article published in the Australian on 24 January 2011 titled *Dam outflows may have breached guide – Flood Disaster*" it is suggested that because "*peak outflows generally should not exceed peak inflows*" the dam operators "*came close*" to breaching the W&S Manual.

385 By Tuesday 11 January 2011, Wivenhoe Dam was being operated in accordance with strategy W4. The primary consideration is protecting the structural safety of the dam. This primary consideration was achieved. The peak inflow into the dam over the course of the January 2011 Flood Event was 10,376m^3/s, which occurred at about 10am on Tuesday 11 January. The peak release of 7,464m^3/s was reached at 8pm on Tuesday 11 January and was less than the peak outflow. Release rates did not exceed inflow rates until the peak of the dam had passed and the water had started to recede. In my view, the purpose of such a guide in the W&S Manual is to ensure that the Dam provides a flood mitigation benefit, in ensuring that the releases from the dam are lower than the inflow into the dam at the height of the flood (which is what happened in the January 2011 Flood Event). This strategy results in a lower downstream flood level than would otherwise occur had the dam not been there to mitigate the flood. Once the peak of the flood passes, releases will need to exceed inflows as otherwise the lake level could never be reduced.

Improper influence by the Brisbane City Council

386 An article printed in the Australian Newspaper on 9 March 2011 titled '*the 48-hour delay that sealed Brisbane's fate*' suggest that officers from the BCC improperly influenced the Duty Flood Operations Engineers in their decisions concerning releases from the Dam. The article states that evidence in the Event Log points to the BCC's input influencing the release strategy on Sunday January 9 2011.

387 As previously stated, I had made a telephone call to Ken Morris at the BCC to request a copy of the flood damages curve from the BCC's 2007 study at 8:50pm on the Sunday evening. I have provided further details on this phone call at paragraph 74 of this statement. I wanted to review that damage curve so that I was fully aware of the consequences of making releases at varying rates. I was already aware of this BCC 2007 study for the reasons stated in paragraph 257 of my first statement.

388 The W&S Manual specifies that 4,000m^3/s is the upper limit of non-damaging floods in urban areas. I understand from speaking with John Ruffini (see paragraph 88 of this statement) that the purpose of the telephone call from Ken Morris of BCC noted in the Event Log at 12:45am on Sunday was not to influence release rates, but rather, it was to minimise confusion amongst BCC staff caused by a reference in earlier situation reports to 4,000m^3/s as being the upper limit of non-damaging floods in urban areas. As explained in paragraph 88 of this statement, I was told that this was because internally, the BCC recognises that lower flow rates (i.e. 3,500m^3/s) would cause urban damage in low-lying areas of Brisbane. As is pointed out in paragraph 93 of this statement, subsequent situations reports did not specify the flow rate for the limit of non-damaging floods, however, the situation reports that I sent continued to refer to combined flow rates of 4,000m^3/s at Moggill due to the fact that this is the rate set out in the W&S Manual.

389 I point out that the situation report issued at 9:04pm on Sunday, specified that releases from Wivenhoe Dam would be increased from noon Monday to 2,600m^3/s by Tuesday. As I have previously mentioned, these increases started once the bridges were closed, and the release rate of 2,600m^3/s had been exceeded by 8pm (which was in fact earlier than had been indicated in the situation report). Therefore I reject any assertion that this contact from the BCC had any influence on the operational decisions made in the FOC during the January 2011 Flood Event.

Water releases from Wivenhoe Dam were reduced from 7,500m^3/s to 2,500m^3/s at the height of the flood event on Tuesday 11 January 2011

390 An assertion has been made in one media article by a commentator that on Tuesday 11 January 2011, water releases from Wivenhoe Dam were reduced from 7,500m^3/s to 2,500m^3/s, which then had the effect that the lake levels unnecessarily rose again. This assertion is wrong because it is based upon a malfunctioned headwater gauge level reading, which because of drawdown effect or blockage at the gauge incorrectly recorded the reduction in releases. I provide further information on the 'drawdown' effect at paragraph 175(e) of this statement.

That rain data was 'invented'

391 I refer to an article published in The Australian on 26 March 2011 titled '*Operator of dam 'invented' rain data*'.

392 In this article, it is suggested that rain data on Tuesday 11 January 2011 had been "*invented*" to "*justify the near loss of control of the dam*". I reject that assertion for the reasons set out below.

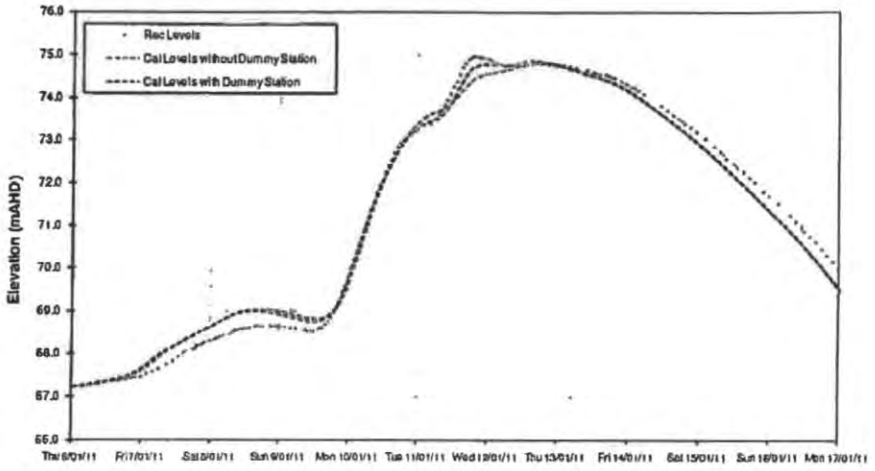
393 As I have previously stated, extremely high levels of rainfall fell across the Brisbane River catchment area on Tuesday 11 January 2011. I provide a summary of the rainfall that was actually captured in rainfall gauges at paragraphs 134 to 136 of this statement.

394 Further I refer to paragraphs 195 and 196 of my first statement. Rainfall gauges can only capture rainfall that falls within the range of that particular gauge. There were rapid rises in the lake level on Tuesday 11 January 2011. The real time modelling undertaken with the actual data does not reproduce or account for the rapid rise in lake level recorded that afternoon. The likely answer for this is that there are no catchment gauges directly on Lake Wivenhoe. However, very high rainfall was recorded in the rain gauges to the east and south of Lake Wivenhoe. Accordingly, there is a large, unmonitored area where there are no rainfall gauges which covers a large component of Lake Wivenhoe.

395 In the 12 hours to 3pm on 11 January 2011, 410mm of rain was recorded at Mt Glorious just to the east of Lake Wivenhoe. Modelling has since been undertaken, in which the rapid rises in lake level were modelled by way of a "dummy" rainfall gauge transposed onto the lake. In order to reproduce the rapid rises in lake levels on Tuesday, rainfall at 68mm/h (with an AEP of 1 in 2,000) had to be input into the dummy gauge transposed on the lake in order to account for the rapid lake level rise. I note that rainfall with an AEP greater than 1 in 2,000 was actually recorded at other gauges (see paragraph 135 of this statement). Rainfall with an intensity of 70.5mm/hr was recorded over three hours at Savages Crossing on 11 January, and rainfall with an intensity of 86mm/hour was recorded at Savages Crossing in the hour ending at 8am and 93mm/ hour fell in the hour ending at 9am. At Mt Glorious, the highest hourly rainfall intensity was 71mm/hr in the hour ending at 9am.

396 The results of this modelling more accurately reproduced the recorded water levels than the originally modelled inflows.

Wivenhoe Dam



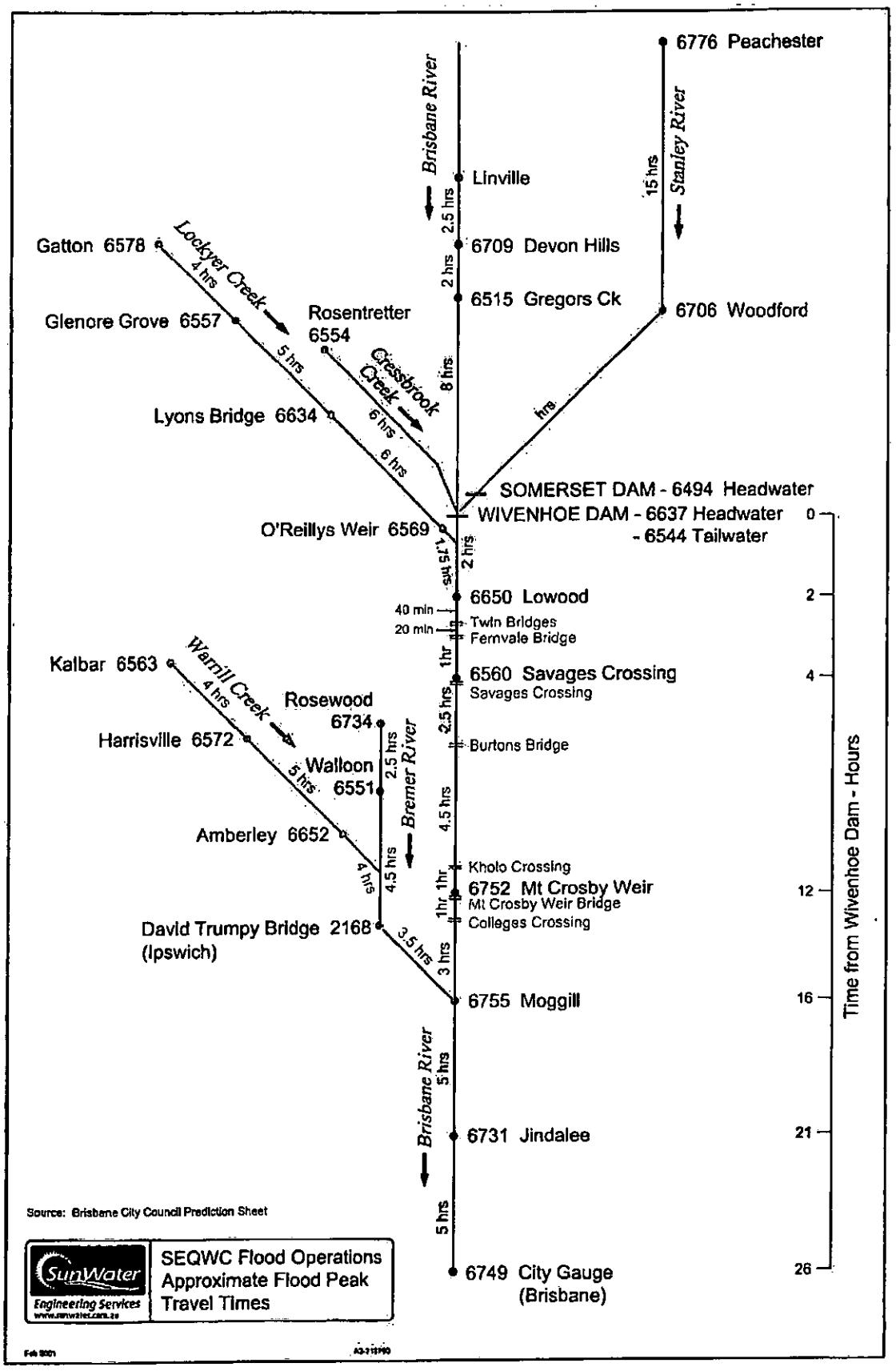
397 This modelling is more completely described in section 8.9 of the Wivenhoe and Somerset Dams Flood Report.

398 This modelling has been performed post event, in order to assist in providing an understanding of the magnitude of the flood event. It was not relied upon as the basis of operational decisions during the January 2011 Flood Event. It is wrong to suggest, therefore, that rainfall was "invented" by the dam operators.

Signed. [redacted]
Robert Arnold Ayre

Dated 29 / 3 / 2011

ANNEXURE 1


6776 Peachester
Brisbane River
Linville
15 hrs
Stanley River
2.5 hrs
6709 Devon Hills
2 hrs
6515 Gregors Ck
6706 Woodford
Gatton 6578
Lockyer Creek
4 hrs
Glenore Grove 6557
Rosentretter 6554
5 hrs
Crossbrook Creek
8 hrs
6 hrs
Lyons Bridge 6634
6 hrs
hrs
SOMERSET DAM - 6494 Headwater
WIVENHOE DAM - 6637 Headwater
- 6544 Tailwater
O'Reillys Weir 6569
1.15 hrs
2 hrs
6650 Lowood
40 min
20 min
Twin Bridges
Fernvale Bridge
1hr
Kalbar 6563
Warrill Creek
4 hrs
6560 Savages Crossing
Savages Crossing
2.5 hrs
Rosewood 6734
Harrisville 6572
2.5 hrs
Burtons Bridge
Bremer River
Walloon 6551
5 hrs
4.5 hrs
Amberley 6652
4 hrs
4.5 hrs
Kholo Crossing
1hr 1hr
6752 Mt Crosby Weir
Mt Crosby Weir Bridge
Colleges Crossing
David Trumpy Bridge 2168
(Ipswich)
3.5 hrs
3 hrs
6755 Moggill
Brisbane River
5 hrs
6731 Jindalee
5 hrs
6749 City Gauge
(Brisbane)
0
2
4
12
16
21
26
Time from Wivenhoe Dam - Hours
Source: Brisbane City Council Prediction Sheet
SunWater
Engineering Services
SEQWC Flood Operations
Approximate Flood Peak
Travel Times

Attachment 7

Queensland Floods Commission of Inquiry

Interim Report

August 2011

Queensland Floods Commission of Inquiry

GPO Box 1738
Brisbane QLD 4001

www.floodcommission.qld.gov.au

© Queensland Floods Commission of Inquiry 2011

The Queensland Floods Commission of Inquiry supports and encourages the dissemination and exchange of information. However, copyright protects material in this report. The Commission has no objection to this material being reproduced but asserts its right to be recognised as author of its original material and the right to have its material remain unaltered.

Enquiries regarding the reproduction of Commission material may be directed to info@floodcommission.qld.gov.au.

1 August 2011

The Honourable Anna Bligh MP
Premier and Minister for Reconstruction
Executive Building
100 George Street
BRISBANE QLD 4002

Dear Premier

In accordance with *Commissions of Inquiry Order (No.1) 2011*, it is my pleasure to present the interim report of the Queensland Floods Commission of Inquiry.

The interim report makes recommendations on matters associated with flood preparedness prior to the next wet season.

Yours sincerely

C. Holmes

Commissioner
Justice C E Holmes

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
ABN 82 696 762 534

Hour	Lake level (m)	Predicted peak exc forecast rainfall	Predicted peak inc forecast rainfall	Inflow (m^3/s)	Outflow (m^3/s)	Estimated Flow at Moggill (m^3/s)
8.00 pm	**73.06**	73.6 (at 4.00 pm 11 Jan)	74.3 (at 9.00 am 12 Jan)	4920	**2695**	**3207**
9.00 pm	**73.11**			**5026**	**2699**	**3265**
10.00 pm	73.17			**4488**	**2705**	**3324**
11.00 pm	**73.22**			**4574**	**2709**	**3374**
12.00 am 11/1	**73.26**	**73.5 (at 7.00 pm 11 Jan)**	**74.1 (at 7.00 am 12 Jan)**	4654	2713	**3405**

2.7.7 Another downpour

12.00 am, 11 January to 8.00 am, 11 January

As at midnight on 11 January, the Bureau's most recent quantitative precipitation forecast, (issued at 4.00 pm the previous day) predicted average falls of 25 to 50 millimetres with isolated falls to 100 millimetres.[392] At 10.00 am, 11 January, the quantitative precipitation forecast for the dams' catchment advised expected falls of over 100 millimetres in the next 24 hours.

The inflows into the dams continued to decrease until 2.00 am. In the early hours of 11 January, however, intense rainfall again fell over the dam catchments. The intensity of the rainfall was not captured by rain gauges; but the flood engineers realised heavy rain must be falling because of the increase in Wivenhoe's lake level. The hydrologic model was not matching well with the lake level rises. A reverse process was carried out which estimated the rainfall which must have occurred to cause the observed rise in lake level. The estimate was of over 700 millimetres, an enormous amount. As a result of that estimate, inflow estimates increased sharply, up to 6817 m^3/s by 6.00 am and 8060 m^3/s by 8.00 am. Discharge from the dam was fairly constant, around 2700 m^3/s. The lake level was moving steadily up toward 73.5 metres.

At 3.00 am and 4.00 am, the two flood engineers on duty (Mr Ayre and Mr Ruffini) performed modelling on the predicted lake levels. The models indicated the lake level would peak at or above 74.0 metres, both with and without forecast rainfall. The flood engineers did not move to strategy W4 at this time, which they considered would require stabilising the lake level by opening the gates quickly to match outflows and inflows.[393] Instead they strove to keep the dam operating in strategy W3. With unknown inflows from the Lockyer Creek, a rainfall system moving south to areas downstream of the dam and a dam level more than 0.5 metres below 74.0 metres, the flood engineers did not want to release large volumes until they considered it absolutely necessary.[394] They maintained constant releases from Wivenhoe at just over 2700 m^3/s but directed that three sluice gates at Somerset be shut to decrease the inflow into Wivenhoe.[395]

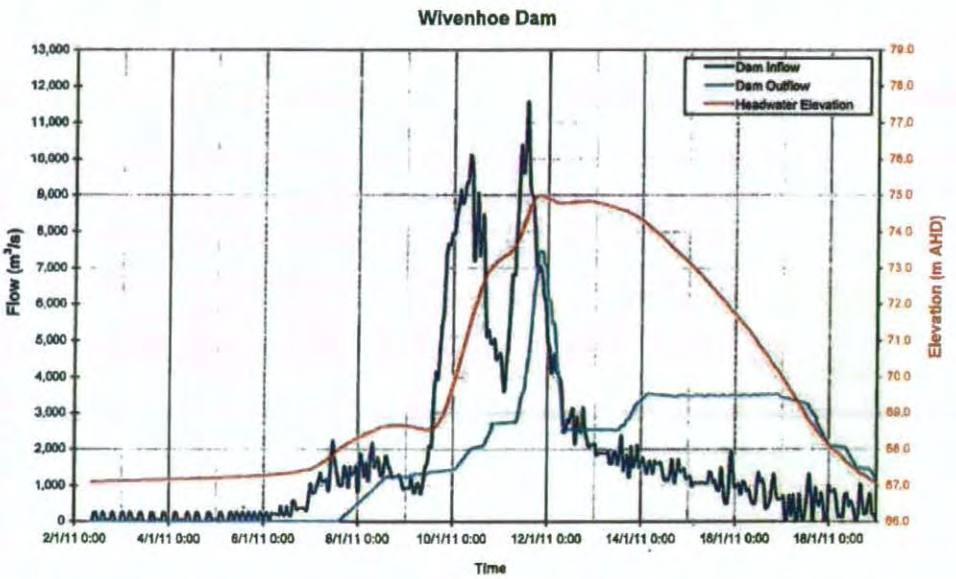
At 7.00 am, the other two flood engineers (Mr Malone and Mr Tibaldi) began their shift. They quickly performed modelling and noted the rapid increase in inflows into the dam during the previous two hours.[396] They sought advice from the Bureau, which agreed with their predicted inflow figures and confirmed that the heavy rain being experienced over the dams' catchment would continue.[397] The rate of rise in Wivenhoe's lake level and inflows and the confirmation of continuing heavy rain finally ended the hope that the flood could be contained in strategy W3. Strategy W4 was invoked, for the first time in Wivenhoe's history, at 8.00 am.

Figure 2(g)

Hour	Lake level (m)	Predicted peak exc forecast rainfall	Predicted peak inc forecast rainfall	Inflow (m^3/s)	Outflow (m^3/s)	Estimated Flow at Moggill (m^3/s)
12.00 am 11/1	73.26	73.5 (at 7.00 pm 11 Jan)	74.1 (at 7.00 am 12 Jan)	4654	2713	3405
1.00 am	73.31			4175	2717	3439
2.00 am	73.35	73.9 (at 3.00 am 12 Jan)	74.6 (at 11.00 am 12 Jan)	3594	2721	3423
3.00 am	73.38	74.0 (at 4.00 am 12 Jan)	74.8 (at 12.00 pm 12 Jan)	4388	2724	3409
4.00 am	73.40	74.1 (at 5.00 am 12 Jan)	74.9 (at 1.00 pm 12 Jan)	4974	2726	3399
5.00 am	73.46			5866	2731	3392
6.00 am	73.51			6817	2736	3394
7.00 am	73.61	74.3 (at 4.00 am 12 Jan)	76.2 (at 9.00 pm 12 Jan)	6802	2745	3404
8.00 am 11/1	73.70	74.5 (at 4.00 am 12 Jan)	75.1 (at 12.00 pm 12 Jan)	8060	2753	3481

The figure below indicates the two peaks in inflow affecting the dam between 9 and 12 January.

Figure 2(h)



Source: Seqwater, January 2011 Flood Event Report on the operation of Somerset Dam and Wivenhoe Dam, 2 March 2011, page iv.

2.7.8 Increasing releases in W4

8.00 am, 11 January to 11.00 pm, 11 January

The only consideration when operating Wivenhoe in accordance with W4 is the safety of the dam. The strategy is to open the gates continuously, as far as is safely possible, until outflows match inflows and the lake level stabilises. In these circumstances, it meant that a rapid rise in releases from the dam was inevitable.

At the start of W4, outflows were 2753 m^3/s and inflows 8060 m^3/s. The strategy at 12.00 pm was to attempt to limit releases to 4500 m^3/s.[398] Further rainfall prevented this being achieved, and by 6.00 pm, the flood engineers were predicting releases of around 8000 m^3/s.[399]

Inflows peaked at 11 561 m^3/s at 1.00 pm, when outflows had increased to 4250 m^3/s. The lake peaked at 74.97 metres at 7.00 pm when outflows for the first time exceeded inflows: 7464 m^3/s to 6876 m^3/s. Throughout, the flood engineers were reviewing strategies every 30 minutes.[400]

The following gate opening sequence was adopted to deal with the rapid rises in inflow: the gates were opened to 6.0 metres by 12.00 pm, then all five gates were opened to 7.0 metres at 1.00 pm, 7.5 metres at 2.00 pm, 8.5 metres at 3.00 pm, 9.5 metres at 4.00 pm, 10.5 metres at 5.00 pm, 11.0 metres at 6.00 pm and then held constant at 12.0 metres from 7.00 pm to 9.00 pm.[401] The sharp incline in the light blue line in the graph above indicates the increase in releases as a consequence of these gate openings.

By 9.00 pm the flood engineers were satisfied that the lake level had stabilised and would start to fall. Their strategy was to close the gates as quickly as they had opened them, attempting to limit as far as possible the flood which would be caused by such high flows out of the dam.[402] Each gate opening was reduced to 5.0 metres by 7.00 am on 12 January.

Figure 2(i)

Hour	Lake level (m)	Predicted peak exc forecast rainfall	Predicted peak inc forecast rainfall	Inflow (m^3/s)	Outflow (m^3/s)	Estimated Flow at Moggill (m^3/s)
8.00 am 11/1	73.70	74.5 (at 4.00 am 12 Jan)	75.1 (at 12.00 pm 12 Jan)	8060	2753	3481
9.00 am	73.81			9165	2991	3652
10.00 am	73.95	75.0 (at 3.00 am 12 Jan)	76.5 (at 8.00 pm 12 Jan)	10376	3347	3876
11.00 am	74.10			9606	3533	4182
12.00 pm	74.27			10120	3667	4613
1.00 pm	74.39	75.0 (at 3.00 am 12 Jan)	76.2 (at 9.00 pm 12 Jan)	11561	4250	4905
2.00 pm	74.57	75.1 (at 3.00 am 12 Jan)	76.3 (at 10.00 pm 12 Jan)	9739	4562	5245
3.00 pm	74.71			9055	5167	5562
4.00 pm	74.81			8947	5786	5823
5.00 pm	74.89			8196	6432	6041
6.00 pm	74.95			7141	6774	6204
7.00 pm	74.97	75.0 (at 10.00 pm 11 Jan)	75.2 (at 3.00 pm 12 Jan)	6876	7464	6305
8.00 pm	74.97			7060	7464	6352
9.00 pm	74.95	74.7 (at 8.00 pm 12 Jan)	No run	6797	7458	6350
10.00 pm	74.95			6229	7111	6393
11.00 pm 11/1	74.92			5964	7103	6555

2.7.9 The days after: the drawdown

9.00 pm, 11 January to 12.00 pm, 19 January

Once the lake level had stabilised, the flood engineers' strategies were firmly focussed on downstream impacts. The Wivenhoe manual requires that both Wivenhoe and Somerset dams be drawn down to full supply level within seven days of the peak of the flood passing through the dam. According to Seqwater's modelling, the flow at Moggill peaked at 12 095 m^3/s at 11.00 am on 12 January 2011.[403] After the Brisbane River at the City Gauge peaked early in the morning of 13 January, the strategy at Wivenhoe was to control the flow at Moggill at 3500 m^3/s.[404] Seqwater's modelling showed the flow below 4000 m^3/s by 8.00 pm on 13 January, and below 3500 m^3/s by 10.00 am on 16 January 2011.[405]

Releases from Wivenhoe were increased as the flows from the Lockyer Creek and the Bremer River decreased, balancing the downstream water levels.[406]

As the gates were shut and the flows decreased, the rural bridges were re-opened.

The gates were finally shut at 12.00 pm, 19 January.

2.8 General comments on the operation of Wivenhoe Dam

2.8.1 The interpretation of strategy W3

Strategy W3 is outlined on page 28 of the Wivenhoe manual, which states:

> The intent of Strategy W3 is to limit the flow in the Brisbane River at Moggill to less than 4000 m^3/s, noting that 4000 m^3/s is the upper limit of non-damaging floods downstream ... depending on natural flows from the Lockyer and Bremer catchments, it may not be possible to limit the flow at Moggill to below 4000 m^3/s. In these instances, the flow at Moggill is to be kept as low as possible.

The flood engineers' common interpretation of strategy W3 is that it does not allow releases from Wivenhoe that produce a flow at Moggill taking into account flows from the Lockyer and Bremer catchments of more than 4000 m^3/s.[407] That interpretation is open from the words of the Wivenhoe manual.

A different interpretation is that W3 allows the discharge from Wivenhoe to cause a flow at Moggill (taking into account flows from the Lockyer and Bremer catchments) above 4000 m^3/s if that is necessary to minimise inundation in urban areas, which is the primary consideration under strategy W3. That situation may arise where inundation at lower levels is considered necessary to reduce the risk of large scale inundation; for example, to guard against the event that a heavy rainfall forecast proves well-founded, and larger dam releases are necessary. If that view is preferred, there is a strong case for saying that the flood engineers should have modelled the effects of increasing the flow at Moggill to, for example, 4500 m^3/s or 5000 m^3/s or even higher, and compared the results with the results of maintaining the Moggill flow at 4000 m^3/s until W4 was invoked and then rapidly increasing releases to stop the lake level rising.[408]

Modelling from Seqwater suggests that an increase in releases earlier in W3 would not have reduced the flood peak downstream of Moggill; it remains to be seen whether the review of the modelling currently being undertaken by Mr Babister confirms that conclusion. It must be emphasised however, that the ambiguity of the Wivenhoe manual on the question means that it is impossible for the Commission to say the flood engineers were in breach of the Wivenhoe manual in taking the approach that such releases were prohibited. Their reading was open on the manual's words.

The flood engineers also state that preventing the lake level from reaching the trigger level of strategy W4 is not a consideration when operating the dam under strategy W3.[409]

The actual words articulating strategy W3 do not directly indicate that any consideration of the triggering of W4 should enter the flood engineers' decision-making. However, the triggering of W4 was in the flood engineers' minds according to the flood event report that was jointly authored by them.[410] In any case, given that the aim of W3 is to provide protection against urban inundation and strategy W4 necessarily entails such inundation,[411] it is hard to see why the prospect of triggering W4, and the avoidance of it, would not be rational considerations in operating under strategy W3.

The fact that more than one interpretation is open on these points is not to say that the flood engineers' interpretation is without merit or that it will not produce better flood mitigation results. They are, however, examples of the sort of ambiguity that arises from the current wording of the Wivenhoe manual. That wording should be changed in the interim review of the Wivenhoe manual: see *2.5.7 Interim review of the Wivenhoe manual.*

2.8.2 An earlier move to W4?

It is arguable that, objectively considered, and taking forecast rainfall into account, the conditions existed at 3.00 pm, 10 January 2011 for a move to W4. The lake level was 72.54 metres, having risen more than a metre since 8.00 am that morning. The predicted peak, according to the 'without forecast' model was 73.6 metres; according to the 'with forecast' model it was 75.2 metres. The inflows far exceeded releases (8411 m^3/s to 2087 m^3/s) and had shown no sign of any consistent fall. The 10.00 am quantitative precipitation forecast was predicting 50 to 100 millimetres in the catchment; it was raining at the dam;[412] the three day forecast, issued at 10.00 pm the night before, predicted peak inflows in the range of 8000 m^3/s. It was known that the lake level was capable of rising two or three metres in the space of 24 hours.

However, hindsight judgment of this kind can be confounded by events. Had the engineers taken the approach suggested, the result for downstream communities might well have been worse, for the simple reason that there was an unknown factor at that stage. The extraordinary flooding in the upper Lockyer Creek had started about two hours earlier. Those flows would add significantly to the water moving down the Brisbane River. Meanwhile, the flows into the Wivenhoe Dam actually started to decrease from 3.00 pm on 10 January until the early hours of the following morning. The example is useful to illustrate this proposition: there will always be a range of possible judgments, and the one which might seem most appropriate on the evidence may not, as events unfold, produce the optimal outcome. The best approach is to ensure that the flood engineers are guided in their decision-making by a clear, unambiguous manual, based on the best available science, and are equipped with ample and up-to-date modelling tools.

2.8.3 Gate openings in W4

The explanation of strategy W4 on page 29 of the Wivenhoe manual says the following about gate openings:

> Opening of the gates is to occur generally in accordance with the requirements of Section 8.6, until the storage level of Wivenhoe Dam begins to fall.
>
> There are no restrictions on gate opening increments or gate opening frequency once the storage level exceeds 74.0 AHD, as the safety of the dam is of primary concern at these storage levels.

Seqwater asserts that no flexibility exists in the implementation of strategy W4.[413] That proposition cannot be sustained; while the gates must be opened continuously until the lake level begins to fall, the rate at which they can be opened is entirely discretionary. That flexibility is clearly shown by the gate opening sequences implemented by the flood engineers in strategy W4, discussed at *2.7.8 Increasing releases in W4.* Such flexibility is important because the rate, volume and period of releases can have a substantial influence on the eventual peak lake level and peak dam outflow.[414] The senior flood operations engineer during the January 2011 event, Mr Ayre, agreed in his evidence that the flood engineers had complete flexibility over how and when to release water in W4, except for some minor limitations (for example, the requirement to have all the gates fully open by the time the first fuse plug initiates at 75.5 metres).[415]

Part 8.6 of the Wivenhoe manual states that the target minimum interval for individual gate openings of 0.5 metres is 10 minutes. It also says that interval can be decreased if the safety of the dam is at risk, which it necessarily is in strategy W4. It says that each gate can be opened more than five metres in one hour, and sets a normal sequence of gate openings. It is unclear from the use of 'generally' exactly which portions of part 8.6 should be followed when in W4. Little detail is given of the mechanical capability of the system for operating the gates.

This is an area of the Wivenhoe manual which lacks precision as to what can be done and how it should be done, the language of which should be made considerably clearer. See *2.5.7 Interim review of the Wivenhoe manual.*

2.8.4 Reaction to Brisbane City Council advice regarding threshold of damaging flows in Brisbane

The issue of the flood engineers' response to the Brisbane City Council's advice that the real threshold of non-damaging flows at Moggill was 3500 m^3/s can be dealt with briefly.

The Commission does not consider that there was anything untoward either in the decision by Mr Ayre and Mr Ruffini to continue to work off the 4000 m^3/s figure because it appeared in the Wivenhoe manual or in the later, short-lived attempt by Mr Malone and Mr Tibaldi to keep flows at Moggill to 3500 m^3/s. Both sets of engineers were, in their respective approaches, continuing to take account of their interpretation of the primary consideration under strategy W3, the protection of urban areas from inundation.

2.9 Effects of dam releases

2.9.1 Dam releases and the flow at Moggill

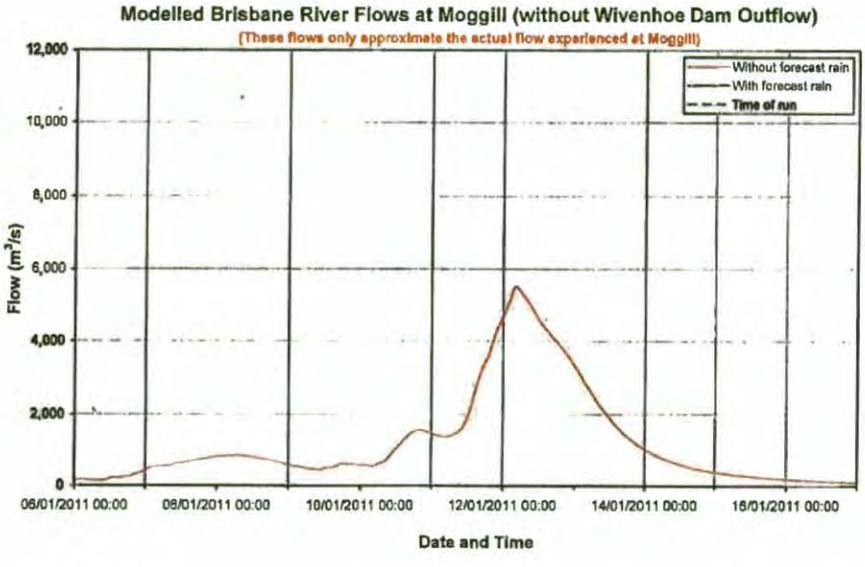
The flow at Moggill is influenced by Wivenhoe releases, rainfall leading to inflows into the Brisbane River downstream of Wivenhoe and flows from the Lockyer Creek and the Bremer River.

Water released from Wivenhoe reaches Moggill in approximately 16 hours, depending on the amount of water released and other variables.[416] The table below allows a comparison between the releases from Wivenhoe and the flow at Moggill 16 hours later.

It may be noted that the peak release from Wivenhoe was at 7.00 pm on 11 January (7464 m^3/s) and the peak flow at Moggill was 16 hours later at 11.00 am on 12 January (12 095 m^3/s). Drawing a conclusion from these figures is complicated by the fact that the flows from the Lockyer Creek and Bremer River were also affecting Moggill at this time; however, those figures at least show that the water from Wivenhoe constituted a significant portion of the peak of 12 095 m^3/s at Moggill.

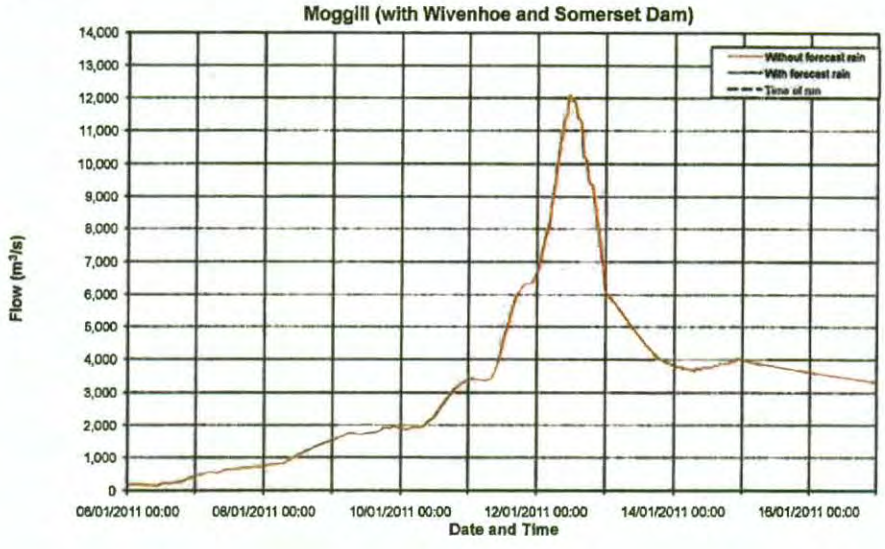
According to Seqwater's modelling,[417] the difference between the two graphs below illustrates the contribution of Wivenhoe discharge to the flow at Moggill.

Figure 2(j)



Source: Exhibit 524, Full time-series sets and spreadsheets used to create the values and graphs contained in Appendix A to the January 2011 Flood Event Report on the Operation of Wivenhoe and Somerset Dams and the document named 'Appendix A1', Run 45. (Note: original graph supplied has only red line.)

Figure 2(k)



Source: Exhibit 524, Full time-series sets and spreadsheets used to create the values and graphs contained in Appendix A to the January 2011 Flood Event Report on the Operation of Wivenhoe and Somerset Dams and the document named 'Appendix A1', Run 45. (Note: original graph supplied has only red line.).

A comparison can also be made regarding the recession of flow at Moggill. The table below shows that for 12 hours the flow at Moggill receded at a similar rate to the flow from Wivenhoe, which was rapidly decreased by the flood engineers from the evening of 11 January. For example, the flood engineers reduced outflow by about 5000 m^3/s from 7464 m^3/s at 8.00 pm on 11 January to 2547 m^3/s by 8.00 am on 12 January. Sixteen hours later at Moggill, the flows decreased by about 5900 m^3/s from 11 981 m^3/s at 12.00 pm 12 January to 6076 m^3/s at 12.00 am 13 January.

From that time onwards though, the rate of change in flow diverged. At Wivenhoe, releases were kept roughly the same (within 10 m^3/s) from 8.00 am 12 January to 9.00 am 13 January. In that same period 16 hours later at Moggill, the flow decreased from 6076 m^3/s at 12.00 am 13 January to 3871 m^3/s at 1.00 am 14 January. It can be inferred that this decrease in flows relates to the recession of the flows from the Lockyer, and/or the Bremer and/or rainfall or other local stream flows flowing into the Brisbane River below Wivenhoe.

Figure 2(l)

Time of release	Release (m^3/s)	Time 16 hours later	Flow in Moggill 16 hours later
10/01/11 11:00	2044	11/01/11 03:00	3409
10/01/11 12:00	2053	11/01/11 04:00	3399
10/01/11 13:00	2067	11/01/11 05:00	3392
10/01/11 14:00	2077	11/01/11 06:00	3394
10/01/11 15:00	**2087**	11/01/11 07:00	3404
10/01/11 16:00	2155	11/01/11 08:00	3481
10/01/11 17:00	2277	11/01/11 09:00	3652
10/01/11 18:00	2399	11/01/11 10:00	3876
10/01/11 19:00	2517	11/01/11 11:00	4182
10/01/11 20:00	2695	11/01/11 12:00	4613

Time of release	Release (m³/s)	Time 16 hours later	Flow in Moggill 16 hours later
10/01/11 21:00	2699	11/01/11 13:00	4905
10/01/11 22:00	2705	11/01/11 14:00	5245
10/01/11 23:00	2709	11/01/11 15:00	5562
11/01/11 00:00	2713	11/01/11 16:00	5823
11/01/11 01:00	2717	11/01/11 17:00	6041
11/01/11 02:00	2721	11/01/11 18:00	6204
11/01/11 03:00	2724	11/01/11 19:00	6305
11/01/11 04:00	2726	11/01/11 20:00	6352
11/01/11 05:00	2731	11/01/11 21:00	6350
11/01/11 06:00	2736	11/01/11 22:00	6393
11/01/11 07:00	2745	11/01/11 23:00	6555
11/01/11 08:00	2753	12/01/11 00:00	6734
11/01/11 09:00	2991	12/01/11 01:00	7067
11/01/11 10:00	3347	12/01/11 02:00	7510
11/01/11 11:00	3533	12/01/11 03:00	7854
11/01/11 12:00	3667	12/01/11 04:00	8158
11/01/11 13:00	4250	12/01/11 05:00	8918
11/01/11 14:00	4562	12/01/11 06:00	9489
11/01/11 15:00	5167	12/01/11 07:00	10214
11/01/11 16:00	5786	12/01/11 08:00	10754
11/01/11 17:00	6432	12/01/11 09:00	11287
11/01/11 18:00	6774	12/01/11 10:00	11524
11/01/11 19:00	7464	12/01/11 11:00	12095
11/01/11 20:00	7464	12/01/11 12:00	11981
11/01/11 21:00	7458	12/01/11 13:00	11860
11/01/11 22:00	7111	12/01/11 14:00	11401
11/01/11 23:00	7103	12/01/11 15:00	11290
12/01/11 00:00	6118	12/01/11 16:00	10230
12/01/11 01:00	6109	12/01/11 17:00	10143
12/01/11 02:00	5492	12/01/11 18:00	9460
12/01/11 03:00	5483	12/01/11 19:00	9385
12/01/11 04:00	4888	12/01/11 20:00	8727
12/01/11 05:00	4304	12/01/11 21:00	8079
12/01/11 06:00	3727	12/01/11 22:00	7428
12/01/11 07:00	3143	12/01/11 23:00	6764
12/01/11 08:00	2547	13/01/11 00:00	6076
12/01/11 09:00	2547	13/01/11 01:00	5973
12/01/11 10:00	2547	13/01/11 02:00	5864
12/01/11 11:00	2547	13/01/11 03:00	5749
12/01/11 12:00	2547	13/01/11 04:00	5629
12/01/11 13:00	2547	13/01/11 05:00	5507
12/01/11 14:00	2549	13/01/11 06:00	5383

Attachment 8

January 2011
Flood Event

Report on the operation of Somerset Dam and Wivenhoe Dam

2 March 2011

seqwater
WATER FOR LIFE

EXECUTIVE SUMMARY

Somerset Dam and Wivenhoe Dam are located in the Brisbane River Basin. The Dams are dual-purpose storages that provide urban water supplies (including drinking water) to South East Queensland, as well as flood mitigation benefits to areas potentially impacted by flood flows along the Brisbane River below Wivenhoe Dam.

In the 25 days prior to Thursday 6 January 2011, above-average levels of rainfall were received in the Dam catchment areas and the Dams successfully operated as flood mitigation dams on a number of occasions during this period. Further rain fell in the Dam catchments on the morning of Thursday 6 January 2011, leading to another mobilisation of Seqwater's Flood Operations Centre. The rainfall continued in various parts of the Brisbane River Basin until Wednesday 12 January 2011, resulting in the largest inflows into both Dams ever recorded. During this time, and for a period following the peak of the floods, the Dams were operated as flood mitigation storages in accordance with *The Manual of Operational Procedures for Flood Mitigation at Wivenhoe Dam and Somerset Dam (Revision 7)* (**"the Manual"**). The Manual defines the objectives and procedures for operating Somerset Dam and Wivenhoe Dam during flood events. An understanding of the Manual is important when reading this Report.

The January 2011 Flood Event, which impacted the Dams between Thursday 6 January 2011 and Wednesday 19 January 2011, can be categorised as a large (Annual Exceedance Probability [AEP] of 1 in 100) to rare (AEP of 1 in 2,000 years) event as defined by *Australian Rainfall and Runoff (Book 6)* (AR&R). Studies associated with the design and operation of Wivenhoe Dam that date back to 1971 indicate a flood of this magnitude would be expected to result in urban damage below Moggill. The *Wivenhoe - Somerset Interaction Study*, which was prepared to support the 2009 review of the Manual, is the most recent investigation undertaken that supports this expectation.

It should also be noted that during the critical period of the Event from 11 January 2011 to 14 January 2011 when the major flooding occurred in urban areas below Moggill, there were significant flood flows being generated from catchments downstream of Wivenhoe Dam. These flows alone would have resulted in damaging flooding in the urban areas of Ipswich and Brisbane.

Background

Flood events that impact Somerset Dam and Wivenhoe Dam are caused by rainfall events that vary in intensity, duration and distribution over a catchment area exceeding 7,000km^2 above the Dams. When making decisions about releasing water from the Dams during flood events, consideration is also given to rain falling in Brisbane River catchment areas not controlled by the Dams. These catchment areas, which include the Lockyer Creek and Bremer River catchments, cover an area in the order of 6,500km^2 and rain falling in these catchments will also vary in intensity, duration and distribution. Accordingly, the Manual must account for an infinite number of flood event scenarios.

As it is not possible to provide a specific procedure for Dam operation during every possible flood event, the Manual takes the approach of providing objectives and strategies to guide operational decision-making during a flood event. The objective followed and strategy chosen at any point in time depends on the actual water levels in the Dams, as well as flood modelling predictions based on the best observed rainfall, forecast rainfall and stream flow information available at the time.

It is not possible to predict the range of objectives and strategies that will be used during the course of a flood event, before or at any time during the event, prior to the event peak. Objectives and strategies change as flood events progress, as rainfall is received in the catchments and as forecast rainfall predictions change. For small floods, objectives and strategies relate to minimising flood impacts in rural areas, while as the scale of the flood increases, the emphasis changes to protecting urban areas and maintaining the structural safety of the Dams.

The primary objectives of the Manual, in order of importance, are:

- Ensure the structural safety of the Dams;
- Provide optimum protection of urbanised areas from inundation;
- Minimise disruption to rural life in the valleys of the Brisbane and Stanley Rivers;
- Retain the storage at Full Supply Level (FSL) at the conclusion of the flood event;
- Minimise impacts to riparian flora and fauna during the drain down phase of the flood event.

While ensuring the Dams are operated during flood events within these objectives, Seqwater is aware that the safety of the public is a primary consideration when making flood releases from the Dams. Every attempt is made to ensure public roads are closed prior to inundation by Dam outflows and that authorities are provided with enough time to prepare for community isolations and to undertake evacuations. These actions are in accordance with draft Communication Protocol prepared by the Department of Environment and Resource Management and followed by Seqwater during the January 2011 Flood Event. When operating the Dams during floods, every attempt is also made to ensure urban damage is minimised, and that Dam outflows with the potential to contribute to urban damage are delayed until it is apparent no other options are available without risking the safety of the Dams.

It is also important to note that under the Manual's current operating rules, both Somerset Dam and Wivenhoe Dam are expected to fail during floods with an AEP larger than 1 in 100,000. This highlights the importance of maintaining the safety of the Dams by ensuring that the flood storage compartments of the Dams are not overfilled.

Finally, Seqwater receives rainfall forecasts for the Dam catchment areas from the Bureau of Meteorology (BoM) to assist in making operational decisions during flood events. These forecasts are derived using the best available meteorological practice, but as shown in this report are not sufficiently accurate to be used as the basis for making decisions on releasing flood water from the dams. Currently, a degree of uncertainty exists in all weather forecasts, particularly quantitative rainfall forecasts, and the longer the forecast lead times the higher the degree of uncertainty in the forecast.

Significance of the January 2011 Flood Event

The January 2011 Flood Event can be categorised as a large to rare event by the Institution of Engineers Australia (Engineers Australia) national guidelines for the estimation of design flood characteristics (AR&R). The flood level classifications adopted by the BoM also define the Event as a major flood. Relevant statistics that demonstrate this are:

- At some individual rainfall stations within the Brisbane River catchment, rainfall estimates beyond the credible limit of extrapolation (AEP of 1 in 2,000) were recorded for durations between 6 hours and 48 hours. Rainfall recorded in the catchment area above Wivenhoe Dam indicates the catchment average rainfall intensity for the 72-hour period to Tuesday 11 January 2011 at 19:00 had an AEP between 1 in 100 and 1 in 200. The catchment average rainfall intensity for the 120-hour period to Tuesday 11 January 2011 at 19:00 also had an AEP between 1 in 100 and 1 in 200.
- On the morning of Tuesday 11 January 2011, water levels in Wivenhoe Dam began rising rapidly in response to very heavy localised rainfall on and close to the Wivenhoe Dam lake area. At the time, the BoM radar indicated this rain was located in an area not containing real time rain gauges. Post flood analysis suggests the rainfall required to reproduce this rise could exceed an AEP of 1 in 2,000 and may be well into the extreme category. Rainfall of this intensity and duration over the Wivenhoe Dam lake area at such a critical stage of a flood event was unprecedented.
- The volume of total inflow into Wivenhoe Dam during the Event was 2,650,000ML. This volume is almost double (190%) the comparable volume of inflow from the January 1974 flood event, and comparable with the flood of 1893.

- The inflow into Wivenhoe Dam during the Event was characterised by two distinct flood peaks, with each peak separated by about 30 hours. The maximum flow rate at the first peak is estimated to be around 200% of the comparable flow rate calculated from the January 1974 event, while the maximum flow rate at the second peak is estimated to be approximately 230% of the comparable flow rate from the January 1974 event (Source of January 1974 flow: *Brisbane River and Pine River Flood Study, October 1994, Report No. 23a*).
- The peak water levels recorded at gauges in the Brisbane River catchment above Wivenhoe Dam during the Event exceeded the major flood level and in many cases produced the highest levels ever recorded. This situation was repeated along in Lockyer Creek that enters the Brisbane River downstream of Wivenhoe Dam.

Operations during the January 2011 Flood Event

1. During the January 2011 Flood Event, operational decisions were made in accordance with the Manual. Dam outflows contributing to downstream flooding were delayed until it was apparent no other option was available, without risking the safety of the Dams.
2. Two distinct flood peaks entered Wivenhoe Dam during the Event. The first flood into Wivenhoe Dam was similar in nature and magnitude to the comparable flood flows of the January 1974 event. The combined mitigation effect of Somerset and Wivenhoe Dams ensured this first flood did not result in urban damage below Moggill, however achieving this result did cause significant filling of the Dams' flood storage compartments.
3. The second flood was also similar in nature and magnitude to the comparable flood flows of the January 1974 event. Rainfall that occurred directly on and near the Wivenhoe Dam lake area contributed to the second flood. Post flood analysis suggests the intensity of this rainfall could have exceeded an AEP of 1 in 2,000 and may be well into the extreme category. The location of this rainfall on and near the Wivenhoe Dam lake area reduced the available mitigation options.
4. The flood compartments of the Dams were filled to a high level by the first flood and there was not sufficient time to release this water prior to the second flood arriving. Accordingly, the second flood could not be completely contained without risking the safety of the Dams. The resulting inflow of water into the Brisbane River combined with flood water from Lockyer Creek, the Bremer River and the Lower Brisbane River to cause urban damage. However, the extent of this damage was greatly reduced by the operation of the Dams.

Rainfall forecasts in the early stages of the Event did not support flood releases being made from Wivenhoe Dam, greater than those that occurred. An increase to flood releases in the later stages of the Event (prior to the morning of Tuesday 11 January 2011) had the potential to increase urban damage, due to the possible southward movement of the prevailing weather system. Had the rainfall on Tuesday 11 January 2011 largely fallen in catchments downstream of the Dam, the transition to an operating strategy to protect the safety of the Dam may have been avoided, however urban damage would have likely increased under this scenario, due to a loss of the mitigation effects that were provided by the Dam.

Given the current level of forecasting technology available, there was an extremely high degree of difficulty in predicting the actual quantity, intensity and spatial distribution of the Event rainfall. This resulted in a high level of uncertainty in predicting the likely Dam inflows in advance of rainfall on the ground and this can be demonstrated by reviewing the one-day, three-day and five-day quantitative rainfall forecasts provided by the BoM during the Event.

The available recorded data shows the January 2011 Flood Event was unprecedented in the history of Somerset and Wivenhoe Dams and rivals the largest floods in the recorded flood history of the region. However, the successful operation of the Dams as flood mitigation storages is considered to have had a major effect on reducing flood damage in the areas downstream of the Dams.

Flood mitigation benefits of Somerset Dam and Wivenhoe Dam

Wivenhoe Dam provided clear and greatly significant flood mitigation benefits during the January 2011 Flood Event. These benefits can be demonstrated by the following factors:

- Figure 9.1.2 (below) demonstrates the significant mitigation benefits of Wivenhoe Dam during this Flood Event. The peak of the outflow from the Dam was approximately 40% lower than the peak of the inflow, meaning that just below the Dam, the maximum hourly flow rate in the Brisbane River was reduced by around 40%.
- Without the mitigating effects of Wivenhoe Dam, the peak flood height measured at the Port Office gauge near the Brisbane CBD would have been approximately 2.0m higher than was experienced.
- Based on the current damage curves, these projected reductions in the flood peak height equate to significant reductions in the potential for the loss of life as well as monetary savings in regard to property damages in the order of up to $5 billion *(Source: Flood Damage Tables - River PMF tab; provided to Seqwater by Brisbane City Council).*
- Without the above flow rate reductions provided by Wivenhoe Dam, it is estimated up to 14,000 more properties would have been impacted by the January 2011 Flood Event *(Source: Flood Damage Tables – River PMF tab; provided to Seqwater by Brisbane City Council).*

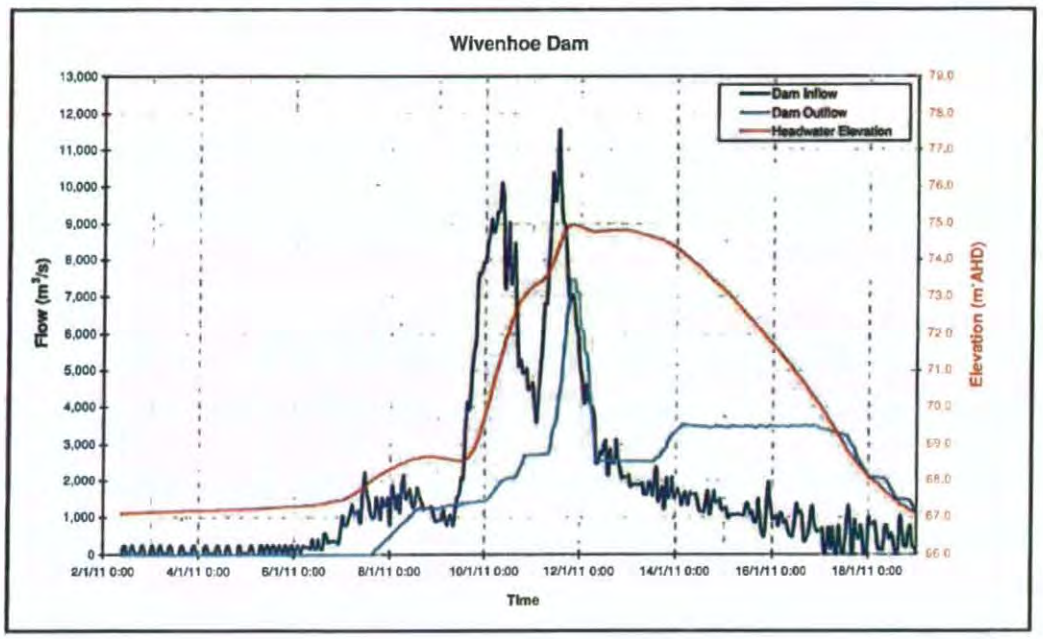


Figure 9.1.2 – Wivenhoe Dam inflow and release summary for the January 2011 Flood Event

Conclusions

The significant conclusions drawn from the information contained in this Report include:

- During the January 2011 Flood Event, Somerset Dam and Wivenhoe Dam were operated in accordance with *The Manual of Operational Procedures for Flood Mitigation at Wivenhoe Dam and Somerset Dam (Revision 7).*
- The data collection and flood modelling systems used to support decisions made during the Event performed well and assisted informed decision-making, in accordance with the Manual.
- BoM rainfall forecasts did not support the additional release of flood water early in the Event.

- During the Event, Seqwater followed the Department of Environment and Resource Management's draft Communications Protocol, which was compiled after the October 2010 flood event. This Protocol was developed to ensure effective communication between local, State and Commonwealth agencies impacted by the release of flood water from the Dams.
- The January 2011 Flood Event was a very large and rare flood event. The combined effects of Somerset Dam and Wivenhoe Dam did reduce flood damage downstream, however it was not possible to fully mitigate the impacts of the Event without putting the safety of the Dams at risk.
- Studies associated with the design and operation of Wivenhoe Dam dating back to 1971 indicate a flood of the magnitude of the January 2011 Flood Event would be expected to result in urban damage below Moggill.
- The combined effects of Somerset Dam and Wivenhoe Dam provided clear and significant flood mitigation benefits during the January 2011 Flood Event.

9 DAM INFLOW AND FLOOD RELEASE DETAILS

9.1 Introduction

Studies associated with the design and operation of Wivenhoe Dam that date back to 1971 indicate a flood of the magnitude of the January 2011 Flood Event would be expected to result in urban damage below Moggill (see Appendix U). *The Wivenhoe - Somerset Interaction Study*, which was prepared to support the 2009 review of the Manual, is the most recent investigation undertaken that supports this expectation.

It is also important to note that under the Manual's current operating rules, both Somerset Dam and Wivenhoe Dam are expected to fail during floods with an AEP larger than 1 in 100,000. This highlights the importance of maintaining the safety of the Dams by ensuring the flood storage compartments of the Dams are not overfilled and flood releases are made in accordance with the Manual.

The following sections provide details of the inflows to the Dams and the flood releases made from the Dams during the January 2011 Flood Event.

9.2 Wivenhoe Dam

Table 9.1.1 provides full details of inflows into and releases from Wivenhoe Dam for the duration of the January 2011 Flood Event. Details of the strategies used in determining these releases and how these strategies comply with the Manual are contained in Sections 2 and 10 of this Report. Table 9.1.1 also shows the gate operation sequence was in accordance with the Manual over the duration of the Event.

Some points to note in relation to Table 9.1.1 are:

- Inflow and flood release calculations are based on manual gauge board readings shown in the table that provide the lake level. During the Event, these manual gauge board readings were provided by the Dam operators to the Flood Operations Centre on an hourly basis. Any missed readings have been interpolated from the closest available actual readings.
- Release calculations are based on the discharge rating tables contained in the Manual.
- Inflow calculations are derived using a reverse routing technique assuming level pool. For each time step, inflow is based on the rate of change of the storage calculated from the manual gauge board readings and the Dam storage curve plus the releases. The method tends to underestimate the rising limb and overestimate the falling limb of the inflow. The erratic shape of the inflow is due to small level differences resulting in large inflow volumes.
- The table shows inflow rates and releases on the hour through the event. In some instances, gate operations may have occurred between hours or at less than one-hourly intervals. In these instances, the table shows the actual gate openings as they were at the time indicated.
- The flood release from Wivenhoe Dam associated with the flood event prior to the January 2011 Flood Event was completed at 09:00 on 2 January 2011. The lake level in Wivenhoe Dam at this time was 67.10m or 0.15m below the gate opening trigger level. At this level, 16,250ML of inflow is needed before trigger level is reached. Following gate closure, the Dam continued to release over 4,000ML per day to account for base flow into the dam from the previous flood event, with the expectation being the dam would slowly fall below Full Supply Level (FSL) in the days following 2 January 2011. However, due to rainfall and further dam inflows, the lake level rose steadily after 2 January 2011 and was above gate trigger level at the commencement of the Event. However in accordance with Strategy W1 and the intent of that Strategy, releases did not immediately commence to ensure that bridges downstream of the Dam were not prematurely submerged.

Although the values shown in the Tables below are presented to the nearest m^3/s or ML, no level of precision should be inferred from this level of reporting.

9 DAM INFLOW AND FLOOD RELEASE DETAILS (continued)

Date/time	Lake level	Storage volume	Net inflow (outflow deducted)		Hydro	Gate settings					Gate discharges					Total outflow	Total inflow	Total inflow minus Somerset outflow
						1	2	3	4	5	1	2	3	4	5			
	m AHD	ML	ML	m^3/s	m^3/s	m	m	m	m	m	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s
06/01/2011 09:00	67.32	1200019	458	127	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	406	0
06/01/2011 10:00	67.33	1201119	1283	356	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	177	0
06/01/2011 11:00	67.34	1202219	458	127	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	177	0
06/01/2011 12:00	67.34	1202219	458	127	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	406	0
06/01/2011 13:00	67.35	1203319	1283	356	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	177	0
06/01/2011 14:00	67.36	1204418	458	127	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	152	0
06/01/2011 15:00	67.36	1204418	367	102	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	559	0
06/01/2011 16:00	67.37	1205518	1833	509	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	534	0
06/01/2011 17:00	67.39	1207718	1741	484	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	330	0
06/01/2011 18:00	67.40	1208817	1008	280	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	355	0
06/01/2011 19:00	67.41	1209917	1100	305	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	355	0
06/01/2011 20:00	67.42	1211017	1100	305	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	355	0
06/01/2011 21:00	67.43	1212117	1100	305	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	355	0
06/01/2011 22:00	67.44	1213216	1100	305	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	305	0
06/01/2011 23:00	67.45	1214316	916	255	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	660	0
07/01/2011 00:00	67.46	1215416	2197	610	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	1047	0
07/01/2011 01:00	67.49	1218715	3590	997	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	798	0
07/01/2011 02:00	67.52	1222047	2692	748	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	800	0
07/01/2011 03:00	67.54	1224279	2698	750	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	980	0
07/01/2011 04:00	67.57	1227627	3348	930	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	1135	0
07/01/2011 05:00	67.60	1230975	3906	1085	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	1342	100
07/01/2011 06:00	67.64	1235438	4650	1292	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	1109	0
07/01/2011 07:00	67.68	1239902	3813	1059	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	1134	0
07/01/2011 08:00	67.71	1243250	3902	1084	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	1167	0
07/01/2011 09:00	67.75	1247714	4023	1117	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	864	0

9 DAM INFLOW AND FLOOD RELEASE DETAILS (continued)

Date/time	Lake level	Storage volume	Net inflow (outflow deducted)		Hydro	Gate settings					Gate discharges					Total outflow	Total inflow	Total inflow minus Somerset outflow
						1	2	3	4	5	1	2	3	4	5			
	m AHD	ML	ML	m^3/s	m^3/s	m	m	m	m	m	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s
07/01/2011 10:00	**67.78**	**1251110**	**2930**	**814**	**50**	**0.0**	**0.0**	**0.0**	**0.0**	**0.0**	**0**	**0**	**0**	**0**	**0**	**0**	**1648**	**389**
07/01/2011 11:00	67.81	1254506	5754	1598	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	2225	970
07/01/2011 12:00	67.88	1262429	7829	2175	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	1778	528
07/01/2011 13:00	67.94	1269221	6222	1728	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	1472	11
07/01/2011 14:00	67.99	1274881	5118	1422	50	0.0	0.0	0.0	0.0	0.0	0	0	0	0	0	0	1139	0
07/01/2011 15:00	68.03	1279457	3920	1089	13	0.0	0.0	0.5	0.0	0.0	0	0	51	0	0	51	995	0
07/01/2011 16:00	68.06	1282901	3350	930	13	0.0	0.0	1.0	0.0	0.0	0	0	103	0	0	103	1020	0
07/01/2011 17:00	68.09	1286345	3253	904	13	0.0	0.0	1.5	0.0	0.0	0	0	154	0	0	154	1523	124
07/01/2011 18:00	68.12	1289789	4879	1355	13	0.0	0.0	2.0	0.0	0.0	0	0	205	0	0	205	1360	0
07/01/2011 19:00	68.17	1295530	4114	1143	13	0.0	0.0	2.5	0.0	0.0	0	0	255	0	0	255	958	0
07/01/2011 20:00	68.19	1297826	2486	691	13	0.0	0.0	3.0	0.0	0.0	0	0	303	0	0	303	1514	173
07/01/2011 21:00	68.22	1301270	4312	1198	13	0.0	0.0	3.5	0.0	0.0	0	0	351	0	0	351	1300	0
07/01/2011 22:00	68.26	1305878	3371	936	13	0.0	0.5	**3.5**	**0.0**	**0.0**	**0**	**52**	**351**	**0**	**0**	**403**	**1387**	**85**
07/01/2011 23:00	68.28	1308206	3496	971	13	0.0	0.5	**3.5**	**0.5**	**0.0**	**0**	**52**	**352**	**52**	**0**	**456**	**1519**	**234**
08/01/2011 00:00	68.32	1312862	3783	1051	13	0.0	1.0	**3.5**	**0.5**	**0.0**	**0**	**104**	**352**	**52**	**0**	**509**	**818**	**0**
08/01/2011 01:00	68.34	1315190	1067	296	13	0.0	1.0	**3.5**	**1.0**	**0.0**	**0**	**104**	**353**	**104**	**0**	**561**	**1841**	**593**
08/01/2011 02:00	68.35	1316354	4559	1266	13	0.5	1.0	**3.5**	**1.0**	**0.0**	**52**	**104**	**353**	**104**	**0**	**614**	**1624**	**393**
08/01/2011 03:00	68.41	1323339	3589	997	13	0.5	1.0	3.5	1.0	0.5	52	105	354	105	52	667	1246	36
08/01/2011 04:00	68.41	1323339	2037	566	13	0.5	1.5	3.5	1.0	0.5	52	156	354	105	52	719	1622	428
08/01/2011 05:00	**68.45**	**1327995**	**3201**	**889**	**13**	0.5	1.5	3.5	1.5	0.5	52	157	354	157	52	773	**1135**	**0**
08/01/2011 06:00	**68.46**	**1329159**	**1258**	**350**	**13**	1.0	1.5	3.5	1.5	0.5	105	157	355	157	52	825	**1867**	**709**
08/01/2011 07:00	**68.48**	**1331487**	**3701**	**1028**	**13**	1.0	1.5	3.5	1.5	1.0	105	157	355	157	105	879	**2144**	**1003**
08/01/2011 08:00	68.52	1336176	4509	1253	13	1.0	1.5	4.0	1.5	1.0	105	157	402	157	105	927	1515	393
08/01/2011 09:00	68.55	1339718	2069	575	13	1.0	2.0	4.0	1.5	1.0	105	209	403	157	105	980	1649	543
08/01/2011 10:00	68.56	1340899	2361	656	13	1.0	2.0	4.0	2.0	1.0	105	209	403	209	105	1031	1755	665

9 DAM INFLOW AND FLOOD RELEASE DETAILS (continued)

Date/time	Lake level	Storage volume	Net inflow (outflow deducted)		Hydro	Gate settings					Gate discharges					Total outflow	Total inflow	Total inflow minus Somerset outflow
						1	2	3	4	5	1	2	3	4	5			
	m AHD	ML	ML	m^3/s	m^3/s	m	m	m	m	m	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s
08/01/2011 11:00	68.59	1344441	2558	711	13	1.5	2.0	4.0	2.0	1.0	158	209	404	209	105	1085	1399	109
08/01/2011 12:00	68.60	1345622	1082	301	13	1.5	2.0	4.0	2.0	1.5	158	209	404	209	158	1138	1260	0
08/01/2011 13:00	68.61	1346802	394	109	13	1.5	2.5	4.0	2.0	1.5	158	260	404	209	158	1189	1530	279
08/01/2011 14:00	68.61	1346802	1181	328	13	1.5	2.5	4.0	2.5	1.5	158	260	404	260	158	1239	1799	574
08/01/2011 15:00	68.63	1349164	1968	547	13	1.5	2.5	4.0	2.5	1.5	158	260	404	260	158	1240	1581	157
08/01/2011 16:00	68.64	1350345	1181	328	13	1.5	2.5	4.0	2.5	1.5	158	260	405	260	158	1241	1418	12
08/01/2011 17:00	68.65	1351525	590	164	13	1.5	2.5	4.0	2.5	1.5	158	260	405	260	158	1242	1227	0
08/01/2011 18:00	68.65	1351525	-98	-27	13	1.5	2.5	4.0	2.5	1.5	158	260	405	260	158	1242	1255	0
08/01/2011 19:00	68.65	1351525	0	0	13	1.5	2.5	4.0	2.5	1.5	158	260	405	260	158	1242	1255	0
08/01/2011 20:00	68.65	1351525	0	0	13	1.5	2.5	4.0	2.5	1.5	158	260	405	260	158	1242	1255	0
08/01/2011 21:00	**68.65**	**1351525**	**0**	**0**	**13**	**1.5**	**2.5**	**4.0**	**2.5**	**1.5**	**158**	**260**	**405**	**260**	**158**	**1242**	**1282**	**0**
08/01/2011 22:00	68.65	1351525	98	27	13	1.5	2.5	4.0	2.5	1.5	158	260	405	260	158	1242	1091	0
08/01/2011 23:00	68.65	1351525	-590	-164	13	1.5	2.5	4.0	2.5	1.5	158	260	405	260	158	1242	899	0
09/01/2011 00:00	68.64	1350345	-1279	-355	13	1.5	2.5	4.0	2.5	1.5	158	260	405	260	158	1241	926	0
09/01/2011 01:00	68.63	1349164	-1181	-328	13	1.5	2.5	4.0	2.5	1.5	158	260	404	260	158	1240	925	0
09/01/2011 02:00	68.62	1347983	-1181	-328	13	1.5	2.5	4.5	2.5	1.5	158	260	450	260	158	1286	943	0
09/01/2011 03:00	68.61	1346802	-1279	-355	13	1.5	2.5	4.5	2.5	1.5	158	260	450	260	158	1285	1189	0
09/01/2011 04:00	68.60	1345622	-394	-109	13	1.5	2.5	4.5	2.5	1.5	158	260	450	260	158	1285	**970**	0
09/01/2011 05:00	68.60	1345622	-1181	-328	13	2.0	2.5	4.5	2.5	1.5	209	260	450	260	158	1336	802	**0**
09/01/2011 06:00	**68.58**	**1343260**	**-1968**	**-547**	**13**	**2.0**	**2.5**	**4.5**	**2.5**	**1.5**	**209**	**259**	**449**	**259**	**158**	**1335**	**1047**	**0**
09/01/2011 07:00	**68.57**	**1342080**	**-1082**	**-301**	**13**	**2.0**	**2.5**	**4.5**	**2.5**	**1.5**	**209**	**259**	**449**	**259**	**158**	**1334**	**1046**	**0**
09/01/2011 08:00	**68.56**	**1340899**	**-1082**	**-301**	**13**	**2.0**	**2.5**	**4.5**	**2.5**	**1.5**	**209**	**259**	**449**	**259**	**157**	**1334**	**773**	**0**
09/01/2011 09:00	68.55	1339718	-2066	-574	13	2.0	2.5	4.5	2.5	1.5	209	259	449	259	157	1333	1182	0
09/01/2011 10:00	68.53	1337357	-590	-164	13	2.0	2.5	4.5	2.5	1.5	209	259	448	259	157	1332	1536	310
09/01/2011 11:00	68.54	1338538	689	191	13	2.0	2.5	4.5	2.5	1.5	209	259	448	259	157	1332	1646	438

9 DAM INFLOW AND FLOOD RELEASE DETAILS (continued)

Date/time	Lake level	Storage volume	Net inflow (outflow deducted)		Hydro	Gate settings					Gate discharges					Total outflow	Total inflow	Total inflow minus Somerset outflow
						1	2	3	4	5	1	2	3	4	5			
	m AHD	ML	ML	m^3/s	m^3/s	m	m	m	m	m	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s
09/01/2011 12:00	68.54	1338538	1082	301	13	2.0	2.5	4.5	2.5	2.0	209	259	448	259	209	1384	2080	891
09/01/2011 13:00	68.56	1340899	2460	683	13	2.0	2.5	4.5	2.5	2.0	209	259	449	259	209	1385	2054	882
09/01/2011 14:00	68.58	1343260	2361	656	13	2.0	2.5	4.5	2.5	2.0	209	259	449	259	209	1386	3448	2292
09/01/2011 15:00	68.61	1346802	7377	2049	13	2.0	2.5	4.5	2.5	2.0	209	260	450	260	209	1388	4136	2996
09/01/2011 16:00	68.70	1357429	9846	2735	13	2.0	2.5	4.5	2.5	2.0	210	261	452	261	210	1394	3946	2821
09/01/2011 17:00	68.77	1365725	9139	2539	13	2.0	2.5	4.5	2.5	2.0	211	262	453	262	211	1398	4733	3624
09/01/2011 18:00	**68.86**	**1376494**	**11959**	**3322**	**13**	**2.0**	**2.5**	**4.5**	**2.5**	**2.0**	**212**	**263**	**455**	**263**	**212**	1404	5454	4362
09/01/2011 19:00	68.97	1389656	14533	4037	13	2.0	2.5	4.5	2.5	2.0	213	264	458	264	213	1411	5848	4768
09/01/2011 20:00	69.10	1405370	15925	4424	13	2.0	2.5	4.5	2.5	2.0	214	265	461	265	214	1419	7338	6276
09/01/2011 21:00	69.24	1422345	21263	5906	13	2.0	2.5	4.5	2.5	2.0	215	267	464	267	215	1428	7659	6610
09/01/2011 22:00	69.44	1446897	22385	6218	13	2.0	2.5	4.5	2.5	2.0	217	269	468	269	217	1440	7646	6611
09/01/2011 23:00	69.60	1466712	22294	6193	13	2.0	2.5	4.5	2.5	2.0	218	271	471	271	218	1450	7935	6913
10/01/2011 00:00	69.80	1491685	23298	6472	13	2.0	2.5	4.5	2.5	2.0	220	273	475	273	220	1462	7936	6925
10/01/2011 01:00	69.97	1513125	23260	6461	13	2.0	2.5	4.5	2.5	2.0	222	275	479	275	222	1473	8449	7451
10/01/2011 02:00	70.17	1538617	25068	6963	13	2.5	2.5	4.5	2.5	2.0	277	277	483	277	223	1539	8732	7746
10/01/2011 03:00	70.36	1563055	25850	7181	13	2.5	2.5	4.5	2.5	2.5	280	280	487	280	280	1605	9133	8159
10/01/2011 04:00	70.57	1590316	27054	7515	13	2.5	3.0	4.5	2.5	2.5	282	336	491	282	282	1672	8759	7797
10/01/2011 05:00	70.77	1616520	25465	7074	13	2.5	3.0	4.5	3.0	2.5	284	338	495	338	284	1740	8933	7980
10/01/2011 06:00	70.96	1641685	25847	7180	13	2.5	3.5	4.5	3.0	2.5	286	395	499	341	286	1806	9312	8372
10/01/2011 07:00	71.16	1668426	26972	7492	13	2.5	3.5	4.5	3.5	2.5	288	398	503	398	288	1875	9351	8418
10/01/2011 08:00	71.36	1695406	26868	7463	13	3.0	3.5	4.5	3.5	2.5	346	401	507	401	290	1944	10095	9174
10/01/2011 09:00	71.56	1722624	29297	8138	13	3.0	3.5	4.5	3.5	3.0	349	404	511	404	349	2015	9731	8820
10/01/2011 10:00	71.78	1752854	27732	7703	13	3.0	3.5	4.5	3.5	3.0	351	407	515	407	351	2031	7267	6363
10/01/2011 11:00	71.95	1776448	18801	5222	13	3.0	3.5	4.5	3.5	3.0	353	409	518	409	353	2044	8059	7165
10/01/2011 12:00	72.07	1793215	21609	6002	13	3.0	3.5	4.5	3.5	3.0	355	411	521	411	355	2053	9026	8139

9 DAM INFLOW AND FLOOD RELEASE DETAILS (continued)

Date/time	Lake level	Storage volume	Net inflow (outflow deducted)		Hydro	Gate settings					Gate discharges					Total outflow	Total inflow	Total inflow minus Somerset outflow
						1	2	3	4	5	1	2	3	4	5			
	m AHD	ML	ML	m³/s	m³/s	m	m	m	m	m	m³/s	m³/s	m³/s	m³/s	m³/s	m³/s	m³/s	m³/s
10/01/2011 13:00	72.26	1819906	25055	6960	13	3.0	3.5	4.5	3.5	3.0	357	414	524	414	357	2067	7384	6504
10/01/2011 14:00	72.41	1841210	19096	5304	13	3.0	3.5	4.5	3.5	3.0	359	416	527	416	359	2077	7856	6983
10/01/2011 15:00	72.54	1859739	20755	5765	13	3.0	3.5	4.5	3.5	3.0	361	418	529	418	361	2087	8411	7544
10/01/2011 16:00	72.70	1882728	22719	6311	13	3.0	4.0	4.5	3.5	3.0	363	477	532	420	363	2155	6568	5708
10/01/2011 17:00	72.84	1902994	15842	4401	13	3.0	4.0	5.0	4.0	3.0	364	479	590	479	364	2277	5116	4262
10/01/2011 18:00	72.92	1914623	10174	2826	13	3.5	4.0	5.0	4.0	3.5	423	480	592	480	423	2399	5286	4437
10/01/2011 19:00	72.99	1924798	10347	2874	13	3.5	4.5	5.0	4.5	3.5	424	538	593	538	424	2517	4946	4102
10/01/2011 20:00	73.06	1935072	8697	2416	13	4.5	4.5	5.0	4.5	4.0	539	539	595	539	483	2695	4920	4081
10/01/2011 21:00	73.11	1942421	7963	2212	13	4.5	4.5	5.0	4.5	4.0	540	540	596	540	484	2699	5026	4189
10/01/2011 22:00	73.17	1951241	8328	2313	13	4.5	4.5	5.0	4.5	4.0	541	541	597	541	484	2705	4488	3656
10/01/2011 23:00	73.22	1958590	6372	1770	13	4.5	4.5	5.0	4.5	4.0	542	542	598	542	485	2709	4574	3745
11/01/2011 00:00	**73.26**	**1964486**	**6666**	**1852**	**13**	**4.5**	**4.5**	**5.0**	**4.5**	**4.0**	**543**	**543**	**599**	**543**	**486**	**2713**	**4654**	**3827**
11/01/2011 01:00	**73.31**	**1971917**	**6940**	**1928**	**13**	**4.5**	**4.5**	**5.0**	4.5	4.0	544	544	600	544	487	2717	4175	3349
11/01/2011 02:00	73.35	1977862	5202	1445	13	4.5	4.5	5.0	4.5	4.0	544	544	601	544	487	2721	3594	2769
11/01/2011 03:00	73.38	1982321	3096	860	13	4.5	4.5	5.0	4.5	4.0	545	545	601	545	488	2724	4388	3564
11/01/2011 04:00	73.40	1985294	5944	1651	13	4.5	4.5	5.0	4.5	4.0	545	545	602	545	488	2726	4974	4151
11/01/2011 05:00	73.46	1994211	8046	2235	13	4.5	4.5	5.0	4.5	4.0	546	546	603	546	489	2731	5866	5043
11/01/2011 06:00	**73.51**	**2001658**	**11238**	**3122**	**13**	**4.5**	**4.5**	**5.0**	**4.5**	**4.0**	**547**	**547**	**604**	**547**	**490**	**2736**	**6817**	**5995**
11/01/2011 07:00	**73.61**	**2016681**	**14644**	**4068**	**13**	**4.5**	**4.5**	**5.0**	4.5	4.0	549	549	606	549	492	2745	6802	5981
11/01/2011 08:00	73.70	2030202	14560	4044	13	4.5	4.5	5.0	4.5	4.0	551	551	608	551	493	2753	8060	7240
11/01/2011 09:00	**73.81**	**2046825**	**19060**	**5294**	**0**	**4.5**	**5.0**	**5.5**	**5.0**	**4.5**	**553**	**610**	**666**	**610**	**553**	**2991**	**9165**	**8346**
11/01/2011 10:00	**73.95**	**2068085**	**22223**	**6173**	**0**	**5.5**	**5.5**	**5.5**	**5.5**	**5.5**	**669**	**669**	**669**	**669**	**669**	**3347**	**10376**	**9558**
11/01/2011 11:00	**74.10**	**2091030**	**25305**	**7029**	**0**	**5.5**	**6.0**	**6.0**	**6.0**	**5.5**	**673**	**729**	**729**	**729**	**673**	**3533**	**9606**	**8789**
11/01/2011 12:00	74.27	2117163	21862	6073	0	6.0	6.0	6.0	6.0	6.0	733	733	733	733	733	3667	10120	9508
11/01/2011 13:00	74.39	2135795	23231	6453	0	7.0	7.0	7.0	7.0	7.0	850	850	850	850	850	4250	11561	10950

9 DAM INFLOW AND FLOOD RELEASE DETAILS (continued)

Date/time	Lake level	Storage volume	Net inflow (outflow deducted)		Hydro	Gate settings					Gate discharges					Total outflow	Total inflow	Total inflow minus Somerset outflow
						1	2	3	4	5	1	2	3	4	5			
	m AHD	ML	ML	m³/s	m³/s	m	m	m	m	m	m³/s	m³/s	m³/s	m³/s	m³/s	m³/s	m³/s	m³/s
11/01/2011 14:00	74.57	2163861	26320	7311	0	7.5	7.5	7.5	7.5	7.5	912	912	912	912	912	4562	9739	9128
11/01/2011 15:00	74.71	2185835	18638	5177	0	8.5	8.5	8.5	8.5	8.5	1033	1033	1033	1033	1033	5167	9055	8444
11/01/2011 16:00	74.81	2201636	13999	3889	0	9.5	9.5	9.5	9.5	9.5	1157	1157	1157	1157	1157	5786	8947	8337
11/01/2011 17:00	74.89	2214333	11380	3161	0	10.5	10.5	10.5	10.5	10.5	1286	1286	1286	1286	1286	6432	8196	7586
11/01/2011 18:00	74.95	2223855	6348	1763	0	11.0	11.0	11.0	11.0	11.0	1355	1355	1355	1355	1355	6774	7141	6532
11/01/2011 19:00	74.97	2227030	1323	367	0	12.0	12.0	12.0	12.0	12.0	1493	1493	1493	1493	1493	7464	6876	6267
11/01/2011 20:00	74.97	2227030	-2116	-588	0	12.0	12.0	12.0	12.0	12.0	1493	1493	1493	1493	1493	7464	7060	6451
11/01/2011 21:00	74.95	2223855	-1455	-404	0	12.0	12.0	12.0	12.0	12.0	1492	1492	1492	1492	1492	7458	6797	6189
11/01/2011 22:00	74.95	2223855	-2381	-661	0	11.5	11.5	11.5	11.5	11.5	1422	1422	1422	1422	1422	7111	6229	5622
11/01/2011 23:00	74.92	2219094	-3174	-882	0	11.5	11.5	11.5	11.5	11.5	1421	1421	1421	1421	1421	7103	5964	5357
12/01/2011 00:00	74.91	2217507	-4100	-1139	0	10.0	10.0	10.0	10.0	10.0	1224	1224	1224	1224	1224	6118	5052	4648
12/01/2011 01:00	74.87	2211158	-3836	-1065	0	10.0	10.0	10.0	10.0	10.0	1222	1222	1222	1222	1222	6109	4750	4346
12/01/2011 02:00	74.86	2209571	-4894	-1359	0	9.0	9.0	9.0	9.0	9.0	1098	1098	1098	1098	1098	5492	4096	3692
12/01/2011 03:00	74.81	2201636	-5026	-1396	0	9.0	9.0	9.0	9.0	9.0	1097	1097	1097	1097	1097	5483	4638	4234
12/01/2011 04:00	74.80	2200049	-3042	-845	0	8.0	8.0	8.0	8.0	8.0	978	978	978	978	978	4888	4190	3787
12/01/2011 05:00	74.77	2195287	-2513	-698	0	7.0	7.0	7.0	7.0	7.0	861	861	861	861	861	4304	4083	3882
12/01/2011 06:00	74.77	2195287	-794	-220	0	6.0	6.0	6.0	6.0	6.0	745	745	745	745	745	3727	3984	3783
12/01/2011 07:00	74.76	2193700	926	257	0	5.0	5.0	5.0	5.0	5.0	629	629	629	629	629	3143	3694	3493
12/01/2011 08:00	74.78	2196874	1984	551	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2547	2473	2272
12/01/2011 09:00	74.76	2196874	-265	-73	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2547	2510	2441
12/01/2011 10:00	74.78	2196874	-132	-37	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2547	2804	2735
12/01/2011 11:00	74.78	2196874	926	257	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2547	2730	2662
12/01/2011 12:00	74.79	2198461	661	184	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2547	3025	2956
12/01/2011 13:00	74.79	2198461	1719	478	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2547	3098	3030
12/01/2011 14:00	74.81	2201636	1984	551	0	3.5	4.0	5.0	4.0	3.5	449	510	630	510	449	2549	2145	2076

9 DAM INFLOW AND FLOOD RELEASE DETAILS (continued)

Date/time	Lake level	Storage volume	Net inflow (outflow deducted)		Hydro	Gate settings					Gate discharges					Total outflow	Total inflow	Total inflow minus Somerset outflow
						1	2	3	4	5	1	2	3	4	5			
	m AHD	ML	ML	m^3/s	m^3/s	m	m	m	m	m	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s	m^3/s
12/01/2011 15:00	74.81	2201636	-1455	-404	0	3.5	4.0	5.0	4.0	3.5	449	510	630	510	449	2549	2880	2811
12/01/2011 16:00	74.80	2200049	1190	331	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2548	2511	2443
12/01/2011 17:00	74.82	2203223	-132	-37	0	3.5	4.0	5.0	4.0	3.5	449	510	630	510	449	2550	2476	2408
12/01/2011 18:00	74.80	2200049	-265	-73	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2548	3136	3067
12/01/2011 19:00	74.82	2203223	2116	588	0	3.5	4.0	5.0	4.0	3.5	449	510	630	510	449	2550	2513	2444
12/01/2011 20:00	74.82	2203223	-132	-37	0	3.5	4.0	5.0	4.0	3.5	449	510	630	510	449	2550	2329	2261
12/01/2011 21:00	74.82	2203223	-794	-220	0	3.5	4.0	5.0	4.0	3.5	449	510	630	510	449	2550	2072	2003
12/01/2011 22:00	74.81	2201636	-1719	-478	0	3.5	4.0	5.0	4.0	3.5	449	510	630	510	449	2549	2108	2039
12/01/2011 23:00	74.80	2200049	-1587	-441	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2548	2107	2039
13/01/2011 00:00	74.79	2198461	-1587	-441	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2547	2143	2075
13/01/2011 01:00	74.78	2196874	-1455	-404	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2547	1848	1780
13/01/2011 02:00	74.77	2195287	-2514	-698	0	3.5	4.0	5.0	4.0	3.5	449	510	629	510	449	2546	1887	1818
13/01/2011 03:00	74.75	2192113	-2373	-659	0	3.5	4.0	5.0	4.0	3.5	449	509	628	509	449	2544	1891	1823
13/01/2011 04:00	74.74	2190543	-2351	-653	0	3.5	4.0	5.0	4.0	3.5	448	509	628	509	448	2544	1890	1821
13/01/2011 05:00	74.72	2187404	-2354	-654	0	3.5	4.0	5.0	4.0	3.5	448	509	628	509	448	2542	1888	1819
13/01/2011 06:00	74.71	2185835	-2354	-654	0	3.5	4.0	5.0	4.0	3.5	448	509	628	509	448	2541	1887	1819
13/01/2011 07:00	74.69	2182696	-2354	-654	0	3.5	4.0	5.0	4.0	3.5	448	508	627	508	448	2540	1922	1853
13/01/2011 08:00	74.68	2181126	-2224	-618	0	3.5	4.0	5.0	4.0	3.5	448	508	627	508	448	2539	1631	1562
13/01/2011 09:00	74.66	2177987	-3270	-908	0	3.5	4.0	5.0	4.0	3.5	447	508	627	508	447	2537	1629	1560
13/01/2011 10:00	74.64	2174848	-3270	-908	0	3.5	4.0	5.0	4.0	3.5	447	508	626	508	447	2536	1918	1850
13/01/2011 11:00	74.62	2171709	-2224	-618	0	3.5	4.0	5.0	4.0	3.5	447	507	626	507	447	2534	1917	1848
13/01/2011 12:00	74.61	2170139	-2224	-618	0	3.5	4.0	5.0	4.0	3.5	447	507	626	507	447	2534	1589	1520
13/01/2011 13:00	74.59	2167000	-3401	-945	0	3.5	4.5	5.0	4.0	3.5	446	567	625	507	446	2592	1938	1869
13/01/2011 14:00	74.57	2163861	-2354	-654	0	3.5	4.5	5.0	4.5	3.5	446	566	625	566	446	2650	2359	2290
13/01/2011 15:00	74.56	2162291	-1046	-291	0	4.0	4.5	5.0	4.0	3.5	506	566	625	506	446	2650	1451	1382

Attachment 9

Transcript of Proceedings

Issued subject to correction upon revision.

THE HONOURABLE JUSTICE C HOLMES, Commissioner

MR JAMES O'SULLIVAN AC, Deputy Commissioner
MR PHILLIP CUMMINS, Deputy Commissioner

MR P CALLAGHAN SC, Counsel Assisting
MS E WILSON, Counsel Assisting

IN THE MATTER OF THE COMMISSIONS OF INQUIRY ACT 1950

COMMISSIONS OF INQUIRY ORDER (No. 1) 2011

QUEENSLAND FLOODS COMMISSION OF INQUIRY

BRISBANE

..DATE 12/04/2011

..DAY 3

release later in the event, I think, is somewhat misleading. If we have a look at the numbers in terms of flood volumes that occurred over the period from Thursday through to midnight on the Sunday, the 9th, there was something like - I will just find it - 560,000 megalitres of inflow and we had released approximately 230,000 megalitres of water in that timeframe. So, effectively we had actually around about 340,000 megalitres of water in storage during that period and that equates to a lake level of around EL68.6, which is just above the W1, W2 threshold level. So, effectively we'd only utilised some 22 per cent of the total flood storage capacity available to us.

So, the flood mitigation function of Wivenhoe Dam was alive and well and doing its job?-- It was, indeed, working in accordance with the strategies, otherwise you would have to ignore the strategies in W1 and not store that water.

Thank you. Next at paragraph 58, just below it in your fourth statement, it is asserted by Mr O'Brien that, "In the flood report, Seqwater has relied upon an undocumented rainfall event twice the size of any of the actual rainfall events to support the dam level readings that were used as a basis for the maximum releases late on Tuesday the 10th." Would you care to explain what occurred in relation to that period of time and the rises in the lake level?-- Well, the - I would certainly reject the assertion that we were trying to justify the manually read readings at the time. The analysis that we did was actually post-event and all we were simply trying to do was to ascertain what quantum of rainfall would have had to have fallen in that vicinity to actually cause the actual rate of rise. As we have mentioned previously, there were no actual rainfall gauges in that immediate vicinity to verify, but there were stations located at Mt Glorious, the dam - the headwater itself lowered in Savages Crossing which did actually record very intense rainfalls with average recurrence intervals in exceedance of one in 2,000.

How large is the lake surface?-- The lake surface is some 80 kilometres long and I just can't recall the actual surface area itself, but it's very substantial.

Did you have reason to conclude that there was significant rainfall on the surface of the lake itself?-- Yes, we did but-----

During this particular period Mr O'Brien's talking about?-- Yes, based on the rate of rise from around about 5 a.m. on the Tuesday morning through to about 2 p.m. in the afternoon.

Right. So if you haven't got gauges on the lake, what do you do in order to work out whether there's been rainfall on the lake itself?-- Well, in this instance, we actually utilised reverse routing calculations to determine what the inflow would have to be and it basically had abandoned the use of our hydrologic models which are rainfall based. So, the operational decisions were actually taken based on actual lake levels during that period.

Yes. This is what you referred to earlier in answer to Counsel Assisting?-- Yes.

So, you have got a rising lake level, number 1?-- Yes.

You know your lake level. You have got surrounding gauges, but they - but the run-off and so on calculations don't explain the rising lake level?-- That's correct, yes, the modelling just didn't replicate the actual rate of rise.

So, when you did your - what did you call it, reverse routing?-- Yes.

When you did that form of calculation or modelling, what happened?-- Well, we were able to determine what the estimated inflow was during that timeframe and in accordance with Strategy W4, we were trying to equalise the releases out of the dam to arrest the rate of rise in the storage.

Yes. So, did you conclude as a result of those calculations that there must have been significant rainfall on the dam itself?-- That was our conclusion, there was significant rainfall that didn't actually fall in any of our gauges.

See, the implication in the press and so on was that you in some way, with your three flood engineers, invented some kind of phenomenon in order to self-justify your management of the dam at that point. What do you say to that suggestion?-- Yeah, I certainly reject the suggestion that was the intent of the modelling. All we were trying to do was demonstrate the magnitude of the intensity of the rainfall that must have occurred to cause the rapid rate of rise.

Thank you. If I can go to the next one, which is above paragraph 62, again in your fourth statement, Mr O'Brien makes this assertion, "For reasons that are not apparent, Seqwater did not use the available capacity of the flood storage system. This could be because the declared capacity is truly unavailable due to operational concerns, due to changes to the assets, or Seqwater deliberately or unconsciously chose not to use the available capacity." What do you say to that assertion?-- Well, I refer earlier to the discussion had with Mr Callaghan before, that - regarding the inclusion of the auxiliary spillway. Certainly the flood mitigation capacity of the dam, in my view, has not been altered for the application of strategies W1 to W3, because the auxiliary spillways do not impact on lake levels below EL74.

Yes?-- Additionally, the operational concerns with respect to the conjunctive use of the dams - I will try to explain what we do is actually use what's called the operating target line to actually equalise the level of - the risk within both dams, so that we maximise the flood mitigation capacity out of the entire system and not just one dam.

Thank you?-- So, we utilised that approach in this event.

Attachment 10

INSURANCE COUNCIL OF AUSTRALIA

FLOODING IN THE BRISBANE RIVER CATCHMENT

JANUARY 2011

VOLUME 5

FLOODING IN SOMERSET REGIONAL COUNCIL LGA

ICA HYDROLOGY PANEL

20 FEBRUARY 2011

Water Matters International

wrm water+environment

WorleyParsons resources & energy

SUMMARY OF FINDINGS

Over the period 9 to 13 January 2011 (Sunday to Thursday), severe flooding occurred in many areas of the Brisbane River catchment, including the Somerset Regional Council (RC) local government area (LGA). An earlier report provides an overview description of the nature and causes of flooding that occurred across the Brisbane River catchment (ICA, 2011b), including the Somerset RC LGA. This report presents further details of flooding in Somerset RC LGA, and in particular the townships of Esk, Kilcoy, Fernvale and Lowood. This report should be read in conjunction with the overview report.

Over the period 9-13 January, the following daily rainfall behaviour (daily rainfalls to 0900 hours on the indicated day) was recorded across the Somerset RC LGA township areas:

- Rainfall in the 24 hours to 0900 hours on 9 January was not significant in the Somerset RC LGA, except in the Kilcoy area, where rainfalls of 25 mm to 75 mm were recorded.
- Rainfall across the entire Somerset RC LGA was heavy over the next 24 hours (to 0900 hours on 10 January). Rainfall in the Somerset Dam catchment, and the Kilcoy area was particularly heavy (200–300 mm). It appears that the heaviest rain during this period fell between 1300 and 2000 hours on 9 January and between 0400 and 0800 hours on 10 January.
- Heavy rain continued to fall across the entire Somerset RC LGA for a further 24 hours (to 0900 hours on 11 January). However, during this period rainfall in the catchments draining the Esk area (100-170 mm), and Fernvale and Lowood areas (100-250 mm) was generally heavier when compared to rainfall in the catchments draining the Kilcoy area (40-130 mm). It appears that the heaviest rain during this period fell between 1000 and 1300 hours on 10 January and between 0400 and 0600 hours on 11 January.
- Rainfall was again quite heavy (100-250 mm) in the next 24 hours (to 0900 hours on 12 January) in the Fernvale and Lowood areas. Rainfall in the Esk and Kilcoy areas was considerably less during this period (generally less than 100 mm). Most of the heavy rain fell up to about 1500 hours on 11 January. There was no significant rainfall after that time.
- Rainfall after 0900 hours on 12 January was not significant across the entire Somerset RC LGA.

In the Esk area there were three generally distinct and significant rainfall periods between 9 January and 13 January 2011: the first period was from around 1000 hours to around 2100 hours on Sunday 9 January; the second period from around 0700 hours to around 1200 hours on Monday 10 January; and the third period from around 2100 hours on Monday 10 January to around 1500 hours on Tuesday 11 January. The second period delivered the heaviest rainfalls in local catchments draining the Esk town. The severity of the rainfall varied considerably across the Esk area and generally increased with storm duration. The rainfall severity at Redbank Creek Alert, to the west of Esk was most severe for 1 and 2 hour durations (with ARI's of 90-Years and greater than 100-Years respectively). These rainfalls, which occurred between 1100 hours and 1300 hours on Monday 10 January, caused significant flooding in Esk.

In the Kilcoy Area also there were three generally distinct and significant rainfall periods between 9 January and 13 January 2011: the first period was from around 0400 hours to around 2400 hours on Sunday 9 January; the second period from around 0200 hours to around 1400 hours on Monday 10 January; and the third period from around 0000 hours to around 1800 hours on Tuesday 11 January. The first period delivered the heaviest rainfalls in local catchments draining the Kilcoy town. The severity of the rainfall varied considerably across the

Kilcoy area and generally increased with storm duration. The rainfall severity at Kilcoy town was most severe for periods longer than 6 hours. For durations less than 1-hour the ARI's were generally less than 1-Year.

In the Fernvale and Lowood Areas there was only one significant rainfall period between 9 January and 13 January 2011, and that was from around 0400 hours to around 1400 hours on Tuesday 11 January. The severity of the rainfall was relatively consistent across the Fernvale and Lowood areas. The rainfall severity increased with storm duration, with storm durations from 3 to 72 hours having the highest severities and ARI's greater than 100 years. At Savages Crossing the severity was greater than 100-Year ARI for all durations equal to or greater than 1 hour.

Three distinct flooding episodes occurred in Somerset RC LGA on different days over the period Sunday to Thursday 9-13 January 2011.

- At Kilcoy flooding occurred during the evening and night of Sunday 9 January. This was a flash flood event which occurred within 1-2 hours of the most intense rainfall period. However, flooding was relatively minor and affected only the eastern, western and southern extremities of the town.
- At Esk flooding occurred during the afternoon of Monday 10 January. This was also a flash flood event which occurred within a few hours of the most intense rainfall period. Flooding at Esk was major and inundated the centre of the town. It also appears to have caught many locals off guard. This was the same rainfall event that caused devastating floods along the upper reaches of Lockyer Creek and in Toowoomba on Monday afternoon.
- At Fernvale and Lowood flooding occurred over the morning, afternoon and evening of Tuesday 11 January and Wednesday 12 January. Tuesday morning flooding was due to flash flood events in local creeks. The major event on 11-12 January was from the Brisbane River, Lockyer Creek and local tributaries of the Brisbane River due to the dam release flood from Wivenhoe Dam.

Intense rainfall occurred across the Somerset RC LGA before and during the subsequent waterway flooding. At Esk, short duration (less than 1-hour) rainfall severities varied between less than 1-Year ARI and 6-Year ARI. At Fernvale and Lowood, the severity of short duration rainfall was more significant (generally varying between 2-Year and 20-Year ARI, except at Savage Crossing where 1-hour duration rainfall had an ARI greater than 100 years). Overland flow inundation is generally associated with intense rainfalls of short duration. Therefore, it is expected that at some locations in Esk, Fernvale and Lowood, overland flow inundation would have occurred, either before waterway flooding occurred or during waterway flooding (if rains were still occurring). The severities of short-term rainfall events over Kilcoy were generally very low (less than 1-Year ARI), and it is considered unlikely that overland flow inundation occurred in Kilcoy.

Releases from Wivenhoe Dam caused a floodwave to move down the Brisbane River. As this floodwave moved downstream, backwater flooding occurred along the lower reaches of Lockyer Creek, Ferny Gully through Fernvale and the unnamed tributary through Lowood. Flood behaviour in the lower reaches of Lockyer Creek was complicated by 'normal' floods associated with surface runoff from upstream catchment areas attempting to flow into the Brisbane River whilst backwater flood flows from the Brisbane River were moving upstream. The interaction of these two flood events will have increased water levels along the lower reaches of Lockyer Creek.

Although this report does not quantify the relative contributions of dam release floodwaters and floodwaters from Lockyer Creek to flows in the Brisbane River or along the lower reaches of

Lockyer Creek, it is concluded that the dam release flood from Wivenhoe Dam was the principal cause of flooding in Fernvale and Lowood.

Factors that affected and exacerbated the nature of flooding in the Somerset RC LGA townships over the period 9-13 January 2011 include:

- Intense rainfalls that occurred over township catchments.
- 'Wet' catchments that maximise the volume of surface runoff and resulted in its immediate generation.
- Significant releases from the Wivenhoe Dam made over the period 11-12 January.

8.3.3 Fernvale and Lowood

Figure 8.6 shows the variation in discharges in the Brisbane River at Savages Crossing. Discharge data are not available for Lowood Pump Station Alert. Discharge data are not presented for Rifle Range Road, Lyons Bridge Alert and O'Reilly's Weir Alert in the Lockyer Creek because either data are not available or because discharge estimates at these stations were affected by backwater flooding from the Brisbane River.

From Figure 8.6, the following aspects of the Brisbane River discharge behaviour at the Savages Crossing station are noted:

- From about 1500 hours on Sunday 9 January, discharges at Savages Crossing steadily increased from 1,300 to 3,000 m³/s as gates at the dam were opened to accommodate the first of the major inflow floods (see ICA, 2011b). Around 0700 hours on Tuesday 11 January, discharges at Savages Crossing rose dramatically in response to high releases from the dam to accommodate the second major inflow flood (see ICA, 2011b).
- The peak discharge at Savages Crossing was some 6,900 m³/s and occurred at 0130 hours on Wednesday 12 January. It is recalled that the peak release from the dam at this time is inferred to be some 7,450 m³/s. The attenuation of peak discharge between the Dam and Savages Crossing is due to storage-routing effects as the water travels down the Brisbane River.
- After about 1300 hours on Thursday 13 March, the Dam was operated to maintain a more-or-less constant discharge at Savages Crossing of some 2,500 m³/s.

The principal cause of flooding along the Brisbane River downstream of Wivenhoe Dam, including at Fernvale and Lowood, was releases from the dam, especially over the period 0600 hours (and perhaps as early as 0300 hours) on Tuesday 11 January until around 0300 hours on Wednesday 12 January, i.e. a 'dam release flood' according to the terminology of this report. Releases from the dam caused waterflow flooding in Fernvale and Lowood from the Brisbane River and backwater flooding in Fernvale via Ferny Gully and in Lowood via Lockyer Creek and an unnamed tributary. Lockyer Creek was still delivering (or attempting to deliver) floodwaters to the Brisbane River when backwater flooding occurred along this waterway.

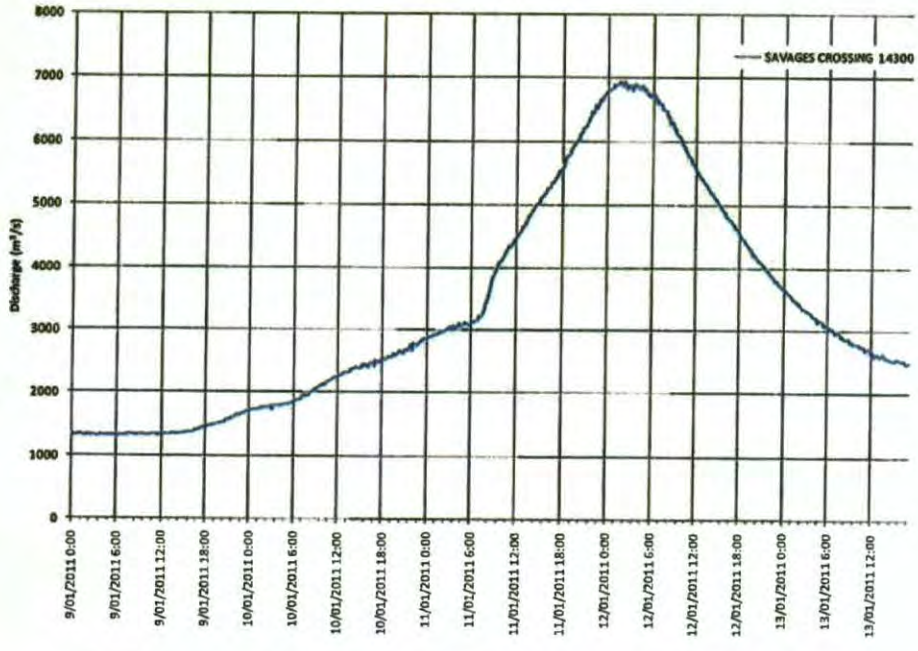


Figure 8.6 Brisbane River Discharge Hydrograph at Savages Crossing

Figures 8.7 and 8.8 show the flooding behaviour at Fernvale and Lowood. Brisbane River flooding in Fernvale and Lowood commenced around 1600-1700 hours on Tuesday 11 January and continued well into Wednesday 12 January. Prior to flooding from the Brisbane River, parts of Fernvale and Lowood also experienced flash flooding from local creeks (Ferny Gully in Fernvale and an unnamed tributary in Lowood) on Tuesday 11 January morning between about 0730 hours and 1100 hours.

Exhibit 31

[redacted]

From: [redacted]
Sent: Monday, 10 October 2011 7:20 PM
To: [redacted]@fos.org.au
Subject: FOS Matter: 243069 – Cameron – RACQI Ref: HH01248661

Importance: High

Dear [redacted]

We have reviewed the Applicant's supplementary submissions attached to your letter of 4 October 2011. Those submissions contain substantial further material which has not previously been provided to the Member. Unfortunately, having dealt with many of these matters, it is my considered view that it will not be possible for RACQI to provide its response by 12 October 2011.

The Applicant's original FOS dispute was lodged on 19 May 2011. RACQI received a formal request to respond to the dispute on 27 May 2011. RACQI's submissions in reply were provided on 16 June 2011. The Applicant's latest submission is dated 30 September 2011 and was received by RACQI on 10 October 2011. The latest submission attaches a report titled "Analysis of Home Insurance Product Disclosure Statements" and various other new evidence which, it seems reasonable to infer, has taken the Applicant some months to obtain. No explanation has been offered for why the aforementioned report in particular was not included in the Applicant's original submissions.

Further, it appears that more than 3 months have been allowed for the Applicant to consider RACQI's submissions and respond.

As well, as FOS is aware, RACQI has been dealing with numerous detailed requests from the Queensland Floods Commission of Inquiry. Having to do so is necessarily having an impact on RACQI's ability to respond to other demands. RACQI is also presently involved in the public hearings of the Queensland Floods Commission of Inquiry which will be proceeding through October 2011.

The Terms of Reference contemplate that the parties (both parties) are to be given "a reasonable opportunity to make submissions". Given the time allowed to the Applicant, and RACQI's view that it cannot provide the response submissions in the time you have indicated, RACQI is concerned that it is not being afforded that reasonable opportunity; and that for FOS to proceed further in those circumstances might lead to the whole process miscarrying.

In the circumstances, we ask that the deadline for the Member's response to the Applicant's further submissions be extended by a month.

I look forward to your early reply.

Kind regards,

[redacted]
Customer Dispute Resolution Manager
RACQ Insurance Limited

PO Box 3004 Logan City QLD 4114
2649 Logan Rd, Eight Mile Plains
P[redacted] | [redacted] | [redacted]
Email: [redacted]@racqi.com.au | Web: www.racqinsurance.com.au

Exhibit 32

[redacted]

From: [redacted]@FOS.org.au]
Sent: Wednesday, 12 October 2011 9:14 AM
To: [redacted]
Subject: RE: FOS Matter: 243069 - Cameron - RACQI Ref: HH01248661

[redacted]

Following our discussion this morning I will look forward to receiving your response by 25 October 2011.

Regards

[redacted] | Case Manager
Financial Ombudsman Service Limited
Level 12, 31 Queen Street, Melbourne, Victoria 3000
[redacted] |
1300 78 08 08 | [redacted]

From: [redacted]@racqi.com.au]
Sent: Monday, 10 October 2011 8:20 PM
To: [redacted]
Subject: FOS Matter: 243069 - Cameron - RACQI Ref: HH01248661
Importance: High

Dear [redacted]

We have reviewed the Applicant's supplementary submissions attached to your letter of 4 October 2011. Those submissions contain substantial further material which has not previously been provided to the Member. Unfortunately, having dealt with many of these matters, it is my considered view that it will not be possible for RACQI to provide its response by 12 October 2011.

The Applicant's original FOS dispute was lodged on 19 May 2011. RACQI received a formal request to respond to the dispute on 27 May 2011. RACQI's submissions in reply were provided on 16 June 2011. The Applicant's latest submission is dated 30 September 2011 and was received by RACQI on 10 October 2011. The latest submission attaches a report titled "Analysis of Home Insurance Product Disclosure Statements" and various other new evidence which, it seems reasonable to infer, has taken the Applicant some months to obtain. No explanation has been offered for why the aforementioned report in particular was not included in the Applicant's original submissions.

Further, it appears that more than 3 months have been allowed for the Applicant to consider RACQI's submissions and respond.

As well, as FOS is aware, RACQI has been dealing with numerous detailed requests from the Queensland Floods Commission of Inquiry. Having to do so is necessarily having an impact on RACQI's ability to respond to other demands. RACQI is also presently involved in the public hearings of the Queensland Floods Commission of Inquiry which will be proceeding through October 2011.

The Terms of Reference contemplate that the parties (both parties) are to be given "a reasonable opportunity to make submissions". Given the time allowed to the Applicant, and RACQI's view that it cannot provide the response submissions in the time you have indicated, RACQI is concerned that it is not being afforded that reasonable opportunity; and that for FOS to proceed further in those circumstances might lead to the whole process miscarrying.

In the circumstances, we ask that the deadline for the Member's response to the Applicant's further submissions be extended by a month.

I look forward to your early reply.

Kind regards,

[redacted]

Customer Dispute Resolution Manager
RACQ Insurance Limited

PO Box 3004 Logan City QLD 4114
2649 Logan Rd, Eight Mile Plains
[redacted] | [redacted] | [redacted]
Email: [redacted]@racqi.com.au | Web: www.racqinsurance.com.au

This communication has been sent on behalf of RACQ Insurance Limited [RACQI]. The information contained in this communication may be privileged and confidential. If you are not the intended recipient, any use, disclosure or copying of this communication is expressly prohibited.
If you have received this communication in error, please delete it immediately. RACQI and its associated entities do not warrant or represent that this communication [including any enclosed files] is free from electronic viruses, faults or defects.

IMPORTANT
The contents of this email (including any attachments) are confidential and may contain privileged information. Any unauthorised use of the contents is expressly prohibited. If you have received this email in error, please notify us immediately by Telephone: 1300 78 08 08 (local call) or by email and then destroy the email and any attachments or documents. Our privacy policy is available on our website.

Exhibit 33

CAMERON Telephone Call Transcript of 12/01/11 RACQ Ref 1

Time:	13:04 to 13:12
Date:	12 January 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (CR) Leslie Cameron (LC) [redacted] (RACQI claims services) (TD)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

CR	Thank you for calling RACQ. This is [redacted]
LC	Hey ah [redacted] Look I don't know if I'm ringing too soon or whatever but our car and house is um under about two metres of water.
CR	Oh gosh okay.
LC	Totally.
CR	So, are you, are you wanting to put in a claim.
LC	Well yeah I suppose. You have to have a look eh and...
CR	Yeah exactly.
LC	Yes.
CR	Okay do you have a policy number available there at all?
LC	Um no. I've got nothing. Only my membership number.
CR	Ah that would be brilliant. What was your membership card number?
LC	Okay. Just a second.
CR	Yeah you're right.
LC	Ah okay. [redacted]
CR	Yep.
LC	[redacted]
CR	Yep.
LC	[redacted]
CR	Beautiful. Okay and what was your full name?
LC	Leslie Harold Cameron.
CR	And Leslie I'll just grab your date of birth and residential address please.

LC [redacted]

CR Yep.

LC Uh [redacted] Mill Street, Goodna.

CR Beautiful. Okay now Leslie I just want to double check we've got the correct um contact numbers. I've got [redacted]

LC Correct.

CR And a landline I've got [redacted]

LC Correct.

CR Beautiful. Okay. Bear with me one moment while I just bring up your policy there for you.

LC No that's alright. That's cool.

CR Okay. Now Leslie was the policy under your name?

LC Yes.

CR Okay just bear with me because I've just got nothing coming up that's all. Um sorry I'm just looking you up. Cameron. Okay bear with me for one moment. Okay. [redacted] Okay. Okay so it's coming up. I do apologise for that. Now is it both your car and your contents?

LC Yes.

CR Building contents sorry. Okay I'll just bring one up and...

LC Okay uh.

CR You poor thing. Are you alright though?

LC Yeah I'm alright.

CR It must be pretty. Like I haven't, I've only just had my back yard flood, that's all I've had at the moment so but...

LC Everybody's safe that's the main thing.

CR That's exactly right. Yeah. Okay so what I'm going to do for you um Leslie is put you through to our claims services. First of all um I'll put you through to building and, like for our home claims and um they'll be able to help you out. Now when did your actual house go under?

LC Uh yesterday.

CR Yesterday? Okay. So they'll ask you all the questions that they need to know and um they'll be able to help you out okay and then just let them know that you're wanting to make a claim for your car as well.

LC Correct. Now can I ask you about the, I've got the home and house.

CR That's correct yeah.

LC Yeah that's alright.

CR Okay so I'll just put you through now to the house okay?

LC No worries. Thank you.

CR No problem Leslie.

[On hold: Would you like to listen to our privacy message? For yes press 1, for no press 2].

LC No.

TD Welcome to claims services. This is [redacted] Could I start with your claim or your policy number please?

CR Hey [redacted] it's [redacted] from GRC how are you today?

TD Good thanks how are you?

CR I'm alright thank you. Um I've got a policy number for you. It's for a gentleman that's wanting to make a claim for it happened yesterday.

TD Yep.

CR Um his policy number if you're ready.

TD Yep.

CR Is [redacted]

TD Yep.

CR [redacted]

TD Yep.

CR [redacted]

TD Thank you. Okay. So you've got the insured on the line fully id'ed?

CR I do. Now he also has a car insurance with us as well and he's wanting to make a claim so if you could um help him out with that, like put him through to someone after you do this one for him?

TD Yeah yeah that's fine.

CR Beautiful I'll put him through now for you.

TD Thank you.

CR Bye.

TD Bye bye.

[redacted] in Teleclaims. How are you?

LC Oh pretty good considering.

TD So you'd like to lodge a new claim today?

LC A new one? Yep.

TD. Yeah? Okay. Sorry it was for the home and contents first and then we were gonna lodge a motor claim as well. Is that correct?

LC Yeah.

TD Okay so we'll start with home and contents if that's okay.

LC Yep.

TD Um when the incident occurred, what it yesterday?

LC Uh yesterday.

TD And do you know the approximate time yesterday?

LC Oh.

Cameron Telephone Call Transcript 12/01/11 RACQ Ref 2

Time:	1.11 to 1.23
Date:	12 January 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (TD) [redacted] (RACQI) (CR) Leslie Cameron (LC) Unidentified Person (UP)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

TD	Welcome to Claims Services, this is [redacted] could I start with your claim or your policy number, please?
CR	Hi [redacted] it's [redacted] from GRC. How are you today?
TD	Good thanks. How are you?
CR	I'm all right, thank you. I've got a policy number for you. It's for a gentleman that's wanting to make a claim for what happened yesterday.
TD	Yes.
CR	The policy number, if you're ready?
TD	Yes.
CR	Is [redacted]
TD	Yes.
CR	[redacted]
TD	Yes.
CR	[redacted]
TD	Thank you. Okay. So you've got the insured on the line, fully ID'd?
CR	I do. Now, he also has car insurance with us as well and he is wanting to make a claim. So if you could help him out with that - like put him through to someone after you do this one for him?
TD	Yes, yes, that's fine.
CR	Beautiful. I'll put him through now for you.
TD	Thank you.
CR	Bye.

TD Bye bye.

TD [redacted] in Teleclaims, how are you?

LC Pretty good, considering.

TD So you'd like to lodge a new claim today?

LC A new one? Yes.

TD Yes, okay. So it was for the home and contents first and then we're going to lodge a motor claim as well, is that correct?

LC Yes.

TD Okay. So we'll start with the home and contents, if that's okay?

LC Yes.

TD When did the incident occur? Was it yesterday?

LC Yesterday.

TD And do you know the approximate time yesterday?

LC We were taken out - yesterday afternoon.

TD Would you say around 3 or 4 or ---

LC I honestly don't know. I went down there this morning. The whole street was under water. So the exact time, I don't know.

TD No, that's okay. That's fine. Okay. So we'll just go through the claim process. I just need to ask you some questions ---

LC Yes.

TD ---in relation to the incident and then at the end I can provide you with the claim number.

LC No worries.

TD So, I'll just need to read you a brief declaration, if you can just answer yes or no please.

LC Yes.

TD So do you declare that the details you're about to provide me with are true and correct and not misrepresented in any way?

LC Yes.

TD Thank you. Please be aware that your claim may be reduced or declined if it is discovered that any of the details are untrue, incorrect or misrepresented. And have you or anyone else on the policy been convicted of criminal offences in the last five years?

LC No.

TD Thank you. Okay. And what has exactly has happened? Have you just returned to the property to find that it's completely underwater?

LC Well, I couldn't return because the whole street is flooded.

TD You couldn't even get back to the property?

LC No.

TD Okay. So you were told to evacuate?

LC Yes.

TD And then when you've come back, you, you, you've returned and you can't even get into your street?

LC We can't into the street at the moment.

TD Okay. And safe where you are?

LC I'm at a friend's place.

TD Okay. I won't be a moment. I'll just type in these details.

LC Yes, no worries.

TD Okay, sorry. Is it okay if I grab the address and contact number of where you're staying, please?

LC Yes. Phone number [redacted]

TD Yes.

LC [redacted]

TD Thank you. And the address, please?

LC [redacted]

TD Thank you. Okay. So all of - was it pretty much your whole home and contents are gone? Were you able to salvage anything, ake anything with you at all?

LC Only our clothes and the kids.

TD But - yes. Everything else would be gone?

LC Yes.

TD Okay.

LC We didn't have – you know.

TD I won't be too much longer, sorry.

LC No. No. That's cool.

TD I'm just updating the last of the details.

LC It's more important that I just let you know that —

TD Of course, yes.

LC —and then we can start it.

TD Yes, yes, of course. I've marked it as urgent as well and I've made a note of where you are. I'll update the contact number in your actual details as well. Did you have a mobile that you'd like to add to your contact details?

LC My wife's mobile number.

TD Yes.

LC That'll do.

TD Is her mobile still [redacted]

LC Yes.

TD Okay, thank you. I'll give you your claim number now. I have lodged the claim for you.

LC Yes.

TD If you do have any updates or if you have any enquiries ---

LC I'll get in touch with you.

TD Sorry?

LC I'll get in touch with you.

TD Yes, yes, definitely.

LC Yes, no worries, mate.

TD It's [redacted]

LC [redacted]

TD

LC

TD

LC

TD

LC [redacted]Okay.

TD Now, the claim has been referred to our loss adjuster. They'll contact you to arrange obviously a date and time to view the damage once it is, once they're able to get in there, obviously.

LC Obviously, yes.

TD I've marked the file as urgent and the loss adjuster will contact you kind of straight away just to ensure that you're okay and discuss some things with you.

LC Yes, no worries.

TD Once the claim has been ---

LC Now, can I -if I'm not available, my wife will ---

TD Yes, yes. That's fine.

LC I'm just letting you know.

TD Yes, yes.

LC Her name is Lois.

TD That's fine. I've popped both numbers in there as the best contacts.

LC Right.

TD And I'll make a note as well on the actual claim that you are staying with friends, and the loss adjuster will contact you on either of the numbers that you have provided.

LC Yes.

TD So if the claim is accepted, you'd have an excess amount of $300.

LC Yes.

TD And you'd be advised to pay that too as the claim progresses.

LC Yes.

TD You also need to be aware that once your claim has been accepted, your no claim discount will be affected. It will be affected by 7% of the premium at time of renewal, and if you didn't

make a claim within the next 12 months, it returns back to normal. And I'll give you our direct contact number for the claims department if you have any questions.

LC Yes. Okay.

TD [redacted]

LC

TD

LC

TD

LC

TD That's it. Now, we're available on that number seven days a week as well and we don't close here until 9.00pm. So if you have any questions at all, just let us know.

LC No worries. Okay. I'll wait till I hear from you. Cool.

TD Okay. Is there anything else I could do for you at this stage?

LC Yes, car insurance.

TD You'd like to lodge the vehicle and a policy too?

LC Yes.

TD A vehicle claim. Okay. And it was damaged in the same —

LC Same place. Parked in the driveway.

TD In your home driveway. Yes. Okay. I won't be a moment. I'll just update these details and jump into the —

LC Yes.

TD Okay. And this one was for the Mitsubishi star wagon?

LC Yes.

TD Registration is [redacted]

LC Correct.

TD Thank you. Okay. And it was just parked at the home address?

LC Correct.

TD And the water has obviously just damaged it whilst it was stationary and unattended?

LC Yes.

TD Has it pushed the vehicle and end-sided the vehicle down the road or —

LC No, it couldn't.

TD And the vehicle is still submerged?

LC Beg your pardon?

TD Is the vehicle still submerged in the water?

LC Well, as far as I know, yes.

TD Okay. And there was no existing damage to the vehicle prior to this?

LC No.

TD Thank you.

LC Not as far as I know, no.

TD No worries. Okay. And is the vehicle used for business use or do you have an Australian business number at all?

LC No, it's personal - private.

TD Thank you. So I'll give you your claim number for this one as well.

LC Okay.

TD Now, you can use this claim number as a reference as well if you call us back with any enquiries. It's [redacted]

LC [redacted]

TD

LC

TD

LC

TD

LC

TD

LC

TD

LC

TD Yes.

LC Yes, that's all right. I'm sorry.

TD That's okay. Okay.

LC I've got a hearing problem.

TD No, you're all right.

LC I couldn't hear the numbers there.

TD So your excess amount is $500 and that would either be payable to your repairer when your repairs are completed or it would be deducted from the claims settlement amount.

LC Yes.

TD And you're rating 1 won't be affected due to this claim, and based upon the information that you've given to me today, your claim has been accepted. However, RACQ Insurance does have the right to revise that decision if any further information becomes available.

LC Yes, cool.

TD And you've got our direct contact number, so as soon as you do have any details about the vehicle – if it is, kind of - if the water - the water drains away and you are able to see the vehicle and people are, you know, allowed back into your street and things like that, if you can give us a call —

LC I will.

TD —so we can have an assessor view the vehicle.

LC Yes.

TD And then - yes, obviously, we would go from there.

LC No worries, mate.

TD Is there anything else I could do for you? Anything in relation to the home and contents? Anything you need at all?

LC No. Everything's gone. I'm still alive.

TD Yes.

LC I've got my wife. My kids are alive. No, I'm pretty good.

TD That's definitely the main thing.

LC Okay.

TD All right, you take care.

LC No worries. Yes, no worries.

TD Okay, thank you.

LC Thank you.

TD Bye bye.

CAMERON Telephone Call Transcript of 13/01/11 RACQ Ref 3

Time:	20:32 to 20:34
Date:	13 January 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (RD) Leslie Cameron (LHC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

RD	Welcome to Claims Services. This is [redacted] Could I start with a policy, registration or a claim number, please?
LC	Yes, [redacted]
RD	Your name, please?
LC	Leslie Harold Cameron.
RD	Your date of birth, please, Leslie?
LC	[redacted]
RD	And that was the [redacted] was it?
LC	The [redacted]
RD	And your address there, please?
LC	[redacted]- where I'm staying at the moment?
RD	No, no [redacted] keep going.
LC	Mill Street, Goodna.
RD	Thank you. Just the address where the policy's posted to. So how can I help you with your enquiry?
LC	Look I've got the claim in, right, but the thing – well, I'm a bit worried about if I'm covered or not.
RD	Okay. So told to evacuate. So your home was flooded?
LC	Flooded completely.
RD	Okay, so —
LC	Six foot under.
RD	Okay, so I'm just having a look at your policy details.
LC	Yes.
RD	Okay. So the operator that lodged the claim for you, did she explain to you your policy does not cover provide for floods, but does provide cover for flash flood and storm water runoff up to 50% of the sum insured or $25,000, whichever is higher? Flash flood and stormwater runoff is defined as a sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or storm water runoff.

LC No, she didn't say anything about this.

RD Okay. So we are lodging claims for all our customers who have advised us that they have been affected by recent floods and we are arranging for a loss adjuster to inspect your loss and report back to us, okay?

LC Yes. About the house?

RD That's right.

LC And our contents?

RD That's right.

LC So we've got to wait to find out if we're covered?

RD That's right. So somebody will contact you from the loss adjusting department and they will arrange a date and time to view the damage, okay? So that may need to wait —

LC You can't tell me if I'm covered?

RD No. We need the loss adjuster's report. So they'll view the damages. So they may need to wait for the water to recede to actually do that.

LC Okay.

RD But you will be contacted, okay?

LC Okay.

RD Now, you look after yourself.

LC No worries.

RD Thank you.

LC Thank you.

RD Bye bye.

LC Bye.

LCB10096653 4110903v1

CAMERON Telephone Call Transcript of 15/01/11 RACQ Ref 4

Time:	10:43 to 10:47
Date:	15 January 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (EH) Leslie Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

EH	Welcome to Claims Services. This is [redacted]
LC	How you going, [redacted]
EH	Good.
LC	Look, I'm just - I'm just informing yous our place is accessible for the insurance people.
EH	Okay. Have you lodged a claim already?
LC	Yes.
EH	What was the claim number?
LC	Yes, just a second. Where is it? Yes, it's [redacted]
EH	Yep.
LC	[redacted]
EH	Thank you. And what was your name?
LC	Leslie Harold Cameron.
EH	Thank you. And just your address and date of birth, please?
LC	[redacted] Mill Street, Goodna. [redacted]
EH	Thanks for that. So the water's all receded now?
LC	Yes, it's accessible.
EH	Okay. That's good. Well, let me just have a look. So have you heard anything from the loss adjuster yet?
LC	Who?
EH	From an assessor, McLarens Young?
LC	No.
EH	No. Okay. So one of our loss adjusters will be in contact—
LC	Yep.
EH	—and they will arrange a day and a time to come and view the damage.

LC Yes. I'm just letting you know. That's cool.

EH Yes. That's great, thank you.

LC Now, can you put me through to car insurance?

EH Yes, I can - is it about a claim or?

LC Yes.

EH Yes. I can help you with that, as well.

LC Well, as I say, it's ready to be accessed.

EH Yes. Okay, so the car is as well?

LC Yes.

EH What's - do you know the motor - the car claim number?

LC [redacted]

EH Yes.

LC [redacted]

EH Thank you. Okay, great. So we'll arrange for the car to be towed as well.

LC Yes.

EH Now, I just want to check - I've got your mobile here as [redacted]

LC Yes. Yes, that's correct. Now, we're cleaning out - we've take photos of as much as we can, right?

EH Yes.

LC And, you know, I don't know what we have to do. The [UI] at the house at the moment.

EH Yes. So you can throw things away, that's fine. Anything that's been - you know, you don't want to keep stuff smelling. So yes, take photos of what's been damaged and throw things away, and then an assessor will come out and have a look at your photos and at the house, obviously, itself, as well.

LC Yes. No worries.

EH So you can, you know, do whatever you can to clean up, and, you know, you can go through it —

LC Yes, I just - I'm numbed at the moment.

EH Yes, I bet. So today's your first day?

LC Yes, I'm trying - what's important is get the insurance and make sure we keep some – that he's got e record of it.

EH Yes, yes.

LC Now, look - I know – now, are we covered? That's the thing, for floods and that?

EH For the car, yes, absolutely. For the house, it's not something that – look, it's an optional cover on the policy, which you haven't got on your policy. So we're still lodging every claim for consideration. We're going to get the assessor out and they they'll make a determination from there.

LC So, it's not a guarantee?

EH No, unfortunately.

LC Okay. Yes. No worries.

EH I wish I had better news for you.

LC Well, all right. No, that's cool. Okay. Thank you.

EH Anything else – okay.

LC Yes, bye.

EH Bye.

CAMERON Telephone Call Transcript of 18/01/11 RACQ Ref 5

Time:	7:24 to 7:38
Date:	18 January 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (GGH) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible -- = interrupted speech, or speech peters out

GG	Welcome to Claims Services, you're speaking with [redacted] Can I start with a policy or claim number, please?
LC	Look, I have two claim numbers down here. Can I give you one to start with and find out if that's my household one ---
GG	Yes, sure.
LC	---because I've got a vehicle one and a household, and I don't know what my husband's done.
GG	That's okay. The household one starts with HH.
LC	Okay, then, this is it: [redacted]
GG	Yes.
LC	[redacted] I think it is.
GG	Thank you. And what was your name?
LC	It's – well, the policy's under Leslie Harold Cameron.
GG	But what's your name?
LC	Sorry, Lois Cameron.
GG	And just your address and date of birth, please, Lois?
LC	The house address?
GG	Sorry?
LC	Are you there?
GG	Yes.
LC	Is the house - the house that's got washed away? That address?
GG	Your address that we've got down here. What would your address be?
LC	That's the one. Okay, [redacted] Mill, M-i-l-l, Street, Goodna.
GG	And just your date of birth, please, Lois?
LC	[redacted]

GG Excellent. I've got the claim here in front of me. How can I help you today?

LC Well, I read the paper last night and I don't - I know you don't believe half of what you read in the paper, but freaking shit, you're scaring the shit out of me and I want to know whether we're covered or not.

GG For - with regards to this?

LC What was that?

GG With regards to the incident that's happened?

LC Yes.

GG Yes. Okay. Well, your policy doesn't cover you for flood, however it does cover you for flash flood and stormwater runoff, okay?

LC Now, what's the difference? I need to know, because —

GG Yes, yes. Okay.

LC —I'm sitting here —

GG Yes. Flash flood is water that's fallen within 24 hours of the actual flood flush – sorry, flash flood or stormwater runoff occurring. So as long as the water's fallen within 24 hours, okay?

LC How do you find out?

GG We have appointed hydrologists to find out, okay? So we'll arrange —

LC How —

GG Sorry?

LC How long does that take?

GG We don't know at this stage. We are endeavouring to get it done as quickly as possible to let everyone know, and that's why we've arranged for a loss adjuster to inspect your loss, and then they'll get back to us with their report, and then we just await for the hydrologist's report before we let you know.

LC What'll we do with our house now?

GG Sorry?

LC What do we do with our house at the moment?

GG At the moment? Are you able to return and start living in your home?

LC I can't. Not with the asbestos. They're all bubbling and my roof is falling in.

GG Okay. So what we'd need to do then is just wait for the loss adjustor —

LC I have nothing.

GG We've just got to wait for the loss adjuster to go out there at this stage to do their inspection on the property, and then they'll report back to us and let us know.

LC My husband has gone down there today to take the ceilings down because I have insulation in my roof and still all dripping water.

GG Mmm. Yes, so you need to dry the home out. That's understandable. That's okay. Now, did you take photos before you did any sort of cleanup?

LC I've got photos here. I took photos of all my electrical stuff. I tried to get [inaudible], but I had so many strangers coming into my house, I don't know what I'm doing.

GG That's okay. It's okay. So we've got the information here. We just need to wait for a loss adjuster to attend now, okay? Now, what will happen is they will give you a call to arrange a date and a time. They won't just show up, okay? They will arrange - they'll come out, do the inspection, they will send the report back to us and we'll do the review of the report, and once we've looked at the report we will let you know.

LC I can't even - we have to get somebody to take our walls down because it's asbestos. We can't [UI] our house, so I don't know what I'm doing.

GG That's okay. With asbestos, yes, you can't do it yourself. You need to get a specialised person to do that. Okay. Now, have they been water damaged?

LC Yes, the whole house was six foot under the water.

GG Yes. I'm saying, the water's actually soaked into the asbestos walls, though?

LC Yes, it's bubbling.

GG Okay. Yes. So what you need to do then is look at getting a specialist out there to have a look at that to make sure it's all secure, okay, and remove the water damaged portion, just to make sure nobody gets sick, okay? Now - so we do, unfortunately, at this stage, need that report first before we can confirm that for you, just to confirm whether it is flash flood or flood.

LC And how long is that going take?

GG We don't know at this stage.

LC I know there's other people besides me, but I'm just - you know, I'm starting [UI] and I've got nothing. I walked out of my house with the clothes on my back.

GG Yes.

LC I had no warning that it was coming.

GG So - yes. Well, we at this stage, we don't know how long it's going to take. We are endeavouring to get it done as quickly as possible, as we know it's affecting a lot of people. So they are – they will let you know. They are prioritising the claims at the moment with regards to the areas to get people seen to the quickest that have been - had the worst effect on them. So hopefully it shouldn't be too much longer for you for them to contact you and arrange for them to come out.

LC Yes, because, you know, I've got to find accommodation. I've got to do something. You know, I'm just sitting here doing nothing.

GG I know it is frustrating with just sitting there not being able to do anything. It's just at this stage, we do need to get that loss adjuster out and have a look at the loss first, okay?

LC I mean, are we allowed to get somebody to come and take our walls down or not?

GG You can have someone come out and do it up to the waterline, okay? So if it has been water affected, you can do it up to the waterline.

LC Okay. The waterline is six foot over my house.

GG Okay. If that's the stage – yes, okay. If the water has affected the whole wall panels as such, and if they are bubbling and it's asbestos and it's for safety reasons, you do need to take it down, definitely get someone out there to do that, because we don't want anybody getting sick, especially yourself, so —

LC [UI]

GG Sorry, what was that?

LC So you're saying that we're allowed to do that?

GG Yes, definitely.

LC I don't want to do anything that's going to [UI] my insurance, kind of thing.

GG Yes, that's okay. So, I mean, all calls are recorded and I will be leaving a note here of what I've advised you. So you can rest assured that that won't have any effect, okay? So you can do it if the whole panels are damaged. You need to get a specialist out there though, because it is asbestos though.

LC You know, I mean, I've got windows – I've got a window that's got a crack in it and part of the window's gone now.

GG Okay. So you can look at removing those panels and getting that cleaned up, if you need to do so with regards to the broken glass, as well, okay, because we don't want anyone getting hurt. That's the main

thing at this stage. I mean, with regards to starting the actual repairs, as such, we would need to get the loss adjuster out first.

LC Okay, then.

GG Okay. So we will try and get someone out there as quickly as possible for you, okay?

LC Mmm. All right, thanks.

GG No worries. Did you want to enquire about the motor vehicle claim as well or —

LC No. They've already rung. They've already rung me. They're coming to take the vehicle away and everything.

GG Okay. Okay. Excellent. So that's starting to progress for you, okay.

LC Yes. It's just hard, because I'm stuck out at somebody's house. I don't have transport, I don't have anything. I have nothing —

GG Mmm.

LC —and I can't do anything.

GG Yes.

LC You know, and when you're forced to live with strangers – I mean, don't get me wrong, they're lovely people and they told me I can stay. You know, I've got to clean my life up and I've got to do something and I can't. And for me to do nothing and not knowing anything is not being in charge of my life.

GG Mmm.

LC You know, and this flood is not going to take my life away. And I've got other people like you guys who are still in control. I don't want them, I want to be in control myself. [UI] I used to be able to go to work. I need to be able – because while I'm sitting here doing nothing, I'm not getting —

GG Okay, I can appreciate that. You want your control back in your life, and I understand that. It must be absolutely awful not to have control over what's affecting you at the moment, and, at this stage, I can't physically do anything to progress that for you. We just need to wait for the loss adjuster to get out there. I can appreciate that it is quite a difficult time for you and I can only imagine how hard it must be waiting in someone else's home. So I really - you know, I can't - I can appreciate it. I can't understand it myself. I can only imagine what that would be like. So we will endeavour to get someone out there as quickly as possible for you to try and get it done as quickly as possible and give you those answers you require.

LC Okay. Can I just ask: car insurance, I would like to ring them because I need to be able to try and sort out what I'm going to do for transport, because —

GG Sure, sure. I can help you with that.

LC All right.

GG Yes, what was that claim number?

LC [redacted]

GG Mmm.

LC [redacted]

GG Yes.

LC [redacted]

GG Yes.

LC [redacted]

GG Excellent. Okay. No worries. So I've got the details here for you now. I'm just having a look at the claim for you. Okay, and I'm just looking at your policy details just to see what we can sort of offer you. Yes. So at this stage, we have arranged for the assessment to be conducted once the vehicle is towed to vehicles at Acacia Ridge, okay?

LC Yes.

GG Usually, once it's been towed there, it will become a quite - a lot quicker process for you, okay?

LC I mean, the bloke from there, he rang me yesterday and he said "Can we come in at night time and take it?" and I went, "Well, no, you can't, because the road is blocked off at night."

GG Mmm.

LC You know, they've closed the roads off because of looters, and I can understand that.

GG Yes, yes.

LC Not that there's anything to loot, because they've been on the footpath and cleaned it all up. The only thing they'd have now is the stench.

GG Mmm.

LC And I said fine, you know, and he said, "Well, we'll be out whenever we can". Now, I have no idea when they're coming to pick it up. They've rung me to tell me they're going to pick it up and that they'll ring me either this week or next week, you know?

GG Okay. Yes. Yes.

LC That's what I mean. In the meantime, I'm stuck with no car, no nothing.

GG Mmm. Yes.

LC I can't go back to my job because I have no way of getting there, because where I live - where I'm staying, it means I've got to catch buses down to my local shopping centre and then I've got to catch a bus up to where I work. In the meantime - it's not you guys, but what annoys me most is that Westside Buses have taken away some bus routes, and yes, we are entitled for these flexi travel or whatever you call this shit, dollar taxis, but because my job is away from the area that's in the flexi-cab, I can't get a cab.

GG Yes, yes.

LC Because for me to catch a cab from here to work, if my work was on the other side of the road, type thing, you know —

GG Yes.

LC —I could get a flexi cab. If my work was in Goodna, I could get a flexicab for a dollar from here to work, no problem.

GG Yes.

LC But because my work comes into Camira and not Goodna, Camira's not covered by the flexicab, which means it costs me 15 bucks to go to work.

GG Yes, yes, which is quite a lot of money every time you're doing that to go to work.

LC Yes.

GG You work a couple of hours just to get there and back, don't you?

LC That's right. I mean, I work in the afternoons, right? And for me, it means I've got to catch a cab from work to home at 6 o'clock at night because there are no buses up this way —

GG Mmm. Yes.

LC —you know? And because I don't have the car. And I need to be able to get to work to earn wages, because we can't survive without money. Life still goes on. We have still got to pay for everything, you know?

GG Yes. Yes, I can understand that, yeah. With regards to the vehicle being towed, we have sent through the authority to Harvey's Towing, okay? Now, they will arrange for the tow of the vehicle, okay?

LC Yes, that's what they said. When they can get here, you know, maybe this week, maybe next week. Yes, when we're - when we're coming out.

GG Yes, yes.

LC You know?

GG Unfortunately, because there is so many people that need to have their vehicles towed, as well, it's just, unfortunately, every one waiting to get done. Once it does get done and it has been towed to Pickles at Acacia Ridge, it usually is quite a quick process from there, okay? So rest assured that once it has been towed, it will be processed pretty quickly, okay?

LC Okay. Can I just ask, with this insurance, are we entitled to a hire car? The last time that we had our car stolen and the police found it, they wrote it off. You guys gave us a car for two weeks —

GG Mmm. Yes.

LC —because I had no transport for work or nothing.

GG Mmm. The reason why you were entitled to a hire vehicle then is because it was a theft claim, and under any theft claim you are entitled to a hire vehicle for a maximum of fourteen days. Unfortunately, though with regards to your policy, you don't have the hire vehicle option. So in this instance, we wouldn't be able to offer you that hire vehicle. We can, however, offer you a discounted rate through Hertz. However, that would cost you extra money, of course.

LC Okay then. All right then, thanks for that.

GG Okay. So I'm sorry I couldn't help you further. I will link the two claims together as well, so if you ever need to call up and discuss either one of the claims, you only need to quote the one claim number, okay?

LC Thanks for that.

GG No worries. Good luck.

LC Thanks a lot. Bye.

GG Thanks so much for your call, Lois.

Cameron Telephone Call Transcript 21/01/11 RACQ Ref 6

Time:	11.07 to 11.17
Date:	21 January 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (JM) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

LC Hello?

JM Hello, it's [redacted] from RACQ Insurance again. Is it Lois?

LC Yes.

JM Good. I'm glad I've got the right number there. Believe it or not, I've just got off the phone to them. I was holding that long, believe it or not, with MYI Freemans. Now, I've actually begged for them to give me a time-frame. They said they can't give me a time-frame at this stage, but what they have been able to tell me, it will definitely be early next week. What I can do - the only other thing I can suggest to do is I can give you their number. Like, I've done - like I said, I've done everything in my power to get them to give me an estimate and they just said—

LC Okay. What's the number?

JM Yes, sure. It's 36 – sorry, no. It's not. It's 3867 —

LC Yes. Yes.

JM —46 —

LC Mmm.

JM —00.

LC And that's RACQ, isn't it?

JM No, it's MYI Freemans. That's the loss adjusters that are looking after —

LC MYI —

JM Yes. Freemans.

LC Yes.

JM They're looking after - they're our external loss adjusters that are looking after it, because our actual loss adjusters – we just don't have enough to be able to look after everyone that has been affected. So that's why we're - the external ones are looking after it as well. See, I even demanded to try and get how many in front or anything, and they weren't able to tell me. So – and I begged and begged for you, I promise I did. I just - they weren't too much help to me either with an actual time-frame, but they said because you have been in there for a couple of days since last week, they said that from what they can see, that it will be in the next couple of days.

LC Okay then.

JM All right? I'm really sorry. I wish I had a timeframe for you. I apologise, I don't. I promise I did do everything I could for you.

LC No, look, you've done wonders, all right? It's just - I guess I'm getting frustrated because our house is sitting there and we can't do anything. We can't take walls down ---

JM I know. I can't ---

LC Our house has been condemned and all I'm hearing on the news is that RACQ is not going to cover people with insurance.

JM I know exactly how you feel.

LC I don't know what to do, you know?

JM I know exactly ---

LC And because my husband's on army pension and because I've earned more now - from Centrelink, they say —

JM Yes, that's right.

LC You know, I work, right? And I get, maybe about 200 bucks a week, right?

JM Yes.

LC And because of my husband's part pension, they say "You're not entitled to any money. You earn too much."

JM You're joking.

LC So I have a husband on a disability pension, who doesn't even get a pension card because it's not - it's not what they hand out a pension cards for.

JM No.

LC You know, so he can't get that, because he's not getting a full pension. If he was on a full pension, he'd get an army pension card. But he's not on a full pension, he's on a part pension. And Centrelink tell us that because he's on an army pension and because I get about 200 a fortnight, "Sorry, you're over the limit. We can't help you."

JM Unbelievable.

LC So we're sitting here in a no win situation.

JM That's horrible.

LC You know what I mean?

JM Darl, I know exactly what you mean. I wish I could do more to help you, I really, really do.

LC And now I have RACQ who don't tell us anything. They don't tell us whether we're covered. I think they've told us our car was covered.

JM Yes.

LC But - you know.

JM Apparently, they're organising hydrologists to go out as well to see where exactly where the water comes from etc. I do know that much.

LC It came from the flipping sky. I'm sorry, it's not ---

JM No. No. I know. I know. I know. I mean. I know exactly ...

LC It came from the fricking sky. I've got a creek in front of my house and that just went – had nowhere to go.

JM Yes, that's exactly right. Apparently, they're going out too, but, like I said – I'm sorry, I wish I could give you a time-frame, I really, really do, and that's on a personal level. I'm so sorry.

LC I don't know - I don't know how - I don't know how true it is, but I was talking to somebody up at the relief centre yesterday —

JM Yes.

LC —and they said well, they're waiting for RACQ to determine whether it was an act of God, and I said, "You're joking" and she said, "No, this is what the person told us".

JM I haven't heard of any of that. So you can say – take —

LC You know what I mean?

JM No.

LC And I went, "You're joking." And she said, "Yes, they've got to decide whether it was a flash flood or not". And, I mean, how do you decide whether it was a flash flood? You know, we got told - we were sitting at home watching telly, the guy on my street flooded slightly, you know what I mean? The water comes up, because I'm on the high point of my street.

JM Yes.

LC And I just said, "Yes, all right, we're stuck in here again. No worries. That happened last time," you know what I mean?

JM Yes. Whatever —

LC And all of a sudden, four policemen were on my doorstep. They were on the door with the SAS saying, "Get out. Get out now. We're taking —

JM Yes, that's right. Yes.

LC You know —

JM Look, take some comfort - and this is the honest truth, there is nothing - I haven't heard anything like that from RACQ. They're definitely organising the loss adjusters and the hydrologists to go and have a look. In some cases, they're organising the whole hydrologist, not every case. But in relation to act of God, all that kind of stuff, there's - that is not true. So you can take some comfort in that, that is not true.

LC [UI]

JM What was that, sorry?

LC What does a hydrologist - what is a hydrologist?

JM Hydrologist. They just determine whereabouts the water come in from, where it - you know, if is it from the creek etc to determine if it's flood or flash flood, because every case is different.

LC What's the difference between a flood and a flash flood?

JM Well, flash flood is rain that fell no more than 24 hours prior to the flash flood occurring.

LC Okay. What is a flash flood?

JM What do you mean?

LC What is the meaning of flash flood?

JM Okay.

LC What do they determine is a flash flood?

JM Okay. So flash floods and - which is what's on the policy and water run-off - it's defined - this is what the meaning of it is in the PDS. It's defined as a sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood or storm water run-off.

LC So what did you say? As a sudden —

JM It's a sudden flood —

LC Yes.

JM —caused by heavy rain.

LC Yes, we had that.

JM Yes, that's right. That fell no more than 24 hours prior to the flash flood or storm water run-off.

LC So a flash flood is a sudden flood caused by heavy rain that fell —

JM No more than 24 hours prior to it happening.

LC I'm lost there now.

JM That's all right. So it's a sudden flood caused by heavy rain —

LC Yes.

JM —that fell no more than 24 hours prior to it happening. So it happened to —

LC Prior to what happening?

JM The flood. Like, the damage that it's caused.

LC Okay. Well, now, we were nowhere - nothing until Tuesday, right?

JM Yes.

LC The bottom of my street started to flood. It always floods slightly, but it never ever comes into my - I've been in my house for 30 something years.

JM Yes.

LC 32 years. Yes, 1979 I moved there. I've never been flooded once in my house. My neighbour's house, but I have never been flooded once in 32 years.

JM Yes.

LC We were sitting down watching telly. All of a sudden, the police said, "Get out. Go." The SES took us out in their rescue vehicle.

JM Mmm.

LC We went, and by that night, we were under.

JM Yes.

LC That's what I mean, you know?

JM Yes. Look, I wouldn't be able to say what I think it is, because I have no idea.

LC See, I don't —.

JM That's why the loss adjusters are going out there ,but I wouldn't - I can only define what flash flood is.

LC Yes.

JM I can't - yes, I wouldn't be comfortable in saying you know I think its flash flood or I think it's this. I have no idea. But that's why - I mean, that's why it is, obviously, taking a little bit longer as well because the loss adjusters are basically really looking hard at it to see, you know, what it's falling under.

LC Not a problem. Well, look, I'll just - yes.

JM No worries.

LC Okay.

JM I wish I had more news in a more timeframe. I'm sorry, I don't. Like I said, I'll give that - I've given you that number, so ---

LC And I can ring them.

JM Yes, that's right. Just quote the claim number that you've given me, like you did this morning and, go from them.

LC Yes.

JM Okay, then. Well, all the best with that. I - on a personal level, I hope that everything turns out well for you.

LC Thank you very much for that.

JM It's a pleasure. No problems at all. Like I said, I wish you all the best and that's truly, honestly, from the bottom of my heart, so ---

LC Okay then, thanks a lot.

JM It's a pleasure. No problems at all. I'm sorry I wasn't much help.

LC All right then.

JM Okay then. Thanks so much, Lois. Bye bye.

LC Bye.

CAMERON Telephone Call Transcript of 24/01/11 RACQ Ref 7

Time:	12:48 to 12:52
Date:	24 January 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (JS) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

JS	Welcome to Claims Services. My name is [redacted] Can I please start with your policy, registration or your claim number.
LC	Okay. My claim number is [redacted]
JS	Yes.
LC	[redacted]
JS	Yes.
LC	[redacted]
JS	Mmm.
LC	[redacted]
JS	And your full name?
LC	It's Lois Marie Cameron, C-a-m-e-r-o-n.
JS	And date of birth and address?
LC	[redacted]
JS	Mmm.
LC	And my address is [redacted] - Goodna.
JS	Sorry, your phone just cut out again. What street was it, sorry?
LC	[redacted]Mill, M-i-l-l, Street, Goodna.
JS	Excellent. Now, how can I help you with this one?
LC	I'm sorry, I know that my policy's been passed on to MYI Freeman Loss Adjusters.
JS	Yes.
LC	What I want to ask is, because I'm trying to put things in my own life, because right now I'm going crazy. I want to know if my contents in my house will be paid out. Do I get - is that a separate claim to my home? They're not together are they?
JS	Your house and your contents?

LC Yes.

JS Let me have a quick look through for you. You do have your building and your contents, like, merged onto the same policy.

LC Fuck.

JS But they will be - like they do count – like, count it separately, sort of thing. So your building and your contents will be looked at separately.

LC It's just - I just need to get something going in my life because I'm getting nowhere. I'm just discovering all this flood relief money. I'm sick and tired of hearing people donate to the floods, because we're not entitled to it. I've got no house, I've got nothing. I can't do anything. My life is on hold because RACQ can't tell me whether I'm covered or not. And in the meantime, all the flood relief programs have knocked us back.

JS Okay. Yes, it's just —

LC And if you guys - I know it's your problem, love, but if RACQ come to the party and say no, we're not covered, then I'm fucked, because I still can't get flood relief.

JS Okay, yes. So we just need to wait for, yes, MYI Freemans to have a look at the property for you. So they can look at the building and the contents and send us both the reports as well.

LC What contents? I don't have any.

JS Yes, but they can come out and look at the damage to the property and then sort out - we'll sort out for your contents as well.

LC I mean, even if my house is not covered, if you cover my contents, at least that's some money to start to rebuild, you know what I mean?

JS Sorry, what was that?

LC I'm just saying, even if they pay out on the contents side - tell him I'm talking on the phone. You know, even if my contents is covered, at least that gives me some money to start rebuilding walls and start rebuilding the kitchen, you know what I mean?

JS Mmm.

LC Because that's what I have to do. I've got no house to live in. I've got nothing. I'm bludging off people at the moment.

JS Yes, yes.

LC And I'm damn sure they don't want me living here all the time.

JS Yes. So once MYI Freemans come and look at the property for you, they'll report back to us, and then we'll be able to determine from there what we can do for you.

LC All right. Thank you then for that.

JS Okay.

CAMERON Telephone Call Transcript of 27/01/11 RACQ Ref 8

Time:	18:15 to 18:15
Date:	27 January 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (JM) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

JM Welcome to RACQ. This is [redacted] May I start with your membership card number or your registration number, please?

LC Our membership - first off, can I just ask if we want to change our RACQ breakdown service over to a new car, can we do it with you?

JM Not with me. I have to put you through to membership, but yes, you can do it.

LC Thank you.

JM Okay. So you want to go through to membership?

LC Yes, thank you.

JM Okay. I won't be a moment.

CAMERON Telephone Call Transcript of 01/02/11 RACQ Ref 9

Time:	17:28 to 17:29
Date:	1 February 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (BB) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

BB	Welcome to Claims Services. This is [redacted] Can I start with your policy number or claim number, please?
LC	Look, I don't have my claim number on me at the moment, [redacted] but can I give you our name and that ---
BB	Yes, sure.
LC	---because I'm not at home and our claim's at home.
BB	Yes, that's fine. What name is it for?
LC	Okay. The surname is Cameron, C-a-m-e-r-o-n.
BB	Yes.
LC	And it's for Les, L-e-s-l-i-e.
BB	What kind of claim is it for?
LC	Home and contents for flood.
BB	And your name?
LC	Lois, L-o-i-s, Cameron C-a-m-e-r-o-n.
BB	Address and date of birth, please?
LC	Okay. My date of birth is [redacted] and the address is [redacted] Goodna.
BB	Thank you. And how can I help today?
LC	We're just wondering what's happening. We've had - one lady came out from MYI or whoever it was ---
BB	Mmm.
LC	---and she just - she took all the photographs that I had and she took photos herself of the house and said, "Yes, we see the inside's got to be demolished. Right. Thanks so much. Goodbye. See you later," and that's it. And that was over a - that was a week ago, so ---
BB	Okay.
LC	She said they would contact us, and we're none the wiser because that's what's holding us up with the house, you know?
BB	Yes, we're actually still waiting for her report to come through.

LC But she said she was doing it straight away.

BB Yes. No, they haven't sent us any information or any photos or reports at this stage. So we can't proceed on our end until we have that report.

LC Okay then. Well, I might give her a ring tomorrow and see what's going on.

BB Yes, yes. That's probably the best thing.

LC All right. Thank you very much for that.

BB That's okay.

LC Okay then, bye.

BB Bye bye.

[redacted]

CAMERON Telephone Call Transcript of 04/02/11 RACQ Ref 10

Time:	13:51 to 13:52
Date:	4 February 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (MH) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

MH	Welcome to RACQ Autoglass. This is [redacted] How can I help today?
LC	How you doing [redacted] I'm just making an enquiry because we saw your ad on the TV about repairing bits and pieces of windscreens and that.
MH	Yes, sure. Definitely is it - is it - it's, like, a chip or is it like a bit crack or ---
LC	Yes, it's like two stone chips on our windscreen.
MH	Two stone chips. Okay, how big are the chips. Are they small, 20 cent pieces?
LC	Not even as big as 5 cent piece.
MH	Small pieces, okay. Now, with stone chip repairs, the first one's $80 for members, okay? And the second's 40. So 120 for two of them.
LC	120 for two?
MH	Yes.
LC	Okay then. We'll talk it over and we'll call you back.
MH	No problems.
LC	I need to talk - you know. Okay then. Thank you very much.
MH	Thank you. No worries. Bye.
LC	Bye.

LCB10096653 4110925v1

CAMERON Telephone Call Transcript of 04/02/11 RACQ Ref 11

Time:	16:38 to 16:48
Date:	4 February 2011
Place of interview:	
Parties present:	[redacted](RACQI) (TW) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

TW	Welcome to Claims Services. My name is [redacted] Can I have your policy or claim number, please?
LC	Okay, my claim number is [redacted]
TW	Okay. I'll just put that in. And were you wanting to make an enquiry today or ---
LC	Yes, I am actually, because I don't understand, okay? We just got a letter from you guys today saying that our household insurance, our car insurance and everything, and apparently our household insurance has gone up, right?
TW	Yes.
LC	We don't even know about how claims, so how can they up our insurance if we haven't even been told about our claim yet?
TW	Okay. So it was a renewal?
LC	Apparently. Don't ask me.
TW	The letter that you got, was it a renewal letter?
LC	Apparently so. How can they renew our insurance policy if they haven't sorted the old one out?
TW	I'm not 100% sure. What I could possibly do for you is transfer you to the business centre ---
LC	I just want to ask because ---
TW	---and they'll be able to talk to you. It's just that I can't speak - I can - I'm a claims officer. I take claims and - ---
LC	Okay. Right. While I've got you there then, can you find out what's happening with our claim?
TW	Okay. I might – I'll just have to put you on hold and I will find out for you, okay?
LC	Yes.
TW	I just need to read some documentation and stuff like that.
LC	Well, the last time I spoke to somebody, they told me that they hadn't heard back from M ---
TW	MYI?
LC	MYI.
TW	Yes.

LC And I rang MYI - as soon as I hung up from you, I rang MYI and MYI said "We've already faxed everything over", emailed it, whatever they did. They did all that last Friday - Saturday. Saturday they did it.

TW Yes.

LC And she said, "SO RACQ have got it. I know it's gone."

TW Okay, not a worry. Well, if you can just bear with me while I put you on —

LC Yes.

TW I'll just put you on hold, and I'll see what I can find out for you.

LC Thank you.

TW Thank you.

Okay, are you there? Hello?

LC Yes.

TW Okay. So I've just been through - I've just been reading through the stuff. Now, there is a - there is a follow up of loss adjustment. We haven't received it as yet, but what I can do for you to sort of hurry it on and move the process on a bit for you, is to send the claims officer a email and that usually attentions her to the fact that they need to follow it up and for them to contact MYI to see what's going on and why we haven't got it back as of yet.

LC MYI sent it all off last Saturday night.

TW Well, I can completely understand - I completely understand that's what they're saying. It may be a matter of that it might of just got, you know, sort of - it just hasn't been followed up. But what I can see on your claim is that we haven't received it as of yet, but, like I said, I can send the email off attentioning to the claims officer to make sure that it is followed up ASAP and get it moving along a little bit faster.

LC Yes. I need to do something because at the moment, I'm just living out of suitcases and nothing.

TW No, no. Look, I completely understand and I am trying to help you here.

LC I know, I know.

TW I just don't want you to be upset at all.

LC I know it's not you.

TW No, no, no, no. I know that. I.—

LC It's just that RACQ's got my life in their hands and they're the ones that are dealing with it. And until you guys can tell me whether I've got coverage or not, I'm sitting here looking at a $7,000 bill to take the asbestos out of my house, and I can't touch my house, and I can't do anything.

TW I completely understand, all right? I do hear what you're saying.

LC You know, I had a house and now I'm back to paying rent, and I can't afford to pay rent at the moment because I've got so much to pay on my house and I'm still paying a mortgage on the house.

TW I completely hear what you're saying. I do understand and I do sympathise very much so. I'm terribly sorry that you're in this predicament. I can - as I said, the - that's probably the best that I can do for you, is to make sure - send the email off. And, usually, that gives them a hurry on and highlights the fact that they haven't followed up the loss adjusting report at this stage. So I'm sorry I'm unable to help you any further.

LC Yes. I know there's nothing you can do. It's just – you know.

TW Yes, no, no. I know. It's very frustrating, very upsetting.

LC Yes, I'm getting very frustrated with this. You know, you guys are doing that. My work's not giving me any hours because they say they've got none for me, and yet, over Christmas I had heaps.

TW Yes.

LC But they've decided to put other people on to work jobs now and I don't get what I've had before, and so I'm

in a no win situation.

TW I'm terribly sorry about that.

LC You know?

TW Yes, no, no, no. I do I do. I hear what you're saying. It's not a great predicament to be in at all.

LC No, it's not.

TW So I'm sorry to have upset you. But I will —

LC No, it's not your fault. It's not your fault. It's just - you know the people came and they've done this and then you guys are saying – like, they tell me - they're going no, they haven't heard from MYI. MYI told me that they sent it off as soon as they got back and it's gone.

TW Yes, and it's just a matter - and that's the thing. And that's why I'm gonna send the email, because that will attention to the claims manager – sorry, the claims officer that they need to follow it up, like, why haven't we received it yet, if that make sense.

LC Yes.

TW And it could be a matter of just ,you know, it might just, sort of, be a little bit stuck in limbo and that once I send the email through, they'll follow it up, they'll get it on the system and it'll get the ball rolling.

LC I hope so.

TW Okay.

LC I hope so. Look, I'm tired of living out of a suitcase.

TW Yes, of course, of course. I completely understand that. Is there anything else I can do to help you today? I'll get on to that straight away.

LC No, there's not really anything else you can do. You know, it was just the shock to get the email - that letter in the post today saying —

TW Yes, yes.

LC —it's gone up 20 bucks and I haven't even sorted out my last one.

TW I do – look, I completely - I completely understand.

LC You know, my husband just went "Whoah, my policy has gone up 20 bucks."

TW Yes. Unfortunately –yes. I wish I could help you with that, but I can't help you with that. That's the business centre side of RACQ. I can't – yes, I'm unable to discuss about policy pricing.

LC No. That's okay.

TW Yes, I'll send this email off for you straight away and, hopefully, we'll be able to get it moving a little bit faster for you so that your frustration stops, okay?

LC Thanks.

TW Okay. Bye bye.

LC Bye.

Cameron Telephone Call Transcript 08/02/11 RACQ Ref 12

Time:	12.50 to 12.57
Date:	8 February 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (TG) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

TG	Hello and welcome to RACQ. You're speaking with [redacted] How many I help you today?
LC	[redacted] I hope - because I'm just getting so frustrated with you guys and MYI, it's driving me insane, trust me.
TG	What's wrong?
LC	MYI - Do you want my name. Do you want my policy number?
TG	You've come through to the insurance overflow because of the high volume of calls, so I can fill out a ring back form for them to give you a buzz back, but I'd definitely like your policy number.
LC	Yes. I'll give you the policy number. That's the problem, nobody wants to talk to me. My policy number is [redacted]
TG	Yes.
LC	[redacted]
TG	Yes.
LC	[redacted]
TG	Okay, reading it back to you: it's [redacted]?
LC	Yes.
TG	Okay. So what do you mean no one - is it for house or motor?
LC	Pardon me. Say it again?
TG	Is it house?
LC	Yes, home and contents.
TG	Okay, sure. And what was the nature of the accident. Was it water or flooding?
LC	Flood.
TG	Yes, that's okay. Is it an existing claim that you have or a new one?
LC	Yes. No, this is the claim we've got going at the moment and nobody wants to talk to us. We got flooded on 11 January. This is, what, nearly a month later and we still don't know if we've got flood cover.

TG Really?

LC We don't know nothing. Nobody – okay. RACQ put our policy into the hands of MYI, I understand that. MYI loss adjusters came out to our place. They checked the house out. I gave them all the photos and everything I took of the house and all that. They told me that they've - they keep telling me that they've sent everything back to RACQ. That was a week ago - last Saturday, a week ago. They said they've done that. RACQ are telling me that they haven't sent anything back. I need to know something. I need to know what can I do with my house.

TG Mmm.

LC You know, I'm staying in a stranger's house.

TG Mmm.

LC I can't have my lifestyle on hold like this. It's just not good enough.

TG Yes. Yes, I understand.

LC And someone needs to find out what - the right hand's not telling the left hand what they're doing, I'm telling you.

TG Mmmm.

LC You know - and it's - yes. You want to try living in a stranger's house out of —

TG No, I totally ---

LC ---plastic bags. It's not good.

TG No, I do understand. I really do.

LC I need to know - you know, I just need to know whether I've got insurance cover or whether I haven't. I need to know when the fucking hydrologist is coming out to decide that the water didn't come from the sky or it did.

TG Yes. There's a hydrologist coming out?

LC Yes, when RACQ can send one out, when MYI Freemans apparently have sent their papers back to you.

TG Mmm.

LC So RACQ are saying until they get the stuff off MYI, they can't do anything their end. MYI have told me every day - I've just rung them again and they told me the papers have gone. Saturday week ago they sent them.

TG Right.

LC And RACQ are saying, "No, we have not received anything from MYI". So, you know, somebody's not telling somebody or someone's computer is totally fucked up. And in the meantime, it's fucking around with my life.

TG I do understand that but please, don't swear at me.

LC I'm sorry, I'm just frustrated, okay?

TG I know you're really frustrated, but it's hard to listen to. Okay, so what I'm going to do is I'm going to get them to - I'll give them instructions to contact M - if they're saying they haven't got it, to contact MYI to send it through to them again, if that's the case. Please – 'if you haven't received the documentation from MYI, please contact them immediately to have it sent through, as they are telling the insured that it has already been sent. The insured has been contacting them daily and they continue to say it has been sent. RACQ says ---

LC Yes.

TG —that it hasn't.' So whichever way, just - if it hasn't, just get them to send it again. May I ask

your name, please?

LC Yes, It's Lois, L-o-i-s.

TG Sorry, it went crackly there.

LC Lois.

TG Lois, sorry.

LC L-o-i-s, Cameron, C-a-m-e-r-o-n.

TG Yes. And what's the best contact number for you?

LC [redacted]

TG Mmm.

LC [redacted]

TG Yes.

LC [redacted]

TG Yes.

LC [redacted]

TG [redacted] Is there another number you want me to put on there?

LC No, just that one, thanks.

TG Okay.

LC That's the only one I've got.

TG What's the house address - your home address?

LC My home address is [redacted] ---

TG Yes.

LC ---Mill, M-i-l-l, Street ---

TG Yes.

LC ---Goodna.

TG Yes. I understand completely. That's a long time to be living in someone's house when you're not able to go home, yes.

LC And even - yes, we can't even get rental property or anything.

TG Yes.

LC And I can't afford to rent anything at the moment, so – yes.

TG Yes. Yes. And this - it's - yes. Okay. Your contactable today, aren't you?

LC Yes.

TG Yes. Yes. I'm just making sure that I've got it all in there. Okay. I'm just reading through it, bear with me. Okay. All right. So I've just got in there, just to read it back to – tell me if I've missed anything: RACQ gave assessment to MYA - MYI rather. Loss adjusters came and you gave them the photographs. They've said that they've sent it back to RACQ a week ago. RACQ says they haven't received it. You're currently staying in stranger's house. You need to know if you have flood coverage. You need to know if there's hydrologist is coming to determine whether its flood damaged.

LC Yes.

TG And if - I've just got instructions that if they haven't received documentation from MYI, please contact them immediately to have it sent, as they are telling you that it's already been sent and that you've been contacting them daily and they continue to say that it's been sent and RACQ says that it hasn't. So piggy in the middle and you're stuck in the middle.

LC [UI]

TG A rock and a hard place. Okay?

LC Yes.

TG So, I'll send this through.

LC All right then.

TG They know that it's urgent that they contact you today.

LC Thank you.

TG Okay? So we'll get back to you as soon as possible, okay? You'll be available on that phone, won't you?

LC Yes, I'm here 24/7. It's in my pocket with me.

TG Okay, All right.

LC Thank-you.

TG You're welcome, thanks for your call.

LC Bye.

Cameron Telephone Call Transcript 08/02/11 RACQ Ref 13

Time:	13:29 to 13:32
Date:	8 February 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (AR) [redacted] (MYI Freemans) (JB)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

AR Welcome to Claim Services, my name is [redacted] May I start with your policy number, claim number or rego?

JB Hi, it's [redacted] MYI Freemans. How are you?

AR Good thank you. How are you?

JB Good thanks. I've just got a customer I've had on the phone crying, advising that she has spoken to your office been advised you don't have our report. I just wanted to make sure - because I sent it on the 28 January. It's —

AR What's the claim number?

JB The claim number is [redacted]

AR Yes.

JB [redacted]

AR Yes.

JB [redacted]

AR When did you send it?

JB 28 January. She said she's rang you guys every day and been advised that you don't have it and that you'll call me, but I haven't heard from anyone, so I said I would just ring and see if you have got it.

AR I'll just have a look. 'Chasing adjuster's report which was sent to us a week ago. Email —

JB Sorry?

AR I'm just having a quick read of the comments. That was on the 7th, so it was yesterday. Was that today or yesterday? Yesterday. 'Emailed claims officer to follow up. No comments from claims officer'. I'll just check if it's in the document.

JB Sure. They're all getting a little bit berserk actually —

AR Mmm.

JB —as I'm sure you know.

AR I know, yes.

JB What are you telling them?

AR About what?

JB About their liability? Are you telling them that it's not likely to be covered or you're not really saying that yet?

AR For the flood?

JB Yes, for the flood.

AR We're not saying anything until we get – well, we're saying that we are lodging claims for everybody, but we need the report —

JB Yes, hydrologists report.

AR —and hydrologist's report before we can accept them.

JB Yes.

AR Yes.

JB Do you think you will be accepting any or you don't know yet?

AR I think that we will be - I know that we will be accepting ones that are close enough to a flash flood —

JB Okay.

AR —but I don't know about people who are actual flood - you know, who have been in flood because it's not part - unless they've got it listed on their policy, there's no way that we can cover it.

JB Yes.

AR Now, what does this report look like?

JB It's just a first - one of those first site assess reports.

AR Does it say 'loss adjustment verification sheet' on top?

JB It shouldn't.

AR Okay, that might not be it.

JB It's dated the 29 January. It's just a first assess site flood report. It should have come from my email, from [redacted] —

AR I've got a —

JB —[redacted]@myifreemans. It should say 'site report property claim' on the first page, and then it has —

AR I've got something here that says report, but when I click view it says, 'Selected document cannot be viewed because it's not yet been committed to the database'. I don't know what that means.

JB So it hasn't - does that mean it hasn't gone onto your database yet?

AR Yes, it must be.

JB Should I email it again, just in case?

AR I would, in case there is a bug there that's preventing us from reading it, because that might be —

JB Yes.

AR That might be what the delay is, because if they've got it but they can't read, they'd be trying to figure out what's this, is it a computer issue, is it an MYI issue, is it and RACQ issue? They'd be trying to figure out why.

JB So it goes to [redacted]—

AR Yes.

JB —@racqi.com.au?

AR That's right, yes.

JB All right. I'll send it across now.

AR Okay.

JB Yes.

AR I think that's it, but if you would just like to resend it, just to be sure, that would be awesome.

JB Okay, lovely.

AR Okay, thank you.

JB Thank you.

AR Bye.

JB Bye.

CAMERON Telephone Call Transcript of 09/02/11 RACQ Ref 14

Time:	16:38 to 16:38
Date:	9 February 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (DW) Unidentified Female (UF)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

UF	Hello?
DW	Hello. Is this Lois?
UF	Sorry?
DW	Is this Lois?
UF	No, you've got the wrong number.
DW	Okay. Sorry about that.

LCB10096653 4110931v1

CAMERON Telephone Call Transcript of 09/02/11 RACQ Ref 15

Time:	16:40 to 16:40
Date:	9 February 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (DW)
Key:	[UI] = unintelligible
	[IA] = inaudible
	--- = interrupted speech, or speech peters out

[Recording] Service is temporarily not available. Please try again later.

LCB10096653 4111655v1

CAMERON Telephone Call Transcript of 15/02/11 RACQ Ref 16

Time:	9:15 to 9:22
Date:	15 February 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (DW) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

LC	Hello?
DW	Hello, is this Lois?
LC	Yes, speaking.
DW	It's [redacted] calling from RACQ Insurance. How are you going?
LC	Good, thank you.
DW	Just giving you a quick call to have a chat about your claim. Now, first off, I just - I actually had a note here - I tried to call you last week, but the number for your landline I have on file seems to be incorrect, so I might update that first.
LC	What was that, [redacted]?
DW	No, [redacted]?
LC	Yes.
DW	Okay. I'll just update that one. I won't be a second.
LC	And that that phone number's been diverted to my mobile.
DW	Has it?
LC	Yes. Well, see, we - because water went through the house. We can't live in our house.
DW	Right. Okay, so - yes.
LC	It's you guys that are preventing me from moving back into my house.
DW	Yes, because I tried that number and it didn't work. Yes. So I've updated that correct phone number now. Yes, so at this point, we are still waiting on a report back from hydrology.
LC	See, this is the point: I know you've got to wait for that and I understand that you've got to get the hydrologist report, and thank you for letting me know. But that's the thing that is so annoying, because this flood happened on January 11 and I've had no home since 11January and I'm living out of plastic bags out of somebody else's house.
DW	Yes.
LC	Do you know what I mean?
DW	Yes.

LC And all I want is for RACQ to give me my life back —

DW Yes.

LC —because it's you guys that have got my life in the palm of your hand and - do you know what I mean? And I can't do anything and I - I can't afford to go in rental —

DW Yes, yes.

LC —because I'm still paying for my house.

DW Yes.

LC So I still have to make my repayments on my house every fortnight and I'm - and I'm still having to pay rent where I am, but at least I'm sharing some of the rent where I am, which is good. Otherwise I'd be in the streets because RACQ can't tell me anything.

DW Yes.

LC And that's where it's hard.

DW Yes.

LC And I'm lucky that we've got a good family that said that, you know, well we'll put you up.

DW Yes, yes.

LC But yes, living in a stranger's house is not good.

DW Yes. Yes, unfortunately, until we've got that back, we don't - yes.

LC Can't they put a bomb under somebody, because I'd like to.

DW Yes, well, we're following that up on a daily basis and there's just some things that are beyond our control, unfortunately, as in the Bureau of Meteorology haven't been able to - or have been fairly slow to release data for it.

LC I mean that's ridiculous. I can tell them where the water came from, it came from the frigging sky, because I know I turned the taps off before I got evacuated.

DW Yes.

LC And the whole point is we had no warning this flood was coming. My street has never flooded where my house is. The last time my house got water coming through it, if you'd like to call it, whatever you like to say, was '74.

DW Yes.

LC I have seen my street where my house is - at the bottom of the street had water, the other end of my street, at the far end, has had water, but it's never come to my place.

DW Yes

LC And so we were sitting down watching TV, we had no warning, no nothing.

DW Yes.

LC So we walked out with the clothes on our back.

DW Yes.

LC Yes. And, you know, and people are saying they've got to decide where the water came from. It came from the fricking sky and outside. You know what I mean?

DW Yes.

LC I understand you've got to have hydrologist's reports and all that, but heck, you know, when are people gonna give us our life back, because that's what it is.

DW Yes.

LC Our life is dead because you guys can't give it back to us. I want to move on and I get up every day and I look at this stranger's house and think 'Shit, why can't I have my house back?'

DW Mmm.

LC I went down to my house yesterday because I had to mow the yard, you know, and I had to borrow a mower. Everybody in the floods has been such - everybody's been fantastic. Everybody has offered me so much furniture and that. I've got nowhere to put it, so I've lost out on all that furniture.

DW Mmm.

LC Because they need to get rid of it now and they want you to take it, and I'm in a house that's got nowhere to store it. And I can't keep it at my place because I can't lock doors, I can't do anything, and I've already had looters there, thanks.

DW Mmm.

LC Do you know what I mean?

DW Yes.

LC So consequently, by the time you guys tell us that we can move back into house – that we can start fixing our house or you're not going to pay —

DW Yes.

LC —the offer of the furniture is already gone, so then we've got to find money to buy it ourselves, because people can't store stuff for me and we've got nowhere to put it.

DW Yes.

LC And you guys have said "Dunno, dunno". And I've got a house that I could store furniture in if I could fix it up and a place where I could lock it up, but I can't, because I got told if I do anything, it voids my insurance policy.

DW Mmm.

LC You know? So that's the hard part for us. We're in a no win situation here and it's RACQ that are doing it to us, and they shouldn't be allowed to, you know?

DW Yes. Our hands are slightly tied at the moment waiting for that to come back. It's just – yes, like I say, we are following it up daily and we are, obviously, harassing them as well because there's a lot of heat from our point here and we're just waiting for them to get back to us. And we're told it should be back to us within the next two weeks.

LC Yes, I know there's a lot of people - you know, the same as us, because I saw that at a meeting the other night that we went to.

DW Yes.

LC And people got up and talked at that meeting about what they haven't got, what they can't get and da da da. And someone in the meeting - I don't know who it was, because there was [UI] people that'sthere, but someone got up and yelled out and said, "Yes, we know you're talking about RACQ."

DW Hmm.

LC And he said, "How'd you guess?" I said, "Mate, you're in the same boat as us. What you're saying is exactly what we want to say," and it's true. We're not the only one. There was just so many people at that meeting that the Council put on for us.

DW Yes.

LC Yes. But all right then. I'll wait till we hear from you again.

DW Yes. Well – yes, as soon as I've got that back – and, like I say, they've told us it is due back within the next two weeks. So as soon as I've got that back, I'll definitely be in touch with you to let you know.

LC You know, it's a long fricking time in my life, I'll tell ya.

DW Yes. I'm sorry I don't have anything, but —

LC All right then. Thank you.

DW All right.

LC Thanks, bye.

DW Thank you, bye.

Cameron Telephone Call Transcript 28/02/11 RACQ Ref 17

Time:	15.16 to 15.20
Date:	28 February 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (BB) Lois Maree Cameron (LC) Leslie Harold Cameron [redacted] (RACQI) (TP)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

BB Welcome to claims services, this is [redacted] Can I start with your policy number or claim number, please?

LMC [redacted]

BB Mmm.

LMC [redacted]

BB And your name, please?

LMC Lois, L-o-i-s, Cameron, C-a-m-e-r-o-n.

BB Your address and date of birth, please?

LMC [redacted] and did you say address?

BB Yes, please.

LMC [redacted] Goodna.

BB Great. How can I help today?

LMC Tell me about my claim. I'm tired of waiting. You guys have my life in the palm of your hands and I want my life back. So I need to know what you are doing about my claim?

BB Yes. I'll just have quick look through the notes. I won't be one moment. It looks like we're waiting for the hydrologist report. I'm just checking the documents to see if it's been received.

LMC Please do, because they told me it would be two weeks away and we're going into three weeks now. And, you know – I mean, it's not you, I'm just pissed off with RACQ itself, because - two weeks after I had my claim for my car, RACQ paid – bought me a new car. I can't get a house. I'm tired of living out of plastic bags. I'm tired of living in somebody else's house. That's basically what it is. Are you there?

BB Yes. No, I understand.

LMC No, nobody does, because they're not doing it. They can't understand what we're going through until they have to live out of plastic bags in a stranger's house. Because we have no accommodation to go to, nowhere, and if it wasn't for these people, I'd be in the street. And I have a house that I can't get into because you guys won't do anything for me. And I need my house. That's basically it.

LHC What? What they knocked us back?

LMC Yes, no.

BB Let me just - if you don't mind, I will just need to make a quick call through to the claims department to see if I can follow this up because it doesn't look like we've received that hydrology report. I did check through the documents and there's nothing there.

LMC Okay.

BB I'll see what I can find out for you. I won't be too long.

LMC Thanks.

TP Household claims, you're speaking with [redacted]

BB Hi, it's [redacted] in Teleclaims.

TP Hello.

BB Can I give you a claim number?

TP Yes. Certainly. So [redacted]

BB [redacted]

TP Mmm.

BB [redacted]

TP Okay. So do we have Leslie or Lois on the phone?

BB I have Lois and she's actually in tears. She just wants to know a decision about --.

TP What's happening?

BB Yes. The last I could see was the hydrology report we were waiting on.

TP All right. Okay. So do you want to put Lois through?

BB Okay, thank you.

TP Thank you.

Cameron Telephone Call Transcript 28/02/11 RACQ Ref 18

Time:	15:19 to 15:24
Date:	28 February 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (TP) [redacted] (RACQI) (BB) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

TP	Household claims, you're speaking with [redacted]
BB	Hi, it's [redacted] in Teleclaims.
TP	Hello.
BB	Can I give you a claim number?
TP	Yes. Certainly. So [redacted]
BB	[redacted]
TP	Mmm.
BB	[redacted]
TP	Okay. So do we have Leslie or Lois on the phone?
BB	I have Lois and she's actually in tears. She just wants to know a decision about —
TP	What's happening?
BB	Yes. The last I could see was the hydrology report we were waiting on.
TP	All right. Okay. So do you want to put Lois through?
BB	Okay, thank you.
TP	Thank you.
	Hi Lois. You're speaking with [redacted] I'm one of the case managers here at RACQ. How are you this afternoon?
LC	Yes, surviving, I suppose.
TP	Pardon?
LC	Surviving.
TP	Okay. Now, Lois, your case manager, [redacted] currently unavailable at the moment, but what I can do is I can put through a call back request and have either [redacted] or someone from her team call you and they'll be able to answer any questions that you have.

LC The only question I want is a yes or no. That is all I want.

TP Unfortunately, I can't give you that answer.

LC That's the point: everybody keeps saying to me, a week to two weeks, wait. It's nearly two months now and I'm still living out of fricking plastic bags. I can't get into my home because you guys won't let me, and I need to get my life back and you won't give it to me. All because of this stupid fricking hydrologist. That's all that's holding me up. I need to know whether I have to go alone or whether you guys are prepared help me, and you can't do that.

TP I can't advise you of that at this stage, no, unfortunately.

LC And everybody's says to me, "I know what you're going through". You don't know ---

TP No, we don't.

LC ---because you're not living in a stranger's house out of plastic bag.

TP Exactly. I - we don't know what you're going through. But it's - at this stage all I can do for you is a call back request, and when the case manager contacts you, they'll be able to go over other options with you.

LC Excuse me.

TP Are you okay?

LC Yes.

TP All right. So what was the best contact phone number?

LC [redacted]

TP Yes.

LC [redacted]

TP Yes.

LC [redacted]

TP Excellent. Okay. So what I'm doing is I'll send back that call back request and then I'll also go to the case manager and give them a verbal call back request, as well as a written one. And they will be in contact with you.

LC They will?

TP Yes, they will be in contact with you.

LC Because the last time they were going to ring me back, they didn't ring.

TP Okay, I will advise that.

LC And this is why I am getting so frustrated with it all, because RACQ said, "I'll do this and they'll do that" and they're not, and I'm not hearing a thing.

TP Yes.

LC You know? And I just want my life back to normal, and I can't do it unless you guys do something for me ---

TP Yes.

LC You know, unless they say to me, "I'm sorry, you're not covered" or "you are covered".

TP Yes. You just want to —

LC That's all I want.

TP —because until you know, you can't move on.

LC I can't keep driving down to my house [UI]. I want to fix this up. I want to - and I can't and I've got a young - I've got a young man who can't understand why you - I've got a special needs guy who doesn't understand why we're in plastic bags. He's frustrated. He's getting depressed. And all he wants is his own room, and he can't have it because you guys won't give it to him.

TP Yes. No, I can hear what you're saying and I'll - considering your circumstances, I will also pass this on to a team leader and - so you may get a call back from the team leader instead of the case manager and they'll be able to advise you of the appropriate path to go down from here.

LC I need something.

TP Yes. I will definitely pass this one. All right. Well, I'll pass this on and someone will be in contact with you. I hope the rest of your afternoon is good.

LC It's the same as every afternoon, nothing, because I've got nothing to do. I've got no house, I've got nothing, so it's not going to change. All right then, thanks.

TP Thanks, Lois. Bye.

LC Bye.

Cameron Telephone Call Transcript 01/03/11 RACQ Ref 19

Time:	8.52 to 9.03
Date:	1 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (TO) Leslie Howard Cameron (LHC) Lois Maree Cameron (LMC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

LMC	Hello?
TO	Hello, is that Mrs Cameron?
LMC	Yes, speaking.
TO	It's [redacted] from RACQ Insurance.
LMC	Yes.
TO	Okay. I'm just ringing you back. I know you've tried to get in touch with us. I'm sorry I haven't got back to you sooner.
LMC	Yes.
TO	I've just – we have received the initial report from the loss adjustor's ---
LMC	Yes.
TO	---and that's gone through, no problem.
LMC	Yes.
TO	We are still waiting, however, for the hydrology information.
LMC	Yes, which means?
TO	Which means it – the hydrology information will determine what type of flooding it was, whether it was flood or flash flood.
LMC	It was a no warning flood —
TO	Yes.
LMC	—trust me.
TO	That's where we're at, I'm sorry. I can't do anything until we've got that hydrology information back.
LMC	And how long is that going to take?
TO	Well, we were hoping to have it back by the end of February, which has now passed. So

I'm hoping it can't be too much longer, but I don't have a specific date that I can tell you.

LMC All right. So - this is annoying.

TO I'm sorry?

LMC I said this is just annoying.

TO It's frustrating for everyone involved, I could – I would believe that. And until we've got that information, we can't move forward, I'm afraid.

LMC And what about our contents insurance? What happens there?

TO It's the same sort of thing: it's got to determine whether it's – the damage was caused by flood or flash flood, whether it's your building or your contents.

LMC I thought we had home and contents insurance.

TO Yes, you do, but the damage needs to be determined – what caused the damage, whether it was flash flood or flood.

LMC And – I don't understand. I mean, don't they pay the contents separate to their home?

TO The contents insurance would be determined on what caused the damage.

LMC Right. So we [UI] for fricking nothing?

TO Well —

LMC I can see this happening with the claim, because it's taking so fricking long and it's you guys that are preventing me from being able to do anything.

TO Are you in a position to be able to do anything yourself, at the moment?

LMC Do what? We can't touch anything in the house. You guys have told us we can't do a damn thing, and I've got a house I can't move into. I've got $7,000 I haven't got to pay out to remove the asbestos walls.

TO Right. You've got asbestos walls —

LMC Exactly.

TO Yes.

LMC And, in the meantime, I'm living in a stranger's house out of plastic bags, because I've got nothing.

TO Yes, I'm sorry that we can't get that information any quicker to you.

LMC I've got no furniture. I have nothing.

TO Have you applied for your government grants, at least?

LMC We can't apply for nothing —

TO You can get the —

LMC —because you guys can't —

TO —$1,000 emergency grant, did you?

LMC We did, but what does that do? We've got $1,000 and we've got —

TO Right. I'm just making sure that you've got that – that you've applied for that and got that.

LMC And we got the [UI] and the Premier's grant —

TO Good.

LMC —which is the 2,000.

TO That's good.

LMC That's fine, but it's means tested now and we can't get it, and we can't get nothing because we've got insurance. There is a structural damage grant and we can't apply for it.

TO That's correct, until you've got a definition back from the insurance company. I understand that.

LMC And because my husband earns $50 a week too much. We couldn't [UI]. We get shit. [UI] I want my home. I want ---

TO It is frustrating, but I can't give you the information you need. I physically don't have the information you need at the moment. Once we've got that, we will be contacting everyone and advising them.

LMC Yes, it's not – I know there's nothing I can do, but God, you know, if they want to get out there and they want to find everyone living out of plastic and have no life - those fricking people have gone and got their family and they've got their life, and I'm [UI]. I haven't even got my family with me.

TO Mmm.

LMC My family that were living with me got sent somewhere else. They're living in emergency accommodation somewhere.

TO All right.

LMC I can't even be with them.

TO Is that your parents or something?

LMC No, my granddaughter and my daughter.

TO Okay.

LMC Exactly. I can't even be with them.

TO And they're in emergency accommodation, are they?

LMC Yes, because we can't get back into our house.

TO Okay. They all lived with you, did they?

LMC Yes.

TO Okay. That must be hard work. I would assume that it shouldn't be too far away, but I just don't have a date. I just don't ---

LMC That's what they've been telling me for weeks.

TO Yes. I just don't have a date. It got compounded by the fact that we've been flooding everywhere, Toowoomba, Emerald, Rockhampton.

LMC I understand that, but they were telling me it would be within two weeks.

TO Well, ideally, that would've been two weeks, normally, but —

LMC It hasn't been two weeks. It's been a fricking month.

TO Yes, I know. I can see that.

LMC They don't understand what two weeks means. To them, it means – I'm sorry, but it's just everybody, because everybody just – they all ring and they all talk to us and nobody knows.

TO Yes. It's hard when we've got no information to give you too.

LMC They said we will sort it out, and I'm going, "Great. We've got somebody that said they would ring us back to sort something out." I've rung them three times and they still said

they're going to ring us back, and nothing. My husband can't even access his fricking superannuation because he's not taking hardship.

TO See, nothing is working for you at the moment, is it?

LMC [UI]

TO Look, all I can do is once we've got some information, I can ring you back, but, at this stage, we don't have anything more to tell you.

LMC Yes.

TO I'm sorry, but once we do, we'll give you another call back.

LMC I mean, I wouldn't have found this out if I hadn't rung you. And they said they would ring me. It's taking me to ring you all the time.

TO Yes, which is why I got this as a priority through my team leader to give you a call. So I'll – once I've got some more information, I'll give you another call back, okay?

LMC All right. So what kind of flooding did you say it had to be, flash flooding or what?

TO Flash flooding is what's covered under your insurance. That's what the hydrology information will determine. If it comes out as ---

LMC And what is a flash flood?

TO Flash flood – basically, is classed as a sudden flood caused by heavy rain that fell no more than 24 hours prior to the flash flood.

LMC One moment.

TO Hydrology has to be done, because none of us ---

LMC Say that again. Say that again.

TO A sudden flood caused by heavy rain ---

LMC Yes.

TO ---that fell no more than 24 hours prior to the flash flood.

LMC And how do you know when the flash flood was?

TO Well, that's why we've got hydrology information getting together, because I, personally, wouldn't know. So that's part of the role of the hydrology, to tell us when the rain fell, does it classify it as a flash flood or flood?

LMC I mean, we had no warning, no nothing.

TO Mmm. Absolutely.

LMC We had no warning that there was a flood coming to our house, that's the point.

TO Yes.

LMC I mean, Toowoomba flooded the day before, or whatever it was, and that morning, we were flooded.

TO Exactly. So that's what they need to determine that. Because everybody has their own idea of what it is, we need to employ a specialist —

LMC When do they determine when the flash flood was?

TO Well, that's what the hydrology information has got to tell us.

LMC I mean, how does it – I don't understand how they can decide when there was a flash flood.

TO Well, the actual hydrology people actually go the bureau of meteorology, which tells them

about the information about the rain fell, where the rain went, how the rain travelled, the water travelled, all that sort of stuff.

LMC We were told that when we got a warning – it had to flood within 24 hours of our warning that we got, right?

TO Yes.

LMC And I'm going, "That's a load of crap," because we got our warning that we were going to be flooded on Wednesday.

TO Yes. It's not about what your warning was, it's about when the rain fell, the 24 hours to the flash flooding, okay? So you've just got to understand there's a difference there between the warning and when the rain fell. They're not necessarily one and the same thing.

LMC So if it's not a flash flood, we don't get contents either, do we?

TO If it comes back and it says it's a flood, it's not covered under insurance. So people that happens to - if they come back – if it comes back and it's flood and not flash flooding, RACQ Insurance has set up a compassionate fund, and, automatically, you'll be assessed based on the damage that you've – partly based on the damage that you've experienced, whether you're eligible for some payout on the compensation fund, which has nothing to do with whether you're insured. It's just a compensation fund that RACQ Insurance has put together, and there's – giving people money that have their insurance come back as flooding and not flash flooding.

LMC Yes.

TO And it's not something that you actually have to apply for. If your insurance comes back and – your claim comes back and it says it's flood, therefore you're not covered, RACQ will automatically assess your claim and be able to tell you if and how much money they are going to pay you as a one off payment out of that compassionate fund, okay?

LMC Yes.

TO I wouldn't think that it'd be enough to cover absolutely everything that you've lost, but it'll be something to contribute towards it.

LMC If I can get my walls out of my house ---

TO That would be fabulous. At the moment.—

LMC —then I can get back to —

TO Yes, that's right. That's right.

LMC I just want a normal life again.

TO Yes. And it's all – it's horrible that you just can't get on with it, but we're pushing as hard as we can to get that information, okay?

LMC All right. Thank you.

TO Keep that in mind, and just be aware that if it does come back as flooding, we'll automatically assess you for some sort of one off payment out of the compensation fund, okay?

LMC Yes.

TO Okay. All right. Thanks, love. Bye.

Cameron Telephone Call Transcript 07/03/11 RACQ Ref 20

Time:	8.18 to 8.20
Date:	7 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (NS) Leslie Harold Cameron (LHC) Lois Maree Cameron (LMC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

NS	Welcome to claims services, [redacted] speaking. Can I have your claim number or policy number?
LHC	Yes [redacted]
NS	Won't be a moment. And your name - who is calling?
LHC	Les Cameron.
NS	And just your address and date of birth, Les?
LHC	[redacted] Mill Street, Goodna.
NS	And your date of birth?
LHC	[redacted]
NS	Your enquiry today?
LHC	About my insurance.
NS	Yes, what are you enquiring about?
LHC	How – you know, what's happening to it?
NS	Okay. Look, at this time of day, the people who look after this are not available. They're only available business hours, 8.30 to 4.30. So for any information update on your claim, you need to call business hours, 8.30 to 4.30. Unless I could send them an email to return your call, if you would like that.
LHC	That would be nice.
NS	Okay. What is your best contact number?
LHC	What's the phone number here?
LMC	[redacted]
LHC	
NS	
LMC	
LHC	

LMC [redacted]

LHC

NS Okay, I'll just repeat what's here: [redacted]

LHC Yes.

NS Okay. I'll send that off to the flood team and someone will be able to - will be in contact with you by the close of business either today or tomorrow.

LC Yes.

NS Thank you.

LCB10096653 4110935v1

Cameron Telephone Call Transcript 07/03/11 RACQ Ref 21

Time:	14.56 to 14.58
Date:	7 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (NS) Leslie Cameron (LC) [redacted] (RACQI) (BH)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

NS	Welcome to claims services, [redacted] speaking. May I have your claim number or policy number?
LC	Okay. Claim number is [redacted]
NS	Won't be a moment. And your name - who is calling?
LC	Les Cameron.
NS	And just your address and date of birth, please?
LC	My own address is [redacted] Mill Street, Goodna.
NS	Yes. Your —
LC	[redacted]
NS	And your enquiry today?
LC	Finding how my insurance claim is going?
NS	Okay, just a moment. You called this morning?
LC	Yes.
NS	They sent an email to the claims people to call you back.
LC	Yes.
NS	Okay. Well, you called this morning at - what is it – at 8.20. It's usually by the close of business, but look, I'll see if I can get you through to that section.
LC	Thank you very much.
NS	No, you're welcome.
BH	Good afternoon, Household Claims, [redacted] speaking.
NS	Hi [redacted] it's [redacted] calling from Teleclaims.
BH	Hello. How are you?
NS	So far, so good, today.
BH	That's good.

NS Most people have been quite nice.

BH Yes, so far.

NS Yes.

BH Yes, okay. Good.

NS I've got this insured on the phone. He rang this morning before business hours.

BH Okay.

NS They did send an email, but no-one's called him back. I didn't expect anyone to call him back.

BH Okay.

NS But he'd like an update on his claim.

BH All right. What's the claim number?

NS [redacted]

BH Yes.

NS [redacted]

BH Mmm.

NS [redacted]

BH Okay. It's one for [redacted] All right. Not a problem. So what's his name? Leslie, is it?

NS That's him.

BH Okay, put him through.

NS That's nice of you. Bye bye.

BH Okay, thanks.

LCB10096653 4110936v1

Cameron Telephone Call Transcript 07/03/11 RACQ Ref 22

Time:	14.57 to 15.00
Date:	7 March 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (BH) [redacted] (NS) Leslie Cameron (LC) Lois Maree Cameron (LMC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

BH Good afternoon, Household Claims, [redacted] speaking.

NS Hi [redacted] it's [redacted] calling from Teleclaims.

BH Hello. How are you?

NS So far, so good, today.

BH That's good.

NS Most people have been quite nice.

BH Yes, so far.

NS Yes.

BH Yes, good.

NS Good. I've got this insured on the phone. He rang this morning before business hours.

BH Okay.

NS They did send an email but no-one's called him back. I didn't expect anyone to call him back.

BH Okay.

NS But he'd like an update on his claim.

BH All right. What's the claim number?

NS [redacted]

BH Yes.

NS [redacted]

BH Mmm.

NS [redacted]

BH Okay. It's one for [redacted] All right. Not a problem. So what's his name? Leslie, is it?

NS That's him.

BH Okay, put him through.

NS That's nice of you. Bye bye.

BH Okay, thanks.

Hi Leslie, it's [redacted] here. How are you?

LC Could be better, hopefully.

BH Yes, what can I do for you?

LC Find out how's our claim going.

BH Okay. It says here that [redacted] is actually the case manager. Let's have a look here. Can I see if she's available for you, Leslie?

LC Yes, sure.

BH Okay, I won't be a moment.

Are you there?

LC Yes.

BH She's just on another call. Can I get Tez to give you a ring back?

LC That'd be great if she could give us a call back.

BH Yes, okay. What's the best contact number for you?

LC [redacted]

BH Yes.

LC [redacted]

BH Mmm.

LMC [redacted]

LC [redacted] sorry.

BH Yes.

LMC [redacted]

LC

BH Mmm.

LC [redacted]

BH [redacted] Okay.

LC That'd be just great if you could give us a call back —

BH Yes, yes. That's fine.

LC —to find out what's going on.

BH Not a problem. I'll let her know for you then.

LC Thank-you.

BH Okay. Thank-you. Bye.

Cameron Telephone Call Transcript 07/03/11 RACQ Ref 23

Time:	15.15 to 15.28
Date:	7 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (JH) Leslie Harold Cameron (LHC) Lois Maree Cameron (LMC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

LHC	Hello?
JH	Hello, is that Mr Cameron?
LHC	Yes.
JH	Hello. It's [redacted] here from RACQ Insurance. How are you?
LHC	I'm lying down.
JH	Look, it was just a quick courtesy call this afternoon, Mr Cameron, just with regards to your recent claim. I just wanted to bring you up to date with the most recent information that we've got. So we've now – we're now ---
LHC	Hang on a sec. Can you wait a minute?
JH	You're all right.
LHC	Are we on speaker?
LMC	I have no idea how to do it.
LHC	Okay. Just a minute.
JH	There should be a little speaker button on there ---
LHC	Yes.
JH	—if that's any help.
LHC	Pause, mute ---
JH	Speaker, or hands free, it might say.
LHC	Eh?
JH	It might say 'hands free'.
LHC	Just a second.
JH	You're all right.

LHC Can you hear me?

JH I can hear you, yes.

LHC I can hear you.

JH Good.

LHC We've got it.

JH Found it. All right. So it was really just a quick courtesy call this afternoon. We're now in receipt of the hydrology information. So now what happens – part of the process within RACQ is to now go through and review the conclusions of those – of that information pertaining to your particular region and then consider how those conclusions will apply to each particular policy holder's claim.

LMC Okay. Can I ask you something?

JH Sure.

LMC Have you got the meteorologist report?

JH The hydrology information.

LMC No, meteorologist?

JH I don't believe so. I'm not certain. I'm not actually your particular claims handler. They're all unavailable at the moment, but we're just trying to make courtesy calls to bring people as, you know, up to date ---

LHC So this is not a return call?

JH Yes. I got a call from Teleclaims that you called today for an update on your claim, is that right?

LMC Yes.

LHC [UI] and then – the lady said she was going – as soon as she gets off the phone - the claim manager, whoever.

JH Okay. Well —

LHC So I don't know what's going on.

JH Yes. Well, that's all - we're just trying to update people as we can, only because —

LMC Well, how long is that going to take?

JH We don't have a specific timeframe at the moment, unfortunately. I know it's been a longwinded process, but we need to go through —

LMC No. What – yes, I understand that, but see, what the problem I have at the moment is I have just been told that my house is a health hazard.

JH Right.

LMC Now, I have to get rid of stuff out of my roof because I have that cool and cozy insulation in my roof.

JH Right.

LMC It is growing and I can't do nothing because you guys don't let me.

JH Yes.

LMC Now, while I'm – while stuff is growing in my roof, I am:—

LHC It gets harder and harder —

LMC —causing a health hazard to my neighbours, as well.

JH Yes.

LMC You know, and nobody seems to care.

JH Okay.

LHC Anyhow, wait there. Let's – we're getting uptight about this.

JH No, you're all right. I understand your frustration. It is —

LHC Yes. Well —

JH —extremely difficult situation.

LHC —this is the trouble, isn't it? Now, what's the courtesy call for?

JH It's just really to let you know that – what our next process of the claim is, which is that they have to review all of the information that we have now, and then make —

LHC It's been two —

JH —the call.

LHC God almighty. How many —

JH I know. There are literally thousands —

LHC Maybe they should employ more people.

JH Well, we have. At the moment —

LHC Well, obviously, they're not doing their job, because it shouldn't take this long, for crying out loud.

LMC I'm frustrated, right?

JH I do understand that, yes.

LHC Everybody is getting pissed off with this.

JH Yes.

LMC I'm not frustrated at you —

JH No, I know.

LMC —I'm frustrated at RACQ because they have my life in their hands —

JH Yes.

LMC —and I want it back. I want to be able to —

LHC Okay?

LMC You know what I mean? I want to be able to move into my garage and start doing work on my house, but I can't because I have a health hazard there.

JH I know.

LMC My neighbours had a health hazard like we've got, and they got kicked out of their home and were told they can't move back in by Council, by all these government people, until such time as they remove the asbestos from their house.

JH Right.

LMC Don't feel sorry for me, but, mate, they want to try coming and living into the stranger's house I'm in and living out of plastic bags. Everybody in these beautiful air conditioned

offices don't understand what we're going through, and they don't know, because I'm sick of living out of plastic bags.

JH Yes, I understand.

LMC I'm sick of not having [UI].

LHC Okay. Okay. How long is this – really, you're not telling us anything, are you?

JH Well, there's not really a great deal more to tell, other than ---.

LHC This is the problem.

JH ---that we now have the information ---

LHC They're stretching this out ---

JH ---and they will be processing ---

LHC ---as long as they can, aren't they?

JH It's not our preference to do that. Unfortunately ---

LHC Well, you are doing it. That's the problem.

JH Yes. We need ---

LHC You are doing it.

JH We need to review each individual claim and go through it, so – just to make sure that we do have all the correct information.

LHC So what's with this hydrologist and meteorologist? It's the rain. It got wet. The water damaged to our house. What's the problem? You know what I mean?

JH Yes, I do. I do. It's all part of the process, and unfortunately---

LHC You people ---

JH ---we have to see all of the claims ---

LHC RACQ is making it hard for us.

JH Yes. I assure you, that's not our intention.

LHC Well, it is.

LMC I know, but ---

LHC That is what's happening here. Everybody is getting the same excuse.

LMC How long ---

LHC Now, we pay premiums every year ---.

JH Yes.

LHC ---really big premiums. We just another one and it's increased by $20, and we haven't even got this claim through yet.

JH Yes.

LMC And then ---

LHC There you are saying – you know ---

LMC How can you do that?

LHC How?

LMC How can they up the premium if they haven't even done – finished the last one off?

LHC I written my car off. That was done within —

LMC Two weeks.

LHC two weeks, right? They didn't ask for, you know, new insurance and that, but you guys – you're taking – everybody has taken [UI] out of us. Everybody wants to talk about helping us, but you're not.

JH Yes.

LHC All we are asking is yes or no, right? It's plain simple. When I got the insurance out, I was under the impression that while I pay in, they will insure me, they'd cover me. But now it's – they're coming up with, bloody, all these excuses, like, sunny day flooding. What crap is that? You know what I mean?

JH I do.

LHC Are you there?

JH Yes, I'm listening. I'm listening, yes.

LHC Right. Sunny day flooding, you know. Come on. You know, where do they get these ideas? Out of a Weetbix box or something? You know what I mean?

JH Yes, I understand your frustration. I really do. But there is a process that has to be followed before —

LHC Yes, there's a simple process: we got a claim in, we should get it fixed. That's why we pay our premiums, right? It's plain and simple, isn't it?

JH Yes. Unfortunately, it's – yes. There's nothing —

LHC [UI]

JH —simple about these things.

LHC RACQ and the insurance councils and all that are making it difficult because they want their money so they can make billions of dollars out of us, and don't tell me they don't, right?

JH All right.

LHC They're making heaps of money by drawing this out. You know, $300,000 a day interest. So yes, we are frustrated.

JH Yes, and I understand —

LMC I am because —

LHC But, you know —

LMC I'm frustrated because —

LHC You're not telling us anything really. You're only telling us – you're only really ringing us up because we, you know, ring you up and you ring us as a courtesy. You're not helping, are you?

LMC You know, it's not your fault.

JH We are trying to do the best that we can.

LMC Yes, I know. It's not your fault. How long —

LHC I understand you're not the boss —

JH Yes.

LHC —right? But you've got to admit, they've drawn this out for far too long.

JH Yes, I do understand that, yes. Unfortunately, no one predicted that there would be this much damage.

LHC You know, why can't the person who is doing my claim talk to me?

JH Because they're trying to process all of this information.

LHC No.

JH This is why we're trying to help out by making —

LHC You're not helping, are you? We can't get a loan because of you people —

JH No.

LHC —right? Because we're, sort of, you know, insured, we can't access anything to even start repairing our house.

JH Yes.

LHC So we're paying you, right, and we got, you know, living in a shoe box. I asked you people what can you do to help us. There's nothing; we've got to wait till the claim comes through. Do you understand?

JH I do, yes.

LMC I mean —

LHC Anyhow —

LMC —we can't —

LHC —after that —

LMC Yes. Look, you know, we can't even apply for any government grants, right?

JH Yes.

LMC And my problem is I'm scared that we're going to miss out on those grants if we don't get our claim from you guys. And I'm living in a stranger's house and I don't know how long I can live here —

JH Yes.

LMC —you know? And the whole point being is - they're nice people, don't get me wrong, and I like being here, but we have one bedroom and we have plastic bags on the floor with our clothes in it.

JH Yes.

LMC We don't have anything else - and I have a house and I want to live in it, and it's just frustrating.

JH I know. I know. And I assure you we are desperately trying to work through these claims as fast as we possibly can.

LMC I mean, I have a daughter who lived with me, right?

JH Yes.

LMC My daughter lived with me and she has been able to claim for everything.

JH Yes.

LMC And she has got all the grants out there in the world given to her, and we get nothing and we've got nothing. And I'm not begrudging my daughter because she did lose furniture and

everything that she had stored at our place ---

JH Yes.

LMC ---but the whole point is, she's got everything. She's been given her premium money. She's been given grants that she got because she wasn't insured. She's got everything.

JH Yes.

LMC It's not – there's two months gone now, right?

JH Yes.

LMC And she has been able to furnish her house. She had, like, about ten grand to do everything, and we can't get a [UI] from anybody.

JH Yes.

LMC You know?

JH I understand. I know. I wish that I had an answer for you, I truly do. I just – all I can tell you is that we are, you know, committed to try and processing these as fast as we possibly can.

LMC All right then. I'm going to go.

JH All right, Mrs Cameron. Well, we'll be back in contact as soon as we have some information that's of any use to you.

LMC No one can make any use. I told them the other day ---

JH Yes.

LMC ---there is no point in them ringing me unless they're going to give me a yes or no answer ---

JH Yes, I understand.

LMC ---because that's what I need. And she said, "I'm ringing to tell you that the meteorologists are looking at it now and it'll be, you know, a few weeks." And I went, "I don't want to know that. I want to know have I got cover or not, because ---

JH All right. I'll ---

LMC I want my house. I want my life.

JH I understand. I'll make a note on the file for you then, okay?

LMC That's the problem: everybody seems to understand, but they don't, because unless they can come to live in this house and not bring anything with them —

JH Yes.

LMC Because I came here with no clothes, no nothing, right?

JH Yes.

LMC I got out with nothing, apart from two changes of clothes. And if they can come out of their air conditioned offices, come down to this house and live here for a week the way I'm living, then they can honestly say they can understand.

JH Yes.

LMC Because until then, nobody understands, because they haven't been here and they haven't done it.

JH Yes.

LMC All right.

JH All right then, Mrs Cameron. I'll – yes. As soon as we've got more information, we'll give

you a call back.

LMC Thanks for that.

JH All right then. Bye bye now.

LMC See you.

JH Bye.

LCB10096653 4110987v1

Cameron Telephone Call Transcript 08/03/11 RACQ Ref 24

Time:	9.15 to 9.15
Date:	8 March 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (JH)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

[Recording] Hello. No one is available to take your call. Please leave a message after the tone.

JH Hello, it's [redacted] from RACQ here. Just a call for Mr and Mrs Cameron. Would one of you mind giving me a call back, please, when you can, on 137 202? I just wanted to discuss further – we had a conversation yesterday and I've had some new information at hand that may possibly be of some assistance to you. So I just wanted to briefly discuss it with you, if that suited you. So if you could call back, please, on 137 202. Thank you. Bye bye.

Cameron Telephone Call Transcript of 08/03/11 RACQ Ref 25

Time:	13:47 pm to 13:51 pm
Date:	8 March 2011
Place of interview:	
Parties present:	NS – [redacted] (RACQI) LC – Leslie Cameron M – Maria (RACQI)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

NS	Welcome to Claims Services, [redacted] speaking. Can I have your claim policy or registration?
LC	Yes. Okay, just a minute. I know its [redacted] – yes, okay. It's [redacted]
NS	I won't be a moment. And your name - who's calling?
LC	Leslie Harold Cameron.
NS	And your address and date of birth?
LC	[redacted]
NS	And your address?
LC	[redacted] Mill Street, Goodna.
NS	And your enquiry today?
LC	You called us.
NS	Pardon?
LC	You people called us.
NS	Well, who called you —
LC	Nobody left a name, just RACQ here could you, give us a call back on —
NS	Yes, but who —
LC	—13 72 02.
NS	Okay. I'll see who did that, I won't be a moment
LC	Thank you
NS	What time today - was that today sometime, was it?
LC	Yes, we weren't home.
NS	Sure. I won't be a moment. I'll see who's done that. Okay, the lady's name was [redacted] Okay. I won't be a moment.

LC Thank you.

M Household Claims, [redacted] speaking.

NS Hi [redacted] it's [redacted] calling from Teleclaims. I have an insured on the phone returning a call from [redacted]

M Okay. What's the number?

NS The claim number is [redacted]

M So you have Leslie on the line?

NS I do.

M She's not at her desk. Put the insured through. I'll take a message.

NS That's nice of you, thank you.

M Thanks.

PXS10096653 4110992v1

Cameron Telephone Call Transcript of 08/03/11 RACQ Ref 25a

Time:	13.50pm to 13.53
Date:	08/03/11
Place of Interview:	
Parties present:	MK – [redacted] (RACQI) NS – [redacted] (RACQ) LC – Leslie Cameron UP – Unidentified person
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

MK	Welcome to household claims [redacted] speaking
NS	Hi [redacted] its [redacted] calling from Teleclaims.
MK	Hi.
NS	I have an insured on the phone returning the call from [redacted]
MK	Okay. What's the number?
NS	The claim number is [redacted]
MK	So you have Leslie on the line?
NS	I do.
MK	She's not at her desk. Put the insured through. I'll take a message.
NS	That's nice of you. Thank you.
MK	Thanks. Welcome to Household Claims, [redacted] speaking.
LC	Hello.
MK	Hi. Leslie?
LC	Yes.
MK	I understand you're returning a call from [redacted]
LC	Yes
MK	Yes. I've just checked her desk. There's no one at the desk. She's either at a meeting or on lunch at the moment. Did she say in her message what the call was regarding?
LC	No. Well, I hope it's regards our claim, I suppose.
MK	Okay. What I can do is I can send off a message for Jamie to give you a call back once she comes back to the office. I just want to double check the exact phone number. She has on the file [redacted] as the mobile.

LC Yes.

MK And phone number is [redacted]

LC Yes, but I'll give you another one.

MK Yes. Okay, what's the number?

LC I've got to find it first. What's the phone number here?

UP [redacted]

LC

UP

LC

MK [redacted] Excellent. So what I've done, I've just send her a message to give you a call back once she comes back to the office. I'll just look and see if there is anything I can help with. Do you mind holding? I'll just read through her notes —

LC Yes.

MK —and just see why she has tried calling you. I won't be a moment. Hi, thanks so much for your patience. So by these notes what she was doing, she was wanting to talk about your —

LC Beg pardon?

MK Sorry, just going by her notes, the reason for her call was she wanted to discuss your financial hardship.

LC Yes.

MK So the person for you to speak with would be [redacted]. So I've passed on the details and sent her a message and given her that landline number as well, the new one that you've given us.

LC Yes.

MK Okay. So you'll receive a call back from your case manager – from [redacted]

LC That's [redacted]?

MK Yes. So do you remember you spoke with her yesterday?

LC We spoke to somebody, I can't remember

MK Yes. So it's the same lady I've sent your details off to so that she can give you a call back.

LC Okay.

MK Okay.

LC No worries.

MK Okay. Thanks for calling. Bye

LC Yes, bye.

Cameron Telephone Call Transcript 09/03/11 RACQ Ref 28

Time:	9:24 to 9:27
Date:	9 March 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (EB) Lois Cameron (LC) [redacted] (RACQI) (CB)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

EB	Thank you for calling Claims Services, my name is [redacted] Can I start with your policy or claim number?
LC	Yes. Just hang on a minute [redacted] Claim number is [redacted]
EB	Mmm.
LC	[redacted]
EB	Mmm.
LC	[redacted]
EB	Mmm.
LC	[redacted]
EB	Okay. Excellent. I'll just bring those details up for you. Okay, here we go. And your name?
LC	Lois, L-o-l-s, Cameron, C-a-m-e-r-o-n.
EB	Thank you very much. And I just need to confirm your date of birth and residential address, please?
LC	[redacted]
EB	Mmm.
LC	And it's [redacted] Mill Street, Goodna.
EB	Wonderful. Thank you. And how can I help you this morning?
LC	Okay. Somebody rang me yesterday.
EB	Mmm.
LC	My husband rang back and they mentioned something about [UI] I don't know because I wasn't here, I was on my way to work. But my husband mentioned something - the lady mentioned something about a hardship cover or whatever like that. I have no idea ---
EB	Okay, yes, certainly. Let's have a quick look. So yesterday was the 8th ---

LC I have no idea because I'm just waiting for them to say yes or no we've got cover.

EB Okay. That's not a problem at all. I'll see if I can give the team that we need to speak to a call and let them know that you are on the phone, because they have attempted to call you a few times and we've been getting a message back saying that the - your call cannot be completed as dialled, no option to leave a message.

LC Yes, somebody rang yesterday. I'm pretty sure they rang yesterday, but I had my phone on silent while I was at work because we were being accredited —

EB Okay.

LC —and we're not allowed to have our phones on.

EB Yes, yes.

LC I don't know whether that was you guys because it kept coming up private number.

EB Okay. It quite possibly could be. I don't think any of our numbers come up private, but it may.

LC I don't know, yes.

EB It depends on which phone line they are ringing from, as well. But I'll grab them on the phone for you. I won't be too long.

LC Yes, do because my mobile has just died last night and I've got to go to an Optus shop this morning and I don't know —

EB Right. I won't be too long then, yes. All right.

LC Okay then, bye.

CB Hello, welcome to Household Claims, this is [redacted]

EB Cathy, it's [redacted] again. How are you?

CB Good and you?

EB I'm good. I've just got an insured that we've attempted to call quite a few times.

CB Yes. What was the claim number, please?

EB It is [redacted]

CB Yes.

EB [redacted] and I've got a Lois Cameron on the phone.

CB Okay. You can transfer her through.

EB All right. Not a problem. Thanks, [redacted] Bye.

CB Okay, thanks, [redacted] Bye.

Cameron Telephone Call Transcript 09/03/11 RACQ Ref 27

Time:	9:26 to 9:28
Date:	9 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (CB) [redacted] (RACQI) (EB) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

CB	Hello, welcome to Household Claims, this is [redacted]
EB	[redacted] it's [redacted] again. How are you?
CB	Good and you?
EB	I'm good. I've just got an insured that we've attempted to call quite a few times.
CB	What was the claim number, please?
EB	It is [redacted]
CB	Yes.
EB	[redacted] and I've got a Lois Cameron on the phone.
CB	Okay. You can transfer her through.
EB	All right, not a problem.
CB	Okay.
EB	Thanks, [redacted] Bye.
CB	Thanks, [redacted] Bye.
	Hi Lois, this is [redacted] from Household Claims. I've got your claim number. Hello?
LC	Yes. Okay then.
CB	Okay. So what I'm going to do is get someone more specialised to give you a call back to discuss your claim. What would be your best contact number to call you back on?
LC	Shit, now you've got me going. I have no idea. Like, how long before they'd ring back, to be honest? I have reasons —
CB	Hopefully, by close of business tomorrow.
LC	Right. Look, I don't know. My phone died last night and I'm on a borrowed mobile phone. Basically, I don't have a phone. I'm going to Optus this morning. I'll give you my mobile number, right —

CB Sure.

LC —because I'm going to Optus this morning and I'm thinking that they will give me loan phone, because I have no idea what happened to mine. You know, it died.

CB That's no good.

LC No, I know. It's the only phone I've got, you see. That's what happens when you flood.

CB That would be frustrating.

LC It is, because I don't have a home phone, I have nothing.

CB Mmm. It'd be difficult.

LC And all our home phones are diverted to my mobile.

CB Sure. So what would be your mobile number, please?

LC 

CB

LC

CB

LC

CB

LC

CB

LC Yes.

CB Okay, I'll get someone to give you a call back as soon as they can.

LC Okay then, thanks.

CB That's okay. Thanks for calling, Lois.

LC Bye.

CB Bye.

Cameron Telephone Call Transcript 09/03/11 RACQ Ref 28

Time:	9:41 to 9:41
Date:	9 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (JH)
Key:	[UI] = unintelligible
	[IA] = inaudible
	— = interrupted speech, or speech peters out

[Recording] Service is temporarily not available. Please try again —

Cameron Telephone Call Transcript 09/03/11 RACQ Ref 29

Time:	12:09 to 12:10
Date:	9 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (JH)
Key:	[UI] = unintelligible
	[IA] = inaudible
	--- = interrupted speech, or speech peters out

[Recording] Service is temporarily not available. Please try again later.

Cameron Telephone Call Transcript 09/03/11 RACQ Ref 30

Time:	12:30 to 12:37
Date:	9 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (AS) Lois Cameron (LC) [redacted] RACQI) (JM) [redacted] (RACQI) (JH)
Key:	[UI] = unintelligible [IA] = inaudible -- = interrupted speech, or speech peters out

AS Welcome to Claims Services, this is [redacted] May I start with your policy or claim number, thank you

LC [redacted]

AS [redacted] at the end, was it?

LC Yes, thank you.

AS Thank you. And your name?

LC Lois Cameron.

AS Yes, and address, date of birth, thanks, Lois.

LC [redacted]

AS Sorry, you broke up on me there.

LC [redacted]

AS Yes, and your address?

LC [redacted] Mill Street, Goodna.

AS Thank you. And how can I help today?

LC I don't know. I had a missed call on my phone and I think it's from you guys.

AS It was. I've got a comment here - [redacted] I'll see if I can get a hold —

LC But she's showing up as a private number.

AS — of her. Is it?

LC Yes, and I'm just on a loan phone at the moment and it was blinking and I didn't know that.

AS That's all right.

LC Yes.

AS I'll see if I can get a hold of her because we will have to put her through – do you mind holding? I'll look for her number and we'll put you through, thanks.

LC Thanks.

AS Thanks for holding. I'll be able to put you through now. I won't be a minute.

LC Thank you.

AS Thank you.

JM Welcome to Household Claims, this is [redacted]

AS Hey [redacted]. How are you?

JM Good, thanks [redacted]

AS That's good. I'm wondering if - this lady's just calling back on a missed call from us, from [redacted]

JM Mmm.

AS She doesn't leave any message, she just said she tried to call Insured.

JM What's the claim number?

AS Yes, it is [redacted] under Leslie Cameron. I guess it's just claim progress but ---

JM Cameron. Give me one second, I'll just see – because this is a flood claim, I'm guessing he's doing call backs for it. So let me just---

AS Okay.

JM --- check what the process is going to be for this one, okay?

AS Yes, sure.

JM Thanks for holding. I'll just put you through to [redacted] now, okay?

AS Okay, ta.

JH Hello, [redacted] speaking.

AS Hey [redacted] it's [redacted]. How are you?

JH Good, how are you?

AS Not bad thanks.

JH You've got ---

AS I've got ---

JH ---Mr or Mrs Cameron ---

AS Yes, I've got Lois Cameron on the phone now. So she just missed your call.

JH Yes, we've been playing phone tag for the last two days. All right. That's great. Thank you.

AS So I'll put her through? Thanks, bye.

JH Bye.

AS Bye. Hang on. Oh no.

JH Have you lost her? No.

AS She hung up.

JH No.

AS I'm thinking where's my —

JH I don't know why – every time I ring her —

AS —transfer box.

JH —mobile, it says that it's - the service is temporarily.

AS I wonder —

JS I can't get through to her.

AS —because she was on somebody else's mobile.

JH Was it? Because —

AS Yes, she says she's borrowing a phone or something.

JH Because I have been ringing the number that she left with us to call.

AS I wonder if I've got her number. I think I've got a mobile number here that she was on.

JH Yes.

AS Do you want to try that one?

JH Yes.

AS I don't know. She's borrowing it though.

JH I'll give it a try.

AS The one I've got here that she was on was [redacted]

JH Yes.

AS [redacted]

JH

AS

JH That's what I've been calling. Yes, that's the number that she rang –she requested we call her back on, so that's what I've been trying.

AS Okay. Well, that's the number she was on, so – I don't know.

JH She must be in a bad area. All right. I'll try her again.

AS Okay.

JH Thank you.

AS Thanks, anyway. Bye.

JH Thanks [redacted] Bye.

Cameron Telephone Call Transcript 09/03/11 RACQ Ref 31

Time:	12:33 to 12:35
Date:	9 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (JM) [redacted] (RACQI) (AS) [redacted] (RACQI) (JH)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

JM	Welcome to Household Claims, this is [redacted]
AS	Hey [redacted] How are you?
JM	Good, thanks, [redacted]
AS	That's good. I'm wondering if – this lady's just calling back on a missed call from us, from [redacted]
JM	Mmm.
AS	She doesn't leave any message, she just said she tried to call Insured
JM	What's the claim number?
AS	Yes, it is [redacted] under Leslie Cameron. I guess it's just claim progress but ---
JM	Give me one second, I'll just see – because this is a flood claim, I'm guessing she's doing call backs for it. So let me just ---
AS	Okay.
JM	--- check what the process is going to be for this one, okay?
AS	Yes, sure.
JM	Thanks for holding on. I'll just put you through to [redacted] now, okay?
AS	Okay, ta.
JH	Hello.
JM	Hey the customer's surname was Cameron. The claim number was ---
JH	Finally. [redacted]
JM	That's the one
JH	Fantastic.
JM	I've got [redacted] – no, it's not [redacted]

JH Lois?

JM I've got Teleclaims on the line.

JH Okay

JM And they've got the customer on the line.

JH Awesome. Thank you.

JM I'll drop them through.

JH Thank you, mate.

Cameron Telephone Call Transcript 09/03/11 RACQ Ref 32

Time:	12:35 to 12:37
Date:	9 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (JM) [redacted] (RACQI) (JH) [redacted] (RACQI) (AS)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

JH	Hello.
JM	The customer's surname is Cameron. The claim number was ---
JH	Finally. [redacted]
JM	That's the one.
JH	Fantastic.
JM	I've got [redacted] – no, it's not [redacted]
JH	Lois?
JM	I've got Teleclaims on the line.
JH	Okay.
JM	And they've got the customer on the line.
JH	Awesome. Thank you.
JM	I'll drop them through.
JH	Thank you, mate. Hello, [redacted] speaking.
AS	Hey [redacted] it's [redacted] How are you?
JH	Good, how are you?
AS	Not bad thanks.
JH	You've got ---
AS	I've got ---
JH	—Mr or Mrs Cameron ---
AS	Yes, I've got Lois Cameron on the phone. So she just missed your call.

JH Yes, we've been playing phone tag for the last two days. All right. That's great.

AS So I'll put her through? Thanks.

JH Thanks [redacted] Bye.

AS Bye.

AS Bye. Hang on. Oh no.

JH Have you lost her? No.

AS She hung up.

JH No.

AS I was thinking where's my —

JH I don't know why - every time I call her —

AS —transfer box.

JH — mobile it says that it's - the service is temporarily.

AS I wonder —

JH I can't get through to her.

AS —because she was on somebody else's mobile.

JH Was it – because —

AS Yes, she says she's borrowing a phone or something.

JH Because I have been ringing the number that she left and asked us to call.

AS I wonder if I've got her number. I think I've got her mobile number here that she was on.

JH Yes.

AS Do you want to try that one?

JH Yes.

AS I don't know. She's borrowing it though.

JH I'll give it a try.

AS The one I've got here that she was on was [redacted]

JH Yes.

AS [redacted]

JH

AS

JH That's what I've been calling. Yes, that's the number that she rang –she requested we call her back on, so that's the number I've been trying.

AS Okay. Well, that's the number she was on, so – I don't know.

JH She must be in a bad area. All right. I'll try her again.

AS Okay

JH Thank you.

AS Thanks, anyway. Bye.

JH Thanks, [redacted] Bye.

Cameron Telephone Call Transcript 09/03/11 RACQ Ref 33

Time:	12:37 to 12:41
Date:	9 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (BH) Lois Cameron (LC) [redacted] (RACQI) (CB)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

BH Claims Services, this is [redacted]

LC Yes, [redacted] Look, I was connected to you, but I think I went through a black hole and lost connection.

BH Okay.

LC The lady was trying to put me through to [redacted] because [redacted] rang me up.

BH Okay. Do you have a claim number?

LC Yes. I do. Just hang on a second. It's [redacted]

BH [redacted]

LC Yes, [redacted]

BH [redacted]

LC

BH

LC

BH [redacted] There we go. And your name, please?

LC Lois, L-o-i-s, Cameron, C-a-m-e-r-o-n.

BH There we go. Lois, I'm just going to do a quick security check with you. Okay, can I just confirm your address and date of birth, please?

LC [redacted]

BH Yes.

LC And [redacted] Mill Street, Goodna.

BH There we go. I'll just have a look at this one for you.

LC Yes, she rang and I had a missed call, and I rang back and lady told me that it was [redacted] that rang me. She was putting me through to [redacted] and I was sitting on hold and sitting on

hold and —

BH Yes

LC I think I went through a black hole because I lost connection.

BH That will happen to you, yes. Right. Let's see if we can grab her for you. Okay. Okay. I won't be a moment.

LC Thank you.

BH You're welcome.

Okay, it might take slightly more than a moment because I just got an engaged signal from them myself.

LC Okay then.

BH I'll just try this one again for you.

LC Thank you.

BH No worries. I'll just try this one again.

Thanks for holding. Sorry, I couldn't get through that time. We'll try them again for you right now.

LC Thank you.

BH No worries.

CB Welcome to Household Claims, this is [redacted]

BH [redacted] it's [redacted] from Teleclaims. How are you today?

CB Hi. Good, thanks, and yourself, [redacted]

BH I'm good thanks.

CB That's good.

BH I've got an insured on the phone. She's just returning a call from [redacted]?

CB Okay. What's the claim number, thanks?

BH It's [redacted]

CB Yes.

BH [redacted]

CB Yes.

BH [redacted]

CB Mmm.

BH [redacted]

CB Okay. And who do you have on the phone?

BH I've got Lois Cameron.

CB Okay, you can transfer Lois through.

BH Terrific.

CB Okay, thanks. Bye.

BH Bye.

Cameron Telephone Call Transcript 09/03/11 RACQ Ref 34

Time:	12:41 to 12:42
Date:	9 March 2011
Place of Interview:	
Parties present:	[redacted] RACQI) (CB) [redacted] RACQI) BH Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

CB	Welcome to Household Claims, this is [redacted]
BH	[redacted] it's [redacted] from Teleclaims. How are you today?
CB	Hi. God, thanks, and yourself, [redacted]?
BH	I'm good thanks.
CB	That's good.
BH	I've got an insured on the phone. She's just returning a call from [redacted]?
CB	Okay. What's the claim number, thanks?
BH	It's [redacted]
CB	Yes.
BH	[redacted]
CB	Yes.
BH	[redacted]
CB	Mmm.
BH	[redacted]
CB	Okay. And who do you have on the phone?
BH	I've got Lois Cameron.
CB	Okay, you can transfer Lois through.
BH	Terrific.
CB	Okay, thanks. Bye.
BH	Bye.
CB	Hello, this is [redacted] from Household Claims. I've got your claim number.

LC Yes.

CB Okay. Now, the person who was calling you is not available at the moment. So I can give - pass on a message for her to give you another call. And is your best contact number your landline, is it?

LC Well, my landline —

CB Or your —

LC —is diverted to my mobile phone, so yes.

CB Okay, sure. Or I can try to call your - or we can try and call your mobile.

LC Yes, do that. It was just that I'm on a borrowed phone at the moment and the person I borrowed it from had it set to meeting, and that's no good to me, I can't hear it.

CB Sure.

LC But I have – yes, because my phone died so. But I've set it up now for what I want, so - yes.

CB Sure, not a problem. I'll pass your message on for you.

LC All right, thank you.

CB Okay, thanks for calling.

LC Bye.

CB Bye.

LCB10096653 4110945v1

Cameron Telephone Call Transcript 10/03/11 RACQ Ref 35

Time:	8:32 to 8:34
Date:	10 March 2011
Place of interview:	
Parties present:	[redacted]Smith (RACQI) (CS) Lois Cameron (LC) [redacted]Kele (RACQI) (MK)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

CS	Claim Services, my name is [redacted] Can I start with your claim or policy number, please?
LC	[redacted]
CS	Yes
LC	[redacted]
CS	Yes.
LC	[redacted]
CS	Yes.
LC	[redacted]
CS	Thank you. And may I ask your name, please?
LC	Lois, L-o-i-s, Cameron, C-a-m-e-r-o-n.
CS	Thank you and your date of birth?
LC	[redacted]
CS	And the home address there?
LC	[redacted] Mill, M-i-l-l, Street, Goodna.
CS	Thank you. And what can I do for you?
LC	I have no idea. I'm still waiting for someone to ring me back from yesterday.
CS	Right. It is a two to three business day turnaround time at the moment. They're just getting so much work in that they haven't - their timeframes are just longer than normal.
LC	They tried plugging me through to [redacted] right, and they said that [redacted] was on the phone and they said the line was 30 minutes and when she gets off the phone they would get her to ring me.
CS	[redacted]
LC	Mmm.

CS I don't know if there's a [redacted] in that team. I can try and give them a call and see if we can get through to someone. Can you - are you just wanting to know what is happening with the claim?

LC Yes. I want my life back.

CS Right. Well, I'll try and get them on the phone for you now, if you can hold the line for me?

LC Thank you.

MK Household Claims, [redacted] speaking.

CS Hey [redacted] it's [redacted] Teleclaims. How are you going?

MK Good. How are you?

CS Good. The first call of the day is always awesome. Can I give you a claim number please?

MK Sure.

CS [redacted] Lois Cameron called at twenty to one yesterday and no one has called her back, and someone said they'd be calling her back as soon as someone was off the phone. I said, "Well, it's three to two business days," so she just wants to know what's happening with the claim because she wants her life back.

MK Okay. Put her through. I can take a message again for the tech team.

CS Oh dear. All righty. Thanks, bye.

Cameron Telephone Call Transcript 10/03/11 RACQ Ref 36

Time:	8:33 to 8:36
Date:	10 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (MK) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

MK	[redacted] speaking
CS	Hey [redacted] it's [redacted]n Teleclaims. How are you going?
MK	Good. How are you?
CS	Good. The first call of the day is always awesome. Can I give you a claim number, please?
MK	Sure.
CS	[redacted] Lois Cameron called at twenty to one yesterday and no one has called her back, and someone said they'd be calling her back as soon as someone was off the phone. I said, "Well, it's three to two business days," so she just wants to know what's happening with the claim because she wants her life back.
MK	Okay. Put her through. I can take a message again for the tech team.
CS	Oh dear. All righty. Thanks, bye.
MK	Welcome to Household Claims, [redacted] speaking.
LC	Hi again [redacted] it's Mrs Cameron here.
MK	Hi Mrs Cameron.
LC	Someone was going to ring me back yesterday and they haven't.
MK	Well, the call backs are within 48 hours, I guess, they return your call.
LC	Right. Well they didn't tell that and I'm just - yes.
MK	Okay. The lady you spoke with yesterday, she did pass a message on to the flood team. We've been advised that they'll call back within 48 hours. What that team is doing, they're actually going through auto call backs and ringing the customers back.
LC	Yes. It's just that I'm getting frustrated and more frustrated by the day.
MK	Yes, I can understand where you're coming from. I do apologise.
LC	No, nobody can. Nobody can, because nobody's been through it. Unless you've lived like I'm living now, you don't know and you can't understand. I'm sorry, it's not you. I've got everybody - I'm sick of people telling me they understand. They don't live in a strangers' house, they don't live out plastic bags and they have, and they – and they don't have any -

they have - you have clothes, you have shoes, you have things like that. I don't have what you have. I used to, but I don't now. And I can't get any furniture. I can't get nothing because you guys can't tell me if I've got insurance or not. And I'm getting all these people that want to donate furniture and everything to me, I haven't got it any more because they can't hang on to it and I don't have anywhere to store it in a stranger's house. I have one room to sleep in and that's it. And I have use of this house. I can't store things here, we've got no room. I am not the only family living here, you know? But hey, I have to have - I can't go into a private rental on my own because I can't afford it because I'm still paying off a fricking house that I can't even get into. I've now been told that it's a health hazard and I'm not allowed in there until such time as I take all the cool and cozy out of my ceiling, because it's growing. I can't do that because you guys won't let me, and that's the problem. You know, I have a house in the street that's a health hazard and nobody gives a fuck about it. And all I want to do is be able to get into my house. I want somewhere to live. It's not you, right? It's just that I just want my life. Can you get them to ring me when they can?

MK Yes. Your request has already been sent through to that team. I'll – sorry.

LC Well then, thanks.

MK Sorry.

Cameron Telephone Call Transcript 10/03/11 RACQ Ref 37

Time:	9:14 to 9:20
Date:	10 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (LH) Leslie Cameron (LC) [redacted] (RACQI) (CB) [redacted] (RACQI) (ML)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

LH	Welcome to Claims Services, this is [redacted] Can I please start with a policy or claim number?
LC	Yes, [redacted]
LH	Yes.
LC	Right, I've left my book. [redacted]
LH	Mmm.
LC	[redacted]
LH	Mmm.
LC	[redacted]
LH	[redacted] Okay, and if I could please have your full name?
LC	Leslie Harold Cameron.
LH	Yes. And if I could please have your address and date of birth?
LC	[redacted] Mill Street, Goodna.
LH	Okay, and date of birth?
LC	[redacted]
LH	Excellent. Thank you very much for that, Leslie. Now, what can I help you with today?
LC	I want to get in touch with this [redacted] team leader, about my policy.
LH	Okay.
LC	I don't need a call back, because I'm really jacked of that.
LH	Yes. No, that's all right. I'll see if I can get in contact with a claims officer for you, and you want to speak to the supervisor, is that correct, in relation to the claim?

LC Yes.

LH Yes. All right, not a problem. I'll see if I can get them on the phone for you. I won't be a moment.

CB Welcome to Household Claims, this is [redacted]

LH Hey [redacted] it's [redacted] in Teleclaims. How are you going?

CB Yes, good, thanks, and yourself [redacted]?

LH Not too bad.

CB That's good.

LH Can I give you a claim number?

CB Yes, what's that, please?

LH [redacted]

CB Yes.

LH [redacted]

CB Yes.

LH [redacted]

CB Okay. Who do you have on the phone?

LH Okay, I've got Les on the phone.

CB Mmm.

LH Now, he's upset.

CB Okay.

LH Okay? He wants to be put through to a supervisor, and he does not want a call back because he's jack of it. They were his exact words.

CB Okay. Can I just place you on hold for a moment, if that's okay ---

LH Yes, sure.

CB ---to look into this? Thanks, [redacted]

LH Thanks.

CB Thanks for holding.

LH That's all right.

CB I'll transfer you through to the team leader now.

LH All right, thanks for that.

CB Okay, thanks.

ML Hi [redacted] it's [redacted] How are you?

LH Not bad. How are you?

ML Pretty good.

LH That's good.

ML We've got - who have you got on the phone?

LH I've got [redacted] on the phone.

ML Les, okay.

LH Yes.

ML No problem.

LH All right, I'll pop him through for you.

ML Thanks.

LH Thanks, bye.

ML Bye.

Cameron Telephone Call Transcript 10/03/11 RACQ Ref 51

Time:	9.19 to 9.29
Date:	10 March 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (ML) [redacted] (RACQI) (CB) [redacted] RACQI) (LH) Leslie Harold Cameron (LHC) Lois Maree Cameron (LMC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

ML	Hi [redacted]
CB	Hi [redacted] I've just got [redacted] from Teleclaims on the phone first.
ML	No problem.
CB	Okay, thanks.
ML	Hi [redacted] it's [redacted] How are you?
LH	Not bad. How are you?
ML	Pretty good.
LH	That's good.
ML	We've got – who have you got on the phone?
LH	I've got Les on the phone.
ML	Les, okay.
LH	Yes.
ML	No problem.
LH	All right. I'll pop him through for you.
ML	Thanks.
LH	Thanks, bye.
ML	Bye.
	Household Claims [redacted] speaking.
LHC	Hello?
ML	Hello, is this Les?

LHC Yes.

ML Gooday, Les, it's [redacted] from Household Claims. How are you?

LHC I'm not happy.

ML No? I can understand that. What would you like to discuss?

LHC Well, you people have been trying to get in touch with us and I – we call back and all we're getting is 48 hours call back —

ML Right.

LHC —right? And – you know – well, personally, I don't like it.

ML Yes.

LHC All right? Because we have given them all these phone numbers, right, to contact us, right, and nobody seems to be able to get in touch with us. When I'm ringing back, I don't want people on 48 hour call back.

ML Sure.

LHC I want to talk to the person.

ML Yes. Look —

LHC I have to go into hospital next week for an operation —

ML Yes.

LHC —because of this flood, and I want to get this done. I don't want to go in there and worry about am I or am I not, you know. There's no – I want to know what's happening.

ML Yes. Look, we —

LHC You've had all the time. You've had two and a half – 11 January, the flood was.

ML Yes.

LHC It's the 10th of bloody March.

ML Les, I can provide you with an update on where we're at with, you know, the information —

LHC I know where we're up to.

ML Well, what's that?

LHC I want to know if we've got it or not. Surely, you can work it out.

ML Well, unless you – sorry, other than the fact that – you've been advised that we've actually received the hydrology information.

LHC I know you've got all that —

ML Yes.

LHC —right?

ML Well, the process is from that point —.

LHC No.

ML Yes. I don't know what you want me to tell you.

LHC I want to know if we've got it or haven't got it.

ML Yes.

LHC That's what I want to know.

ML Yes. Les, I can't tell you that right now, unfortunately.

LHC Where's this [redacted] who's supposed to be the team leader?

ML Sorry?

LHC [redacted]

ML [redacted]? I'm not too familiar —

LHC [UI].

ML Yes, there's no [redacted] here.

LHC Well, we were given a name —

LMC There is.

LHC We were given the name [redacted] and she was doing our claim, right?

ML Yes. Look, I'm the team leader of the team that's actually looking after your —

LHC Well, something's going on then, because we were given a lady's name, [redacted]

ML [redacted] okay. And where did you get that information from?

LHC You people.

LMC I rang yesterday.

ML Okay. Yesterday, the 13 17 02 number, is that right?

LHC Yes.

ML Yes. I'll just see if I can go through and see —

LMC They tried to plug me on to [redacted]s phone, but it was engaged.

ML Right.

LMC They told me [redacted] would ring me back.

LHC And nobody has done anything, right?

ML Okay.

LHC Now, I've already been on to the ombudsman, right —

ML Yes.

LHC —about this, because it is beyond a joke.

ML Yes. Look, Les, you are entitled to do that. That's —

LHC That's right.

ML Yes. That's your prerogative, Les. What I can say to you is that until we actually get the – like, what we're getting is spread sheets that come through with peoples' claims and how the hydrology information relates to their claim —

LHC We were one of the first people. That was two months ago, mate.

ML Yes.

LHC Come on.

ML Yes. Look, I can't say any more than what you already know, Les, at this stage.

LHC You know, you're flogging us off again.

ML Well, what – I don't know what else I can tell you.

LHC What do you mean you don't know? You're the people who've got my life in your hands, but ---

ML Yes. Look, I've advised you, Les, that I don't have the information at this point in time, but I, ---

LHC Where is it then?

ML It's currently being processed by, you know ---

LHC Processed by what? By who?

ML By our upper management, because it's – what happens is, we're getting all the information come through from the hydrologists.

LHC Fuck.

ML That's got to be ---

LHC There goes the hydrologist again.

ML Yes. Well, I ---

LHC That was done weeks ago.

ML Yes. All that information has to be processed and ---

LHC Processed by what?

ML Well, you look at your actual claim circumstances and the information coming through with the hydrology ---

LHC Jesus Christ. I've got – we lost everything ---

ML Yes.

LHC ---by water, you know?

ML Yes.

LHC You know - Jesus, mate.

ML Yes.

LHC Come on.

ML Yes. Look, I'll ---

LHC You know, if I can't – why can't I talk to a so called hierarchy?

ML Well, unfortunately, they're going to be advising you exactly the same thing as what I am ---

LHC Well, somebody has got to do something ---

ML Yes.

LHC ---because, you know, we can't live like this.

ML All ---

LHC It's causing us illness. Don't you understand? Depression, right?

ML Yes.

LHC You people have got our lives. Don't you understand that? Don't tell me you got

compassion. If you had compassion, this would've been all over by now.

ML Yes.

LHC Right?

ML Yes. Look, Les, I'm sorry that, you know, you're going through all of this, but ---

LHC No, don't be sorry. Just get our claim done.

ML Yes. Well, I can't do that right now, Les. I've advised you that.

LHC Well, I don't know why I bother. You're not leaving me much choice, mate.

ML Mmm.

LHC Are you?

ML Yes. Look, I'm – as I said, Les, I can't do anything more than advise you as soon as we get that information ---

LHC Well, when do we get it?

ML I don't have a timeframe at this point in time.

LHC I'm sorry, mate, this is not good enough, right?

ML Mmm. Yes.

LHC It is not. If – you know, if I'd done this when I was in my job, I'd get the bloody sack, right?

ML Yes.

LHC Come on. Get your act together.

ML Yes. Look, as I said, Les, I can't process your claim any further until I get ---

LHC Well, put me through to the manager or whatever.

ML Well, the ---

LHC Come on. I'm asking you.

ML Yes. Can you let me finish, Les, and I'll explain the process to you: the next step from here, if you're not happy with what I'm advising you, is that it can go through an internal dispute process ---

LHC Yes, I know, for the reviewing, but I can't do that till you give me my bloody claim, yes or no, can I?

ML No. You can still go through that process if you are disputing the timeframes involved in your claim.

LHC I've already done that. It's on – in the hands of the ombudsman.

ML Yes, okay. So you've taken the appropriate action, you know, through those channels. Other than that, there's nothing else we can do.

LHC Now, what do we do?

ML Have you received correspondence regarding that complaint?

LHC No, nothing.

ML Okay. So you – what you are saying is you've lodged a complaint through our internal disputes resolutions process, is that right?

LHC No, I rang up the ombudsman.

ML Right, okay.

LHC I can't do that – he's told me I can't do that until I get an answer from you people.

ML Yes, okay.

LHC And you people are not giving me any answers.

ML Yes. So what I – Les, what I'm advising you is that - it's clear that you're unhappy with the information that I'm giving you.

LHC Oh dear, is it?

ML Yes. So —

LHC That's one thing we agree with.

ML Yes. So what I'm saying to you now is that you're entitled to lodge a complaint through our internal disputes resolutions department.

LHC And who do I do that with?

ML Well, I can forward that complaint through —

LHC Well, do it.

ML —and then what you'll do then is receive correspondence regarding the outcome of that complaint.

LHC And what happens to my claim? You put a hold on it until this is sorted out.

ML No. No. No. No. As I said to you before, as soon as we get information regarding your claim, you know, we'll be contacting you as soon as possible, but, in the meantime, if —

LHC As soon as possible. When's that? Next year?

ML Yes. Well, I can't give you that information at this point in time.

LHC This is ridiculous. Totally unacceptable.

ML Yes. I'm not going to disagree with you, Les. So would you like me to take that process through?

LHC All right. Do what you have to do, all right?

ML Okay.

LHC Put a complaint in because on my – it's beyond – people say be patient. Be patient? I am going to be in hospital —

ML Yes.

LHC —right? And you people are not helping. You can put that in your report, too, right?

ML Okay. Yes. I'll forward that complaint through, Les, and you'll receive correspondence regarding the outcome of that complaint.

LHC When?

ML Well, it'll be processed. I mean, these type of complaints are processed relatively quickly.

LHC Good.

ML Yes. So we'll get that out and we'll have that reviewed by internal disputes. But, as I said, in regards to the actual claim processing, as soon as we get your information, we'll – like —

LHC Well, you'd better find this [redacted]

ML Just – Les, just to give you a bit of insight: we've recently received the Brisbane Information and are currently making calls in regards to Brisbane.

LHC Excuse me, we're in Ipswich.

ML Sorry? Yes, I know. What I'm saying is, though, we've been waiting for Brisbane and Ipswich.

LHC What for?

ML We've been waiting for a few regions - for the hydrology information to come through and be processed. Brisbane has been done, and, hopefully, Ipswich isn't going to be too far away.

LHC Didn't we get the water before Brisbane?

ML Yes. Well, it may mean that Ipswich is a bit more complex than Brisbane. I'm not too sure, but, look, as I said, we're getting that information, and as soon as we get that information in, we're making the calls in accordance to, you know, that information relating to your claim. So Brisbane is on the way, and as soon as we get Ipswich, we'll be, you know, obviously, getting in touch with you. And all I can say is, like, due to your circumstances regarding, you know, your hospitalisation, we'll make your claim a priority and as soon as that information comes through, we can give you a call.

LHC Thank you.

ML Okay?

LHC Yes.

ML All right, Les. So did you want me to proceed with the complaints process?

LHC Yes.

ML Yes, okay. I'll do that for you, Les, and you'll receive our correspondence. And, in the meantime, we'll keep an eye out, and soon as that information comes in, we'll give you a call.

LHC Thank you.

ML All right. Thanks Les. Bye.

Cameron Telephone Call Transcript 10/03/11 RACQ Ref 38

Time:	11:22 to 11:22
Date:	10 March 2011
Place of interview:	
Parties present:	[redacted](RACQI) (CB) [redacted](RACQI) (LH) [redacted](RACQI) (ML)
Key:	[UI] = unintelligible [IA] = inaudible -- = interrupted speech, or speech peters out

CB	Welcome to Household Claims, this is [redacted]
LH	Hey [redacted] it's [redacted] in Teleclaims. How are you going?
CB	Yes, good thanks, and yourself, [redacted]?
LH	Not too bad.
CB	That's good.
LH	Can I give you a claim number?
CB	Yes, what's that, please.
LH	[redacted]
CB	Yes.
LH	[redacted]
CB	Yes.
LH	[redacted]
CB	Okay. Who do you have on the phone?
LH	Okay, I've got Les on the phone.
CB	Mmm.
LH	Now, he's upset.
CB	Okay.
LH	Okay? He wants to be put through to a supervisor, and he does not want a call back because he's jack of it. They were his exact words.
CB	Okay. Can I just place you on hold for a moment, if that's okay —.
LH	Yes, sure.

CB —to look into this? Thanks, [redacted]

LH Thanks.

CB Thanks for holding.

LH That's all right.

CB I'll transfer you through to the team leader now.

LH All right, thanks for that.

CB Okay, thanks.

ML [redacted]

CB Hi [redacted] I've just got [redacted] from Teleclaims on the phone first.

ML No problem.

CB Okay. Thanks.

Cameron Telephone Call Transcript 10/03/11 RACQ Ref 39

Time:	11.25 to 11.30
Date:	10 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (CG) Lois Maree Cameron (LMC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

LMC	Hello?
CG	Hello. Could I please speak to either Mr or Mrs Cameron?
LMC	Speaking.
CG	Is that Mrs Cameron, is it?
LMC	Yes.
CG	Hi Mrs Cameron. It's [redacted] here from RACQ Insurance.
LMC	Yes.
CG	I'm just ringing in response to your claim. We've been trying to get hold of you for a number of days. I believe you spoke to – no, your husband spoke to [redacted] a girl named [redacted]
LMC	Yes.
CG	Yes. And now [redacted] has been trying to ring you back to advise you that we do have a process whereby we could put you through under financial hardship.
LMC	Yes. And what does that do to our claim?
CG	Well ---
LMC	Because – go on.
CG	The claim is going through the IDR process.
LMC	Yes, I know. Can I just ask ---
CG	Yes?
LMC	We got told this morning that you guys are processing Brisbane before you process us. Why are Brisbane being processed before us, when we got flooded before them?
CG	I don't know. I can't answer that.
LMC	That's what – apparently, that's what the boss of the team that is handling this told us this morning.

CG Mmm. I don't know. I can't answer that.

LMC As I said to you, why? We were flooded two months ago tomorrow.

CG Mmm.

LMC You know, and I've got a house that's been condemned. All I want to do is move to my garage so I can start doing something, and we can't – I'm not allowed to do that. I'm not allowed to do that because I have cool and cozy insulation in my house and it has to be taken out – it has to be removed. Everything has to be done.

CG Mmm.

LMC And until I can do that, I'm not allowed on my property. And I can't do that, because you guys can't tell me whether I've got cover or not. And I can't afford to fork out for it on my own because I don't have money.

CG Mmm.

LMC You know?

CG Yes.

LMC And I'm still living out of plastic bags in a stranger's house. And after two months, I think it sucks.

CG Mmm.

LMC You know – I can't do nothing with you guys at all because you're not telling me anything and you're not doing anything.

CG Okay. Well, I believe you spoke to [redacted] this morning and – the team leader, and he is putting your dispute through the internal process - the complaints process. But what I'm offering you now is that there is another process we can put you through where you may be eligible for money under financial hardship. All I wanted to know was would you like me to put that through to you – put you through ---

LMC If we go through this financial hardship ---

CG Yes.

LMC ---right, what – I mean, what does that do to our claim?

CG Nothing.

LMC I mean, does that change the fact that you guys could say no or not?

CG No, it doesn't.

LMC Because I need to do something.

CG Mmm. It doesn't – you know, it won't – it certainly is not going to pay you to repair the house or anything, but if you are under stress financially, we may be able to offer you some money.

LMC I've got to do something. I mean, my husband can't even claim on his superannuation because he's not facing financial hardship.

CG Mmm.

LMC And that was the Queensland Government that told him that, because living in somebody else's house out of plastic bags does not mean – and because we've got no home, it does not mean financial hardship according to the government, because he was in the army.

CG Mmm.

LMC And the army have knocked them back ---

CG Okay.

LMC —and said, "No, sorry, we don't think that you living in somebody else's house" – we have nothing. We have no furniture left.

CG Mmm.

LMC They don't consider that a hardship, because [UI].

CG All right. So —

LMC Yes.

CG —what I'll do, I'll put your forward for a financial hardship payment and —

LMC Yes.

CG —a gentleman named [redacted] will give you a ring.

LMC Yes.

CG Now, can you advise me which is the best number to give you a call on?

LMC This one.

CG This one.

LMC Yes. I mean – okay, the other day, my phone wasn't on when I was at work because we were being accredited at my job and we weren't allowed to have phones on whatsoever, and it was an unexpected visit from hierarchy type thing, you know?

CG Yes. So —

LMC Yes. But my boss has given me permission to have my phone on because of the flood.

CG Okay then. Well, the number I rang is [redacted]

LMC [redacted]

CG Yes.

LMC Yes, that's my home phone. That's been diverted to my mobile.

CG Right. Okay. No worries. I will pass that on and we'll get that happening for you. Now, like I said, it will be a gentleman named [redacted] who will give you a call —

LMC Yes.

CG —regarding that.

LMC Okay then.

CG Okay?

LMC All right.

CG Okay. Thank you.

LMC Okay. Thank you very much for that. Bye.

CG Okay, bye.

Cameron Telephone Call Transcript 16/03/11 RACQ Ref 40

Time:	10:16 to 10:16
Date:	16 March 2011
Place of interview:	
Parties present:	[redacted](RACQI) (TE)
Key:	[UI] = unintelligible
	[IA] = inaudible
	--- = interrupted speech, or speech peters out

[Recording] Service is temporarily not available. Please try again later.

Cameron Telephone Call Transcript 17/03/11 RACQ Ref 41

Time:	9.17 to 9.23
Date:	17 March 2011
Place of Interview:	
Parties present:	[redacted](RACQI) (CS) [redacted](RACQI) (BH) [redacted](RACQI) (TE) Lois Maree Cameron (LMC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

CS	Welcome to Claims Services, you're speaking with [redacted] Can I start with your policy or claim number, please?
LMC	Can I give you my name and address and date of birth and that, because I'm driving in my car, so I don't have my policy number on me.
CS	That's okay. Are you wanting to lodge claim or you have an existing claim?
LMC	No, we've got a claim already lodged with you.
CS	Okay.
LMC	I just need to ask a question, that's all.
CS	Okay. No worries. Do you know your registration number at all?
LMC	What for?
CS	Is this for your motor vehicle or for your house and contents?
LMC	For my house and contents.
CS	Okay. It's come through as motor vehicle, that's why I asked for the rego, sorry.
LMC	No. Yes, sorry.
CS	That's okay.
LMC	I did say home.
CS	Okay. No, okay. It gets a bit confused sometimes.
LMC	Yes.
CS	Now, what was your first name, please?
LMC	It's Lois, L-o-i-s.
CS	Yes. And just your surname?

LMC Surname is Cameron, C-a-m-e-r-o-n.

CS No worries.

LMC I know it's HH something.

CS Okay. That's okay. I'll have a look here for you. I won't be a moment.

LMC Do you want our address? It could be under Les's name, the policy, actually.

CS Okay. Here we go. Now, can I just confirm your address and date of birth, please?

LMC The address for our policy is [redacted] Mill, M-i-l-l, Street, Goodna.

CS Yes.

LMC And my date of birth is [redacted]

CS Excellent. Thank you for that. All right. So how can I help you today?

LMC Okay. What I want to know is we have taken a hardship payment off you guys. I don't know whether it's through yet or not, but they offered us a $5000 hardship payment until such time as our insurance is decided.

CS Okay.

LMC We want to know whether it's okay by the insurance company if - now that we've taken the hardship payment, if we use that money now to start taking down our asbestos walls?

CS Okay. I'm going to call through —

LMC I mean, I can't —

CS Yes. I'll have to call through to the actual Household Claims department.

LMC Yes. Yes. It's just that – you know.

CS Yes. No, that's okay.

LMC I want to start getting back in my house —

CS Yes.

LMC —and that's the only way we're going to do it.

CS That's it. Yes. Okay. I won't be a moment here.

LMC Thank you. Somehow I got connected to car insurance.

CS Yes, it – somehow – I think it's a default thing. So sometimes if the household line is a bit full, it just goes to motor vehicle, but it's the same thing.

LMC Yes.

CS I can't still handle it.

LMC That's good. No worries.

CS All right. Let me quickly pop you on hold, Lois, and I'll get through to Household Claims. I won't be one moment, all right?

LMC Thank you.

CS Thank you.

BH Good morning, Household Claims, [redacted] speaking.

CS Hey [redacted] it's [redacted] from Teleclaims. How are you?

BH Good. How are you?

CS Not too bad, thank you. I have a question with a claim, please.

BH Yes.

CS Claim number, when you're ready.

BH Yes, what is it?

CS [redacted] for a Leslie Cameron and Lois Cameron.

BH Okay. Yes. What do they want to know?

CS Quick question – well, she's calling because she knows that she's getting the $5000 hardship payment.

BH Okay, yes.

CS Yes. Now, she is happy with that. The question she's asking – I don't even know if it applies to us at all. She's wanting to know, because she's received that payment now, if she can go ahead and take down the asbestos wall.

BH Okay.

CS Has that got anything to do with the claim if we're not actually repairing anything or —

BH I wouldn't have thought so. Can I just double check with [redacted] —

CS Yes.

BH —because [redacted] did try to contact the insured today.

CS Yes. Yes, and I was going to see if that was – if they ended up – I don't think they did. I didn't ask her. But that's why I thought I'd just quickly call through to you guys and ask about that. So – yes, no worries.

BH Yes. I won't be a moment.

CS Okay. No worries. Thank you.

BH Are you there?

CS Yes, still here.

BH I'm still waiting.

CS No worries.

BH I'm going to just transfer you through to [redacted]

CS Cool.

BH So what was your first name?

CS [redacted]

BH Okay. I won't be a moment.

CS No worries, thank you.

TE Household Claims, this is [redacted]

CS Sorry, I won't be one sec. Hey [redacted] Sorry, it's [redacted] from Teleclaims.

TE That's okay.

CS Do you need claim details for the customer or —

TE I do. Is it Mr Cameron on the phone?

CS I've got Lois.

TE Lois, okay. Thanks.

CS Okay. Great. Thank you, bye.

TE Bye.

Cameron Telephone Call Transcript 17/03/11 RACQ Ref 42

Time:	9:20 to 9:23
Date:	17 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (BH) [redacted] (RACQI) (CS) [redacted] (RACQI) (TE)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

BH	Good morning Household Claims, [redacted] speaking.
CS	Hey [redacted] it's [redacted] from Teleclaims. How are you?
BH	Good, how are you?
CS	Not too bad, thank you. I have a question with a claim team, please?
BH	Yes?
CS	Claim number, when you're ready.
BH	Yes, what is it?
CS	[redacted]
BH	Mmm.
CS	[redacted]
BH	Yes.
CS	[redacted] for a Leslie Cameron and a Lois Cameron.
BH	Okay. Yes. What were they wanting to know?
CS	Yes. Quick question – well, she's calling because she knows that she's getting the $5,000 hardship payment.
BH	Okay, yes.
CS	Now, she's happy with that. The question she's asked - I don't even know if it applies to us at all. She is wanting to know, because if she receives that payment now, if she can go ahead and take down the asbestos wall.
BH	Okay.
CS	Has it got anything to do with the claim if we're not actually repairing anything or ---
BH	I wouldn't have thought so. Can I just double check with [redacted] ---
CS	Yes.

BH ---because [redacted] did try to contact the insured yesterday.

CS Yes, and I was going to see if that was – if they ended up – I don't think they did. I didn't ask her, but that's why I thought I'd just quickly call through to you guys and ask about that. So – yes. No worries.

BH Yes. I won't be a moment.

CS Okay. No worries, thank you.

BH Are you there?

CS Yes, still here.

BH Thanks for waiting.

CS No worries.

BH I'm going to just transfer you through to [redacted]

CS Cool, okay.

BH So what was your first name?

CS It's [redacted]

BH Okay, I won't be a moment.

CS No worries, thank you.

TE [redacted] speaking

BH Hey [redacted] I've got [redacted] from Teleclaims on the phone.

TE Thank you.

BH Thanks.

TE Cheers.

Cameron Telephone Call Transcript 17/03/11 RACQ Ref 43

Time:	9:23 to 9:25
Date:	17 March 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (TE) [redacted] (RACQI) (BH) [redacted] (RACQI) (CS) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

TE	[redacted] speaking.
BH	Hey [redacted] I've got [redacted] from Teleclaims on the phone.
TE	Thank you.
BH	Thanks.
TE	Cheers.
	Household Claims, this is [redacted]
CS	Sorry, I won't be one sec.
TE	That's okay.
CS	Hey [redacted] Sorry, it's [redacted] from Teleclaims.
TE	That's okay.
CS	[UI] coughing fit.
TE	No worries.
CS	Do you have the claim details for the customer or ---
TE	I do.
CS	Okay.
TE	Is it Mr Cameron on the phone?
CS	I've got Lois, Mrs Cameron.
TE	Lois. Okay, thanks
CS	Okay, great. Thank you, bye.
TE	Cheers, bye.

Hi, is that Lois?

LC Yes, speaking.

TE Lois, it's [redacted] here in the Household Claims department. How are you?

LC Good, thank you.

TE I tried to get a hold of you both yesterday just to give you an update on the status of the claim. I just wanted to let you know that we had processed the financial hardship payment. That was done on - sorry, Tuesday. And what we're - I'm not sure if you are aware, but what we're sitting at at this point in time is that we've got all - we've carried out all our investigations, including the hydrological investigations.

LC Yes.

TE Now, basically, all those conclusions are now being reviewed by our management to see how it affects each policy holder and their claim. So we're trying to get through that as quickly as we can. Obviously, we're, sort of, hoping to be in a position very shortly to give you an answer in regards to the claim decision. So we're just trying to get through it as quick as we can and, basically, once it hits, you know, my desk at my level, we'll be able to let you know, obviously, a lot more information and how we're going to go going forward and things like that. So still the baby steps at this point, but we are doing our best to get it moving for you and I've got your claim flagged to notify ASAP.

LC Okay. Now can I ask ---

TE Yes?

LC This is the hardship claim, right?

TE Yes.

LC What I want to know is the money that we got, can we now go ahead and start getting our asbestos removed at the house?

TE You can do whatever you deem to be necessary. You know, you've had your inspection done, so we've got a record of things like that. It's probably just a good idea at this stage to keep receipts and things like that. That way, you know, if for whatever reason the claim is one for acceptance or if a decision gets overturned that, you know, it's not and then it goes to 'yes', that way we've got a record of things that you've purchased at that point. So, by all means, carry out whatever you deem necessary, and - yes, when we get the claim decisions and go from there any receipts and things like that will be a good idea to have.

LC Okay then, thanks.

TE All right? No worries. Now, hopefully, I will be in a position to talk to you soon and give you the news.

LC Okay then. Thank you very much for that.

TE Thanks for your time, Lois.

LC Okay, bye.

TE Bye.

Cameron Telephone Call Transcript 21/03/11 RACQ Ref 44

Time:	8.42 to 8.43
Date:	21 March 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (SM) Lois Cameron (LC) RM – Recorded Message
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

SM Welcome to Claims Service, this is [redacted] Can I start with your claim number, policy number or registration, please?

LC [redacted]

SM Yes.

LC [redacted]

SM Okay. Now, you've come through to motor claims. I'll just get you through to the homes queue. Okay. I won't be long.

LC Thank you.

SM Thank you. Let me have a look here.

LCB10096653 4110924v1

Cameron Telephone Call Transcript 21/03/11 RACQ Ref 52

Time:	8:43 to 8:46
Date:	21 March 2011
Place of interview:	
Parties present:	[redacted](RACQI) (SM) Lois Cameron (LC) [redacted](RACQI) (CB)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

SM	Welcome to Claims Services, you're speaking with [redacted] Can I start with your claim, policy or registration number, please?
LC	[redacted]
SM	And your name?
LC	Lois, L-o-i-s, Cameron, C-a-m-e-r-o-n.
SM	Thanks very much for that. Your address and date of birth?
LC	[redacted] Mill Street, Goodna.
SM	And your date of ---
LC	[redacted]
SM	Yes, sorry.
LC	[redacted]
SM	Thanks very much for that. Now, how can I help you today?
LC	I don't know because - it's not you I'm angry at, right? I'm angry at RACQ, because I read in the paper on the weekend that a woman from Brisbane, Brisbane, got her flood claim knocked back. Why the hell has she got her flood claim knocked back when Ipswich got flooded before Brisbane?
SM	Okay. Let me have a ---
LC	Why the hell is Brisbane finding out and we're not?
SM	Okay. I'm just going to have a look over the notes here and then I'll put you through to someone who can help you, okay?
LC	Thank you.
SM	Okay. I'm just going to pop you on hold, okay? I won't be long.
LC	Thank you.

CB Welcome to Household Claims, this is [redacted]

SM Hey [redacted] it's [redacted] from Teleclaims. Can I give you a claim number, please?

CB Sure.

SM It's [redacted]

CB Yes.

SM [redacted]

CB Yes

SM [redacted] for Cameron.

CB Okay. And who do you have on the phone?

SM I've got Lois on the phone now. I'll just let you know what's going on before I transfer her through.

CB Sure

SM She's extremely upset ---

CB Mmm.

SM ---so I don't think she will accept a call back. She is very, very annoyed that people of Brisbane are aware of their claim accepted or declined and she is in Goodna and they flooded first and nobody's told her anything. So she is extremely upset that she still does not have an answer.

CB Okay.

SM Yes. She started having a pretty stern words with me. So I just thought I would pre-warn you that she probably won't accept a call back if that's what you're going to do.

CB Yes. Well, that's the only thing that I can do.

SM Yes. But I just thought I'd let you know that she is very, very upset that she's unaware yet of what's going on.

CB Sure. You can transfer her through.

SM No worries, thank you.

CB Okay, thanks. Bye.

SM Bye.

Cameron Telephone Call Transcript 21/03/11 RACQ Ref 53

Time:	8:45 to 8:48
Date:	21 March 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (CB) [redacted] (RACQI) (SM) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

CB	Welcome to Household Claims, this is [redacted]
SM	Hey [redacted] it's [redacted] from Teleclaims. Can I give you a claim number, please?
CB	Sure.
SM	[redacted]
CB	Yes.
SM	[redacted]
CB	Yes
SM	[redacted] for Cameron.
CB	Okay. And who do you have on the phone?
SM	I've got Lois on the phone now. I'll just let you know what's going on before I transfer her through.
CB	Sure
SM	She's extremely upset ---
CB	Mmm.
SM	---so I don't think she will accept a call back. She is very, very annoyed that people of Brisbane are aware of their claim accepted or declined and she is in Goodna and they flooded first and nobody's told her anything. So she is extremely upset that she still does not have an answer.
CB	Okay.
SM	Yes. She started having a pretty stern words with me, so I just thought I would pre-warn you that she probably won't accept a call back if that's what you're going to do.
CB	Yes. Well, that's the only thing that I can do.
SM	Yes. But I just thought I would let you know that she is very, very upset that she's unaware yet of what's going on.
CB	Sure. You can transfer her through.

SM No worries, thank you.

CB Okay thanks, Bye.

SM Bye.

CB Hi Lois, this is [redacted] from Household Claims, I've got your claim number, okay? Now, I don't have the most up to date hydrology information. So what I'll need to do —

LC I mean, why the hell - why the hell are Brisbane people being told about their claims now already?

CB I don't know. I'm not trained in that area. Like I said, I don't have the most up to date hydrology information, so I will need to get someone to give you a call back to discuss your concerns. What would be the best contact number to call you back on, please?

LC [redacted]

CB Yes.

LC [redacted]

CB Yes.

LC [redacted]

CB Yes.

LC [redacted]

CB Okay. And I'll pass your message on for you, along with your concerns for you.

LC They won't ring back, they never do.

CB Yes. They will give —

LC No, they don't. I have to ring you.

CB I will get - I will assure you that someone who is more specialised who has the most up to date hydrology information to give you a call back to discuss your claim with you.

LC Because I just don't understand why some people from Brisbane are getting their results now when we were flooded before them.

CB Mmm.

LC And it's [UI] newspapers.

CB Okay.

LC And they're RACQ, and they got flooded after us. It's been two months and 11 days now since we got flooded. They never got flooded before us.

CB Like I said, I don't have the most up to date hydrology information, so I will need to get someone who is more specialised to give you a call back, because I don't have the answers to your questions, so I would need to get someone who does to give you a call.

LC Thank you.

CB That's okay. Thanks for calling. Okay, bye.

Cameron Telephone Call Transcript 21/03/11 RACQ Ref 45

Time:	16.48 to 16.53
Date:	21 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (TE) Lois Maree Cameron (LMC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

LMC	Hello?
TE	Hi, is that Lois?
LMC	Yes, speaking.
TE	It's [redacted]here from RACQ Insurance. How are you doing?
LMC	Good, thank you.
TE	I got a call – a message that you called through earlier to discuss the claim.
LMC	Yes.
TE	Yes. So I believe you were just a bit concerned about Brisbane now receiving some responses instead of your area?
LMC	Yes. We're three and a half months into our claim and nothing. And I still have a house I can't access.
TE	Yes.
LMC	I can't do anything unless you guys tell me, because I don't know whether I'm getting money. I can't claim for anything. My [UI].
TE	Yes.
LMC	And, you know, I've got asbestos walls. I can't take them down because I don't have any money.
TE	Yes. Yes.
LMC	I'm living out of plastic bags in somebody else's house. And this, to me, is absolutely ridiculous. It shouldn't take this long.
TE	No. I completely understand where you're coming from.
LMC	Don't tell me you understand, because you haven't been in the flood and you haven't done it and you don't know.
TE	How do you know that I haven't experienced that? You don't know that. So when I say I understand, I do understand, and I am following your claim up every day to try and get an answer to you as quickly as possible. Now, regardless of whether Brisbane is receiving

news now or not, we still have customers up in Theodore and other areas of the state that flooded well before your area. So I do understand your frustrations. There's a lot of people in your position, and I'm doing my very best to try and get this one pushed through so we can get something for you. Now —

LMC It —

TE Yes?

LMC I know what you're trying to do – are you there?

TE Yes.

LMC I thought I cut you off.

TE No.

LMC You've got all those people out there, right, and there are things that we could claim for, but we can't.

TE Yes.

LMC We have got closing dates coming up now and what am I going to do when they're closed and I still don't know?

TE Yes. No, I – I'm following this one up this afternoon again with my team leader to see if we've got an answer, because, obviously, this area is coming in slowly and I'd like to get you an answer, because then – I mean, if it is a no and – you know, whether or not we can do something for you. I mean, if we've got an answer that you can then go claim through the Premier's disaster relief and all those sorts of things, as well. So I want to get an answer to you and I want to get it to you as soon as I can, but – yes. I'm not at that stage right now, but I'm going to see if there's something we can do for you in the meantime.

LMC They gave us a hardship payment, right?

TE They did? Yes.

LMC Yes, 5000 —

TE Okay, fantastic.

LMC —which is fine, but it still doesn't cover the —

TE It helps a little, but it doesn't help much. I understand that, yes.

LMC Yes. I've just been told today that it's going to cost me 10,000 to put my electricity back.

TE Okay. Right. A lot of rewiring and things?

LMC Well, the house is all the old time standards.

TE Right. So they have to bring it up to code.

LMC And we have a whole house – the whole house has got to be rewired from scratch, I got told today by an electrician.

TE Yes.

LMC There's ten grand there.

TE Yes.

LMC The cheapest quote I've got to take the asbestos down is 7000.

TE Yes.

LMC To get rid of the cool and cozy out of my house, I've been told that's probably about six to eight thousand.

TE Gosh, yes.

LMC I've got to get a new kitchen.

TE Yes.

LMC And then, you know, that's $12,000-odd there.

TE Yes. So the money and the pressure is mounting, very much so.

LMC That's right.

TE Yes.

LMC And I'm living every day in someone else's house with plastic bags because I don't have anything.

TE Yes. No —

LMC And all of the stuff that was available to me —

TE Yes.

LMC —like, furniture wise and that, is no longer available because people can't keep it.

TE Yes.

LMC So they've had to give it to other people.

TE Other people, yes. Well – no, continue, sorry.

LMC And that's the situation. We've lucked out everywhere.

TE Yes. All right. Well, like I said – I mean, I wasn't going to call you this afternoon because I didn't have a change in answer for you, but then I thought you'd probably just be more upset if I didn't call you back. So, like I said, I'm going to follow this one up with my team leader and see if we can get you an answer, because that information is coming through slowly to us. So maybe I can, you know, expedite it and speed it up or something to that effect. So I'm going to see what I can do so we can get you an answer so you can get things moving.

LMC I'm just – yes.

TE I know. You're at your wits end and I understand that 100%. And I really do want to do what I can for you, so I'm going to do exactly that and see if I can get you this answer.

LMC Thank you.

TE No worries. Hopefully, I'll speak to you tomorrow, but – yes, I might even give you a call, anyway, even if I don't have the answer. So let me see what I can do for you and I'll push as hard as I can.

LMC Yes. Thank you.

TE Thanks.

LMC Okay then. Bye.

TE Bye.

Cameron Telephone Call Transcript 24/03/11 RACQ Ref 54

Time:	10:00 to 10:02
Date:	24 March 2011
Place of interview:	
Parties present:	[redacted](RACQI) (MM) Lois Cameron (LC) [redacted](RACQI) (BH)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

MM	Good morning, welcome to Claims Services, this is [redacted] May I please start with your claim number or policy number, thank you.
LC	[redacted] Sorry, yes, [redacted]
MM	Thank you very much. And may I have your full name and address?
LC	Yes, it's Lois Cameron.
MM	Mmm.
LC	[redacted] Mill Street, Goodna.
MM	Thanks, Lois. And your date of birth?
LC	[redacted]
MM	Thank you very much. And how can I help you today?
LC	Simple: I know we've got a claim through you and I know it's not done yet, but I need to know if they decide to pay our claim, how do we get paid? Do we have to send the bills to you or do we get the money and then we pay for it ourselves?
MM	What sort of bills are we talking about, mam?
LC	Sorry, it's the whole house.
MM	Okay. I'll put you through to the claims team, because there's different circumstances. So bear with me and I'll try and get you through. I won't be a moment.
BH	Good morning, Household Claims, [redacted] speaking.
MM	Hi [redacted] it's [redacted] Teleclaims. How are you going?
BH	Good, how are you?
MM	Good, good. Can I bother you with a claim number, please?
BH	Yes, go for it.

MM I just did something wrong there, just for something different. It's nearly Friday though, so —

BH I know.

MM [redacted]

BH Yes.

MM [redacted]

BH [redacted] for Leslie Cameron, is it?

MM Yes, I've got Lois on the line.

BH Yes.

MM Bottom line is she wants to know that if and when her claim's accepted, how is the claim paid? And I said, "Well, that would depend on what sort of things are being claimed" and all that sort of stuff. So she wants to discuss that with someone, if she may.

BH Fantastic. Put her through

MM Thanks [redacted]. Bye.

BH See ya.

Cameron Telephone Call Transcript of 24/03/11 RACQ Ref 55

Time:	10.02 to 10.05
Date:	24 March 2011
Place of interview:	
Parties present:	[redacted] - (BH) [redacted] – (M) Lois Cameron – (LC)
Key:	[IA] = inaudible [UI] = unintelligible --- = speech is interrupted or peters out

BH Good morning, Household Claims [redacted] speaking.

M Hi [redacted] it's [redacted] Teleclaims. How are you going?

BH Good, how are you?

M Good, good. Can I bother you with a claim number, please?

BH Yes, go for it.

M I just did something wrong there, just for something different. It's nearly Friday though, so —

BH I know.

M [redacted]

BH Yes.

M [redacted]

BH [redacted] for Leslie Cameron, is it?

M Yes. I've got Lois on the line.

BH Yes.

M Bottom is she wants to know that if and when her claim's accepted, how is the claim paid? And I said, "Well, that will depend on what sort of things are being claimed" and all that sort of stuff. So she wants to discuss that with someone, if she may.

BH Fantastic. Put her through.

M Thanks, [redacted] Bye.

BH See ya.

Hi Lois, it's [redacted] here. How are you?

LC Good, thank you.

BH That's good, what can I do for you?

LC Something very simple —

BH Yes.

LC —because I know my claim's not processed and I don't want to get into that, because I'll get into an argument, because I'm tired of waiting.

BH No, that's understandable, Lois.

LC What I want to know -what I want to know is, if they decided they're going to accept our claim —

BH Yes.

LC I'm just looking, because I can't afford to waste money at the moment ,and we want to do things, all right?

BH Okay.

LC Now, I mean, it sounds silly, but if they decide they're going to pay us - pay our home and contents out, right?

BH Yes.

LC How do we get - what happens there?

BH They'll either - they'll ask – like, when it's all processed, they'll either ask if you want to be paid by cheque or straight into your bank account.

LC Cool, that's what I wanted to know.

BH Yes, yes.

LC So that means now, like, I can go ahead and do stuff and - do you know what I mean? Like, I was worried that – like, we want to put a ceiling in our garage, right? Put the ceiling back in the garage - the ceiling in the garage was – you know, had it and da da da.

BH Okay.

LC And, like, what we're trying to do is put up a - put the fibro roof back up in the ceiling.

BH Yes.

LC We've lined it and everything. Just so we can move into our garage.

BH Of course, okay.

LC You know what I mean?

BH Yes.

LC But I don't want to go ahead and buy a fibro lifter thing - you know, because it's $300 to buy one.

BH Wow.

LC You know, it's dearer to hire it.

BH Yes.

LC We just buy it and then sell it on EBay later, but the point being is, I don't want to go ahead and buy it if you guys don't pay us cash and then we've got to turn round and, you know —

BH Yes.

LC Like, somebody said that everything they did, they had to send it to their insurance company and the insurance company then pays that.

BH Okay, yes.

LC You know what I mean? That's why —

BH As long as it's accepted under your policy, they will pay it, but I can't tell you which parts they will cover. But if it is accepted, you will be paid by either cheque or EFT, so —

LC Yes, yes, that's what I just wondered. You know —

BH Yes.

LC —is it going into our bank? See, I can, like - then I can say okay, I know I can afford to be able to spend that money buying this lifter, because it's probably going to come back on insurance and we're not - you know what I mean?

BH Yes, okay.

LC I just don't want to be wasting money that I really can't afford to waste —

BH No.

LC —but at the same time, I need to get something going so I can get in my house again.

BH Yes. No, that's fair enough. So - yes, you can do – yes, you can do whatever you need to do to your house, Lois, but just remember, if it's - if it's not accepted, then - like as I say, if they don't cover that section, you obviously won't be reimbursed.

LC Probably my garage won't be, but that's beside the point, you know.

BH Yes, I'm not sure. I wish I could tell you.

LC You know, the fibro lifter something that I can use for the whole house, because I've got a whole ceiling in the house to do. The whole ceiling had to come down and everything like that, so —

BH Okay, yes. So whatever work you do - again, as long as it's - if it's covered under your policy, they'll yes, either reimburse you with a cheque or EFT.

LC Cool.

BH Yes.

LC All right then. Thank you very much for that.

BH Okay. That's okay, Lois.

LC Bye.

BH Okay, bye.

Cameron Telephone Call Transcript of 28/03/11 RACQ Ref 56

Time:	8.53 to 8.57
Date:	28 March 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (BD) Leslie Cameron – (LC) [redacted] (RACQI) (TP)
Key:	[IA] = inaudible [UI] = unintelligible — = speech is interrupted or peters out

BD Welcome to Claims Services, this[redacted] Could I start with a claim number or policy number, thanks.

LC [redacted]

BD Thank you. Okay. Now, are you wanting to lodge a new claim or is it in relation to an existing —

LC No, I want to find out where is ours.

BD Certainly. Your name?

LC Leslie Harold Cameron.

BD And your address and date of birth, thank you.

LC My flood - my house is ah,[redacted] Mill Street, Goodna,[redacted]

BD Great, thanks for that. Okay. I'll just - so you're just wanting an update on this claim? Hello?

LC What?

BD Sorry, you're just wanting an update on this claim?

LC Yes.

BD Okay. Okay. Let me just have a quick read of the comments here. I won't be a moment. Okay, so last time your wife spoke to someone was on the 24th, which was just last Thursday.

LC Yes.

BD Yes. There's nothing else that I can - no other information since the time she was given the information.

LC So what are they doing in there? They've got all the reports and everything and they told me it was in review the other week, a week and a half ago. Surely, you know - this is getting beyond ridiculous, all right? Even the ombudsman is getting a bit cheesed-off at this taking so long —

BD Well, they —

LC —you know what I mean?

BD Yes, I understand that and I'm very sorry that he's taken a long time. It must be pretty frustrating. I can understand that.

LC It's more than frustrating, I tell ya.

BD But - yes, they have got quite a few that they are trying to get through.

LC Yes, but the thing is, they told us all the review - that it was in review and they had all the reports and blah, blah, blah, blah and they still haven't got it ready. This is - this is beyond a joke, you know?

BD Yes, okay. I'll give them a call for you and —

LC Thank you.

BD —they might be able to give you some more information. I won't be a moment.

LC This is so fucking frustrating.

TP Household Claims, you're speaking with [redacted]

BD Hello, this [redacted] from Teleclaims. How you going?

TP Good thank you, [redacted] How are you?

BD Good, thanks. Can I please give you a claim number?

TP Yes.

BD Great. It's [redacted]

TP Mmm.

BD [redacted]

TP Okay, and have we got Leslie or Lois?

BD We've Got Leslie this time.

TP Leslie? Yes.

BD I told him there wasn't - his wife only rang on Thursday last week and there's no further information since then. So he's not happy with that and wants to be put through to someone to discuss it and find out what's going on because he's —

TP Yes, certainly.

BD —carrying on in the background there.

TP Okay, do you want to pop him through?

BD Thank you.

TP Thank you, bye.

BD Bye.

Okay, just putting you through. Thank you.

LC Thank you.

Cameron Telephone Call Transcript 28/03/11 RACQ Ref 57

Time:	8.56 to 9.01
Date:	28 March 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (TP) [redacted] (RACQI) (B) Leslie Harold Cameron (LHC)

[UI] = unintelligible

[IA] = inaudible

--- = interrupted speech, or speech peters out

TP	Household Claims, you're speaking with [redacted]
B	Hello. This is [redacted] from Teleclaims. How are you going?
TP	Good, thank you, [redacted] How are you?
B	Good, thanks. Can I please give you a claim number?
TP	Yes.
B	Great. It's [redacted]
TP	Okay. And who have we got, Leslie or Lois?
B	We've got Leslie this time.
TP	Leslie? Yes.
B	I told him there wasn't – his wife only rang on Thursday last week. There's no further information since then. So he's not happy with that and wants to be put through to someone to discuss it and find out what's going on, because he's ---
TP	Yes, certainly.
B	---carrying on in the background there.
TP	Okay. Do you want to pop him through?
B	Thank you.
TP	Thank you, bye.
B	Bye.
TP	Hi Leslie, you're speaking with [redacted] I'm one of the case managers here. How are you today?
LHC	It depends on what news you've got for me.
TP	Okay. Well, as your wife was advised on Thursday, we can't – the case manager doesn't have any updates for you. What I can do is I can send a call back request through. Now, the case managers are currently two to three business days behind in their call backs, so it

won't be till late next – sorry, late this week. So if you'd like to confirm with me the best contact phone number, I'll have the case manager call you.

LHC You've got all our phone numbers.

TP But would you like to confirm the best phone number?

LHC This is beyond a joke, do you understand? Everybody is getting cheesed off with this, right? You got the reports, they got this, they're sent off to review and all this. Even the Ombudsman didn't know. He told me it's beyond a joke, right?

TP Okay. If you'd like to confirm with me the best contact phone number, I'll be more than happy to send that through.

LHC Talk to her. I don't know.

LMC Are you there?

TP Hello. Is this Lois?

LMC Yes.

TP Lois, would you like to confirm with me the best contact phone number and I'll send a call back request through to your case manager to contact you?

LMC Sorry. I can give you a number, but they're not ringing back, that's the point. Everybody says they're going to ring us back and we're ringing you. We're ringing you because the last time, they still haven't rung back, and that was days ago.

TP Okay. Well, the case managers are currently two to three days behind on their call back requests. I see that your case manager did speak with yourself on the 21st. So that was last Monday.

LMC Yes.

TP So have you called – I see a colleague of mine spoke with you on Thursday ---

LMC Mmm.

TP ---but since then, there's been no update and there was no call back request sent through.

LMC See, that's what I mean. You know, I just want to know what's going on, because ---

TP Well, I can't tell you that, so if you'd like to confirm with me the best contact phone number.---

LMC Yes, I know that and ---

TP ---I'll send a call back request through.

LMC [redacted]

TP Yes.

LMC [redacted]

TP Yes.

LMC [redacted]

TP

LMC

TP Excellent. Now, as I advised Leslie, the case managers are currently two to three days behind on their call backs. So it won't be until late this week that you receive your call.

LMC Yes. And in the meantime, we're going to miss out on all these claims that we can get because they're all closing, and then what happens? I'm left with a house that I can't even

fix myself because I can't afford it. I'm sorry [UI] I'm panicking because we don't know if we've got the insurance from you guys, and now I'm seeing that all these government grants and everything that are out there are closing and we can't apply for them because were pending insurance, and we've been told that.

TP Okay. I'll pass your concerns on to your case manager, but I can't advise you.

LMC The only way we can get this help is if we haven't got insurance, and we don't know, and we're going to miss closing dates on everything. And then I'm going to be left on my own with nothing and I've got nothing now. And I can't keep living where I'm living. I need our house back.

TP Okay. So I'll pass through the call back request, and, as I said, the case manager will review it and they'll give you a call, but the case managers are behind on their call backs.

LMC Yes.

TP All right. Thanks for your call, bye.

Cameron Telephone Call Transcript 08/04/11 RACQ Ref 58

Time:	9.55 to 9.59
Date:	8 April 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (BG) [redacted] (RACQI) (JM) [redacted] (RACQI) (TE) Leslie Harold Cameron (LHC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

BG	Welcome to Claims Services, this is [redacted] speaking. Could I start with your ---
LHC	How are you going, [redacted]
BG	Good, thank you. Could I –
LHC	My claim number is [redacted]
BG	Thank you for that. And your name, please?
LHC	Leslie Harold Cameron.
BG	And just your date of birth and address, please?
LHC	[redacted]
BG	And your address?
LHC	[redacted] Mill Street, Goodna.
BG	Thank you for that. And what's your enquiry there today?
LHC	Well, I want to know what's going on about my claim.
BG	Okay, certainly. If you just want to hold for a moment, I'll make a quick call through to the claims team for you.
LHC	Can you put me through?
BG	Yes, if I can get them on the line, I'll put you through.
LHC	I don't know what her name is, [redacted]
BG	Okay. We'll see who we can get on the line for you. I won't be a moment.
JM	Welcome to Household Claims, this is [redacted]
BG	Hi [redacted] it's [redacted] from Teleclaims. How are you doing?
JM	Yes, good, thanks, [redacted]

BG Would I be able to give you a claim number, whenever you're ready?

JM Yes, sure. Sure.

BG All right. It is [redacted]

JM Okay. Leslie Cameron?

BG That's the one. We've got Leslie on the line. Now, basically, he's called through and he would like to speak to Household Claims to check up on where things are currently at and if there's any further updates on the claim at the moment. And just a bit of forewarning, he likes to talk over the top of you a lot —

JM Okay.

BG —so it might just be a little bit frustrating.

JM Yes. Give me two seconds. I might see if I can put this one through to [redacted] because I can see —

BG Sure.

JM —there was an interior request for a call back and – so he hasn't been called back at all?

BG Yes.

JM Okay. Just hang on a second.

TE Hey, is that [redacted]?

BG Yes, it is.

TE It's [redacted] I've just —

BG How's it going, [redacted]?

TE Yes. We just got a couple more spread sheets in. So I'm just going to check to see if this insured is on them —

BG Yes.

TE —and then, fingers crossed, he is and then it's done. My God, please tell me this is it. Please tell me. Okay.

BG Have you got it?

TE Yes, I do. I can't tell him just now, but I'll have a chat to him anyway.

BG Yes.

TE No worries. So it is Leslie?

BG Yes, it is Leslie. And just a little bit of forewarning, he does have a little bit of a habit of cutting in and talking over the top of you.

TE Yes.

BG So – you know, it might just be a little bit frustrating.

TE No, that's okay.

BG All right?

TE Thank you.

BG Thanks, [redacted]

Cameron Telephone Call Transcript 08/04/11 RACQ Ref 59

Time:	9:56 to 9:58
Date:	8 April 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (TE) [redacted] (RACQI) (JM)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

TE Hello?

JM Hey [redacted] it's [redacted] How are you?

TE Mmm.

JM I've got one here ---

TE Mmm.

JM ---where the customer's requested a call back two or three times a week or so ago ---

TE Okay. Surname?

JM ---and he has heard nothing. Cameron. I've got the claim number.

TE Hang on two seconds. All right, what's the number?

JM [redacted]

TE Mmm.

JM [redacted]

TE Mmm.

JM [redacted]

TE Leslie Cameron.

JM Yes, I think he - you spoke to him on the 21/03, and then on the 24th they called to discuss whether the claim would be accepted. Then [redacted] ---

TE Yes.

JM ---it looks like advised claim outcome ---

TE We still don't know the answer on this one. Actually, hang on two seconds.

JM Right.

TE We might have an answer because I've just got a few more in.

JM I've got [redacted] from Teleclaims on the line.

TE Okay. Yes, you can chuck him through, if you want to get back to it.

JM I'll drop him through?

TE Yes.

JM Cool.

Cameron Telephone Call Transcript of 08/04/11 RACQ Ref 60

Time:	9.57 to 10.02
Date:	8 April 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (TE) [redacted] (RACQI) (JM) [redacted] (RACQI) (BG) Leslie Cameron (LC)
Key:	[IA] = inaudible [UI] = unintelligible --- = speech is interrupted or peters out

JM Hi [redacted] it's [redacted] How are you?

TE Mmm?

JM I've got one here ---

TE Mmm.

JM ---where the customer has requested a call back two or three times a week or two ago ---

TE Okay. Surname?

JM —and he's heard nothing. Cameron. I've got the claim number.

TE Hang on two seconds. All right. What's your number?

JM [redacted]

TE Mmm.

JM [redacted]

TE Mmm.

JM [redacted]

TE Leslie Cameron.

JM Yes, I think he - you spoke to him on the 21/03 and then on the 24th they called to discuss when the claim will be accepted. Then [redacted]

TE Yes.

JM it looks like advised claim outcome ---

TE We still don't know the answer on this one. Actually, hang on two seconds.

JM Right.

TE We might have an answer because we've just got a few more in.

JM I've got [redacted] from Teleclaims on the line.

TE Okay. Yes, you can chuck him through if you want to get back to it.

JM I'll drop him through?

TE Yes.

JM Cool.

TE Hey, is that [redacted]?

B Yes, it is.

TE It's [redacted] I've just got —

BG How's it going, [redacted]?

TE Yes. We've just got a couple more spread sheets in, so I'm just going to check to see if this insured is on them —

BG Yes.

TE —and then fingers crossed he is and then it's done. Oh my God, please tell me this is it. Please tell me. Okay.

BG Have you got it?

TE Yes I do. I can't tell him just now but I'll have a chat to him anyway and —

BG Yes.

TE No worries. So it is Leslie?

BG Yes, it is Leslie. And just a little bit of forewarning, he does have a bit of a habit of cutting in and talking over the top of you.

TE Yes.

BG So, you know, it might just be a little bit frustrating.

TE No, that's okey.

BG All righty?

TE Thank you.

BG Thanks [redacted]

TE Hi, is that Leslie?

LC Yes.

TE Leslie, it's [redacted] your case manager. How are you doing?

LC Who?

TE [redacted]

LC [redacted] now? Okay.

TE Yes, Teleclaims popped you through to me. Now, we've got a couple of – basically, what's happening with our hydrology information and claim decisions is it's coming down through to us in spread sheet format to let us know what to do and I've got a couple more —

LC Well, I'm confused because people that put a claim in before we did and they live just behind us have got their claims back already —

TE Yes.

LC —and we put it in before them.

TE Yes.

LC So what's going on?

TE That's what —

LC Is this a lucky dip or something?

TE No, it's just, basically, once hydrology information comes through to us, we action it —

LC Yes, but they got it first.

TE Hang on, listen to me. Hey, we have —

LC No, this is getting ridiculous, you know that?

TE Listen to me or I'll hang up. We have some new information in this morning, so if you can give me a little bit of time to, like - you know, an hour or two to go through and have a look at this new information that's come in this morning, I might actually have a claim answer for you. So if I can have just a little bit of time to go through that —

LC Yes, okay. Can I ask you a question?

TE You can.

LC What happens when we don't get our claim?

TE If you don't get your claim, the process from there is that we'll, obviously, submit through a letter to you declining the claim. We'll also check to see if you're eligible for a compassionate payment. The most we pay out for our compassionate payment, if you've got building and contents cover is $12,500. From there, you'll have the opportunity to dispute the decision that the claim's not one for acceptance —

LC Okay.

TE —however, once you do have an answer, you can, obviously, claim through the government for some assistance, as well.

LC Mmm.

TE So let me have a look at —

LC So you will call me back?

TE Yes, absolutely. I'll most certainly call you back. I'm going to jump into the spread sheets right away and have a look and see if we've got yours on there, and I will do the best I can to move with it, if its' there. So - but I will call you —

LC So you'll call is back if it's not there either?

TE Yes, absolutely.

LC Find out what's happening?

TE Yes. No, that's okay. Just give me an hour or two, and I will get something moving for you.

LC Thank you.

TE All right, no worries.

Cameron Telephone Call Transcript 08/04/11 RACQ Ref 46

Time:	13:16 to 13:16
Date:	8 April 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (TE)
Key:	[UI] = unintelligible
	[IA] = inaudible
	--- = interrupted speech, or speech peters out

TE Hello?

[Recording] Service is temporarily not available. Please try again later.

Cameron Telephone Call Transcript 08/04/11 RACQ Ref 47

Time:	13:50 to 13:50
Date:	8 April 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (PK) Lois Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

PK Welcome to Claims Services, you're speaking with [redacted] Could I start with your policy, claim or rego number, please?

LC Okay. You're asking for a rego number, which means it's a car, and I'm not ringing about my car.

PK Are you ringing about your home and contents?

LC Yes.

PK Okay. For some reason it seems to have come over to the motor queue today. I'll just pop you over to the Household department. I won't be a second.

LC Thank you.

PK Ta.

Cameron Telephone Call Transcript 08/04/11 RACQ Ref 61

Time:	13.51 to 13.56
Date:	8 April 2011
Place of interview:	
Parties present:	[redacted](RACQI) (SH) Lois Maree Cameron (LMC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

SH	Welcome to Claims Services, you're speaking with [redacted] May I start with your policy or claim number, please?
LMC	Yes. My claim number is HH —
SH	Yes.
LMC	[redacted]
SH	Yes.
LMC	[redacted]
SH	Yes.
LMC	[redacted]
SH	Thank you. And who am I speaking with?
LMC	Lois Cameron.
SH	Can I confirm your date of birth?
LMC	[redacted]
SH	And your address, please?
LMC	[redacted]Mill Street, Goodna.
SH	Thank you. And how can I help today?
LMC	A lot. My husband was talking to a lady by the name of [redacted]this morning —
SH	Okay.
LMC	—who promised – another one of their false promises – that she would ring back within 2 hours.
SH	Okay.
LMC	Now, it's now five to 1. I finished work 2 hours ago and he spoke to her before I even finished work. Now, obviously they have no idea on time. So how do I get hold of somebody? [redacted]or whatever.

SH No worries. I won't be a minute. I'll just have a look here. It does say here that she's attempted contact, and that was at 1.17, this note was left —

LMC Okay.

SH —today.

LMC And my son told me that a lady rang. My son also told the lady to ring mum. You have got my home number and my mobile number.

SH It says here that she attempted mobile contact, no answer.

LMC No. My mobile has not rung.

SH No answer —

LMC I have been sitting here.

SH It says that you were unavailable and unable to leave a message. Okay. What I'll do is – I'm not going to dispute what's happened. What I'll do is I'll just attempt to call her so that we can try and put you through and you can resolve this.

LMC Yes. My son got on to me and told me that she rang.

SH Yes. So if you don't mind, I'll place you on hold and I'll see if she's available.

LMC Thank you.

SH Thank you.

Thanks so much for holding.

LMC Yes.

SH The Household Claims officers seem to be unavailable at this stage. I can pass on an email and ask her to call you ASAP —

LMC Do that.

SH —trying to get her to call you back.

LMC Do that, because I think – what I'm most annoyed at now is my neighbour [UI] has been told by you guys that she's got no insurance —

SH Right.

LMC —right? She lives behind me and her claim went in a long time after ours.

SH Okay.

LMC And I think the thing that's getting to me now is —

SH Yes.

LMC —next week, the claims are closing for government help, and we can't claim unless we know from you whether we've got it or not.

SH Okay. I understand. I'll get this sent off to Tez and I'll ask her to call you back as soon as possible.

LMC Yes.

SH Okay. I'm in no area or place to comment, so I don't want to comment on that, but I will try and get her to call you as soon as possible.

LMC Okay, thanks very much.

SH All right.

LMC Speak to you later. Bye.

SH Thank you.

CAMERON Telephone Call Transcript of 08/04/11 RACQ Ref 71

Time:	15.31 to 15.37
Date:	8 April 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) Unidentified Female (UF) Lois Cameron
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

UF	[redacted] speaking
Tez	Hi [redacted] I was wondering if a Lois Cameron was available on this number?
UF	Yes, she is just here. May I ask who is speaking?
Tez	Its [redacted] from RACQ Insurance
UF	Okay. I will just put her on for you.
Tez	Thank you.
Lois	Hello?
Tez	Hi, is that Lois Cameron?
Lois	Yes.
Tez	It's [redacted] here at RACQ Insurance. I tried giving you a call on the mobile earlier, as well as getting in touch with Leslie as well, but I had no success. So are you in a position at the moment where I can actually talk to you about the claim?
Lois	Yes.
Tez	Okay, no worries. I do just need to let you know that the call is being recorded to make sure our records are accurate, but if you don't want this to incur, just let me know. Now, we have completed our investigations and I wanted to let you know that it has been determined that the damage at the property was caused by flooding. Now.—
Lois	Thank you, Lord.
Tez	You just wanted an answer?
Lois	Thank you so very much.
Tez	Okay. Now, it is caused by flooding, not flash flooding, though. So the flooding is not covered under this - the policy doesn't cover this type of flooding
Lois	So we're not covered?
Tez	That's right, yes. So it is on this basis that the claim has not been accepted. However, RACQ Insurance has established a compassionate fund to provide assistance to some policy holders who are not covered under the policy. So while you are not entitled to a payment under the terms

of the insurance policy, you do meet the requirements to receive a benefit from this compassionate fund. So being that we have given you the $5,000 in financial hardship, we can make an additional payment to you of $7,500. So I can organise for those funds to go to you straight away.

Lois [IA]

Tez Sorry? Do you want me to give you a moment and then we can keep going?

Lois Sorry.

Tez No, it's okay. You take your time, Lois. I know this is ---

Lois No. It's just that we pay insurance [IA] And we've got a house that I can't even afford to fix now.

Tez I understand.

Lois [IA]

Tez Yes. At least now - I mean, I know this is awful news and I understand that, and I hate to be the one to bring it to you, but at least now you do have a decision. So you can go forward and see what – possibly, what government assistance you can get.

Lois I can't even say it.

Tez Do you want to get a glass of water or something?

Lois I'll be all right. [IA]

Tez Okay. All right. Well, I'll let you know that if you're happy to accept the additional payment of the $7,500, I can go ahead with that, but if you do want to seek some financial advice, you're welcome to do so. But, as always, you are more than entitled to challenge our decision that the loss isn't covered under the policy. So in the letter that I am actually going to send out to you, will be our customer information sheet, and that has our complaints handling process. So have a review of it. We're happy to go through and arrange our internal dispute resolution process. Take some deep breaths, Lois.

Lois You'll have to call my husband and talk to him. I can't ---

Tez Do you want me to talk to him? I am happy to give him the news, as well, or do you want to break it to him? Because I am happy to explain it in detail with him, as well, if you want to have a moment to get yourself together.

Lois [IA]

Tez Lois, what I will do is I will explain it to Leslie, just so he's got all the information as well, and ---

Lois Can I give you his mobile number?

Tez Yes, what's the number?

Lois [redacted]

Tez

Lois

Tez

Lois

Tez

Lois

Tez Sorry, what was that last one?

Lois [redacted]

Tez [redacted] All right. I will explain it to Leslie. You get yourself a glass of water and chill out for a minute, and then I might get Leslie to give you a call. Will that be better, once I have spoken to him?

Lois Yes.

Tez Okay. All right, I will explain it all to him and we will go from there in regards to the compassionate payment for you, all right? And I sincerely apologise that I have to be the one to bring this news to you, and letting you know that wishing you all the best with this and getting back on your feet is not nearly enough.

Lois I'm 60 years of age [IA]

Tez Yes.

Lois I'm fricking 60, I can't do anything.

Tez I know. You will get there. There is going to be some help for you. You know, you will get there. It's just that it is tough at this point so - but I'll speak to Leslie now and I will explain that to him and we'll go from there, okay? Once you've absorbed it, we can go through the internal disputes process if you want to, and, you know, it's not the be all and end all from here, but – yes, it sounds like you need to look after yourself at the moment.

Lois Okay then.

Tez All right, I will give Leslie a call now, okay?

Lois Thank you

Tez Thank you, bye.

Cameron Telephone Call Transcript 08/04 /11 RACQ Ref 62

Time:	16:03 to 16:03
Date:	8 April 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (TE)
Key:	[UI] = unintelligible
	[IA] = inaudible
	— = interrupted speech, or speech peters out

[Automated tone]

LCB10096653 4110952v1

Cameron Telephone Call Transcript 08/04/11 RACQ Ref 63

Time:	16:03 to 16:04
Date:	8 April 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (TE) Unidentified male (UM)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

UM	Hello?
TE	Hi, I was wondering if I could speak with Leslie Cameron?
UM	She won't be able to because he's not here.
TE	Okay, all right. No worries, that's okay. Yes. That's no problem. If you could just let him know that [redacted] from RACQ called, that'd be great.
UM	Do you have Lois Cameron's number?
TE	Yes, I've spoken to her and told her the news in regards to the claim and she's quite upset at this point, so I was just hoping to discuss it further with, Leslie so —
UM	Okay.
TE	Yes. He'll know the number, so he'll call through when he's ready.
UM	I'll just let you - let him know that you called.
TE	Yes, that'd be great. Thank you so much.
UM	Bye.
TE	Okay, bye.

LCB10096653 4110940v1

Cameron Telephone Call Transcript 08/04/11 RACQ Ref 64

Time:	19:12 to 19:14
Date:	8 April 2011
Place of Interview:	
Parties present:	[redacted] (RACQI) (CS) Leslie Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

CS	Welcome to Claims Services, my name is [redacted] Can I start with your claim or policy number, please?
LC	[redacted]
CS	Thank you. And may I confirm your name?
LC	Leslie Horold Cameron.
CS	Thank you. And just your date of birth and home address?
LC	[redacted]
CS	Sorry.
LC	[redacted]
CS	Thank you, and the home address?
LC	[redacted] Mill Street, Goodna.
CS	Thank you. What can I do for you?
LC	Well, we got a phone call and well, by the time I answered it, they hung up, about our claim.
CS	So —
LC	It's been declined.
CS	[redacted] yes, [redacted] called earlier today, spoke with your wife, it looks like.
LC	Yes.
CS	Yes.
LC	And my wife said I had to ring her back.
CS	Okay. Let me have a look. She said she tried to call on a mobile or a landline and wasn't able to get through, so she will try and call you – they don't work over the weekend, but she will try and get in contact with you on Monday. So – yes, she's going to try and call you again on Monday. If you want to call in, we can put you through to her, but otherwise, she said she will try and call back on Monday.

LC Well, if you can put me through to her.

CS Yes, on Monday. They don't - they finish at five o'clock. They work 8.30 to 5weekdays. Yes.

LC They don't want to do any overtime, do they?

CS They do overtime, but we can't phone them.

LC Anyway, I'll see you Monday.

CS Okay then.

LCB10096653 4110955v1

Cameron Telephone Call Transcript 11/04/11 RACQ Ref 65

Time:	9.07 to 9.10
Date:	11 April 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (AS) Leslie Cameron (LC) [redacted] (RACQI) (BH)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

AS Welcome to Claims Services, my name is [redacted] May I please start ---

LC How you going, mate? My claim number is ---

AS Yes.

LC [redacted]

AS Yes.

LC [redacted]

AS Yes.

LC [redacted] Date of birth ---

AS No, not yet.

LC Name?

AS Not yet. Okay, full name, date of birth and address?

LC Leslie Harold Cameron.

AS Mmm.

LC [redacted]

AS Mmm.

LC [redacted] Mill Street, Goodna.

AS Great. What can I help you with?

LC Well, I got a phone call on Friday, late Friday and couldn't get back to her, [redacted]

AS Okay. I'll see if I can get through. I won't be a moment.

LC Thank you.

AS Thank you.

BH Good morning, Household Claims, [redacted] speaking.

AS Hey [redacted] it's [redacted] here from Teleclaims. How are you?

BH Good. How are you?

AS Good. I dropped my nectarine and I've got this massive big bruise on my nectarine.

BH Good job.

AS [redacted] can I give you a claim number.

BH Yes, for sure. What is it?

AS [redacted] -

BH Yes.

AS [redacted] and Leslie ---

BH [redacted]

AS Yes, Cameron. Leslie Cameron.

BH Okay. Yes. Have you got Leslie on the phone?

AS I certainly do.

BH Okay. No worries. Put him through.

AS Okay, thanks, mate. Bye.

BH See ya.

Cameron Telephone Call Transcript of 11/04/2011 RACQ Ref 66

Time:	9.09 to 9.12
Date:	11 April 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (BH) [redacted] RACQI) (AS) Leslie Cameron – (LC)
Key:	[IA] = inaudible [UI] = unintelligible --- = speech is interrupted or peters out

BH	Good morning, Household Claims, [redacted] speaking.
AS	Hey [redacted] it's [redacted] here from Tele Claims, how are you?
BH	Good, how are you?
SA	Good. I dropped my nectarine and I've got this massive big bruise on my nectarine.
BH	Good job.
AS	[redacted] can I give you a claim number.
BH	Yes, for sure. What is it?
AS	[redacted]
BH	Yes.
AS	[redacted] and Leslie ---
BH	[redacted]
AS	Yes, Cameron. Leslie Cameron.
BH	Okay. Yes. Have you got Leslie on the phone?
AS	I Certainly do.
BH	Okay. No worries. Put him through.
AS	Okay, thanks, mate. Bye.
BH	See ya.
	Hello, [redacted] speaking.
LC	Who?
BH	Hello, its [redacted] here. How are you?
LC	Okay.

BH Sorry?

LC Where's [redacted]?

BH Yes, she is just unavailable at the moment, but I can get her to give you a call back, Leslie, if that's okay?

LC Yes, well, are you know the details about us?

BH No, I don't know the details only because [redacted] is your case manager.

LC Yes, well, one of them.

BH Yes, so she is the case manager, so I'll get [redacted] to give you a call. What is the best number to get you on Leslie? Is it the mobile or the home?

LC Probably the mobile.

BH Okay, we've got that one on file.

LC So it's very, very, very important —

BH Yes, definitely.

LC —that she does ring us.

BH Yes, not a problem. I'll let her know for you Leslie.

LC And, you know, make it soonest because we are trying to get things organised.

BH Yes, yes, I do understand that.

LC We are out of our house and we want to try and get started, all right? It's been three months.

BH Fair enough. Yes, that's right.

LC I'm just making sure you understand.

BH Definitely, yes.

LC Right? Is this being recorded?

BH Yes, it is.

LC All right.

BH Yes. And – yes, I'm not sure what time she will give you a call back —

LC No, no, I need the soonest.

BH Yes.

LC Do you understand?

BH Yes, I do. They are a little behind in their call backs, but I'll pass the message on for you now.

LC Yes, yes. It's been three months.

BH Yes.

LC Right.

BH All right. I'll let her know for you.

LC Thank you.

BH Okay, thank you. Bye.

Cameron Telephone Call Transcript 11/04/11 RACQ Ref 67

Time:	11.24 to 11.29
Date:	11 April 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (SB) [redacted] (RACQI) (FM) Leslie Harold Cameron (LHC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

SB	Welcome to Claims Services, my name is [redacted] Could I start with a claim number ---
LHC	Yes.
SB	---or policy number?
LHC	[redacted]
SB	Thank you. And your name, please?
LHC	Leslie Harold Cameron.
SB	Thanks, Mr Cameron. And your date of birth and address, thanks.
LHC	[redacted] Mill Street, Goodna.
SB	Okay. Thank you. How can I help you there?
LHC	I want to talk to [redacted] please.
SB	And can I just enquire are you asking for an update or returning her call?
LHC	Well, it was supposed to have been completed.
SB	Okay. All right. I'll just see if I can get Tez on the phone.
LHC	Or rejected, more than likely.
SB	I won't be a moment. Okay. I'm just looking for her number here so I can give her a call for you. I won't be a moment. Okay. I'm just dialling through now. Thank you.
FM	Household Claims, [redacted] speaking.
SB	Hi [redacted] it's [redacted] here, Teleclaims. Can I give you a claim number, please?
FM	Yes, hang on one sec.
SB	Okay, no problem.
FM	Okay.
SB	Okay. It's [redacted]

FM Sorry, [redacted]

SB [redacted]

FM It's making me log in. Hang on. Okay. We'll just have to go through that number again, [redacted]

SB Yes, [redacted]

FM Leslie Cameron.

SB That's it. I've got Leslie on the phone. He was asking for [redacted]

FM Okay. Is he returning a call or something like that, do you know, or —

SB Yes, I think there's been a decision made or —

FM Right. Okay. I'll just go and see if [redacted] can speak —

SB Okay.

FM —because she's in the technical claims section which, typically, I just end up passing on emails for people to call back. But hang on one sec.

SB All right. Okay.

Sorry to keep you waiting, Mr Cameron. I won't be too much longer.

LHC Mmm.

SB Thank you.

FM Are you there?

SB Yes.

FM Yes. [redacted] is ready to rock and roll, pretty much. You put him through to me and I'll explain that it's with the technical people and [redacted] is about to take his call.

SB Okay, terrific. Thanks for that.

FM Okay.

SB Bye.

FM See you.

Cameron Telephone Call Transcript 11/04/11 RACQ Ref 68

Time:	11.25 to 11.29
Date:	11 April 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (FM) [redacted] (RACQ) SB [redacted] (RACQI) TE Leslie Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

FM	Household Claims, [redacted] speaking.
SB	Hi [redacted] t's [redacted] here, Tele Claims. Can I give you a claim number, please?
FM	Yes, hang on one sec.
SB	Okay. No problem.
FM	Okay.
SB	Okay. It's [redacted]
FM	Sorry, [redacted]
SB	[redacted]
FM	It's making me log in. Hang on. Okay. We'll just have to go through that number again, [redacted]
SB	Yes, [redacted]
FM	Leslie Cameron.
SB	That's it. I've got Leslie on the phone. He was asking for [redacted]
FM	Okay. Is he returning a call or something like that, do you know or —
SB	Yes, I think there's been a decision made or —
FM	Right. Okay. I'll just go and see if [redacted] can speak —
SB	Okay.
FM	—because she's in the technical claims section, which, typically, I'm just sort of passing on emails for people to call back, but hang on one sec.
SB	All right. Okay.
FM	Are you there?
SB	Yes.

FM Yes. [redacted] is ready to rock and roll pretty much. You put him through to me and I'll explain that it's with the technical people and [redacted]'s about to take his call.

SB Okay, terrific. Thanks for that. Bye.

FM Okay. See ya.

Hi [redacted] it's [redacted] in Household Claims. How are you going?

LC [redacted] now? Who – I wanted [redacted]

FM It's all good. It's all good. I'm just letting you know I've found [redacted] and I'm about to put you through to her, okay?

LC Okay.

FM Cheers.

TE Hello, [redacted] speaking.

FM [redacted] it's [redacted]

TE Okay.

FM I've got Leslie ready when you are.

TE And is he okay?

FM He just - they didn't say that he was losing - you know, getting upset.

TE Okay. Is it the - it is the insured himself on the phone right now or Tele Claims?

FM No. It's Leslie, yes.

TE Okay, all right. Thank you.

FM Okay.

Cameron Telephone Call Transcript 11/04/11 RACQ Ref 69

Time:	11.29 to 11.32
Date:	11 April 2011
Place of Interview:	
Parties present:	[redacted](RACQ) - FM [redacted](RACQI) - TE Leslie Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

TE Hello, [redacted] speaking.

FM [redacted] it's [redacted]

TE Okay.

FM I've got Leslie ready when you are.

TE And is he okay?

FM He just - they didn't say that he was losing - you know, getting upset.

TE Okay. Is it the insured himself on the phone, right now or Teleclaims?

FM No. It's Leslie, yes.

TE Okay, all right. Thank-you.

FM Okay.

TE Hi, is that Leslie?

LC Yes.

TE Leslie, it's [redacted] here. How are you going?

LC Not too good, but —

TE Yes, I understand. How's Lois, because she wasn't too great when I spoke to her on Friday afternoon.

LC Well, obviously, she's still a bit sad about it —

TE Yes.

LC —but, we'll get over it.

TE Yes.

LC Now, with this money?

TE Yes.

LC So called money, right? I don't know what they call it, but it doesn't worry me.

TE Yes.

LC Does that impede on us doing our reviewing?

TE Absolutely not.

LC Right.

TE Not in the slightest. You are more than entitled to a review of your claim, and if you'd like me to get that process started, I'm more than happy to do so.

LC Well, all I need is a letter from you explaining the reason —

TE Absolutely.

LC —we got knocked back.

TE Yes.

LC Right. Now, with this money —

TE Mmm.

LC First things first, because I need the money straight away.

TE Yes. No, that's okay. Have you got a joint bank account with Lois that I could —

LC No.

TE No? Okay.

LC A single one.

TE Sorry?

LC A single. She's got her own. I've got my own.

TE Okay. All right. Let me see. No, that's all right. Yes, we've got authority to pop it into the one account. I've got Lois' details on file. So is it okay to pop it into hers?

LC Yes, put it in hers.

TE Okay. All right. Now, what I'll be popping through will be $7,500.

LC Yes.

TE That added with the $5,000 made originally makes it $12,500 for you. So —

LC Yes.

TE So I will do that straight away for you and I'll get the letter sent out, as well as some hydrology information for you, as well.

LC Yes. I need all that.

TE Now —

LC Yes.

TE No, that's okay. Now – yes?

LC Okay - what else?

TE I was just going to say do you want me to start the dispute process for you today?

LC Well, I'm with Legal Aid at the moment.

TE Okay, sure.

LC So, they, they are - they are handling it for me.

TE Yes, sure. Well, basically what happens is that we have our own internal dispute resolution process ---

LC Yes.

TE ---and if – basically, what they'll do is they will review the claim in its entirety. It'll go to a panel of people to review and assess. If they decide to uphold the decision, they will advise it you in writing and then advise you of how you can continue to the Financial Ombudsman Service.

LC Yes.

TE So I just - I mean, it's up to you whether you want to have a review of the letter first and go from there. I mean, you can still obviously go through Legal Aid, but I just thought ---

LC But ---

TE ---if we get through the internal dispute process ---

LC Yes.

TE ---it might speed up things for you to take it further, that's all.

LC It's going to take ---

TE Yes. It's just up to you.

LC I'll talk to Legal Aid.

TE Yes, have a chat to them ---

LC Okay.

TE ---and give us a call back at any time and we can chat about it further.

LC Yes. Now, with this money?

TE Mmm.

LC How long will it take?

TE It's - they do tell us to allow up to seven business days, but I doubt it will take that long. If our banks talk well with each other, it should only take a couple of business days. So ---

LC Right. Okay.

TE ---I'll do that straight for you.

LC Thank you very much.

TE No worries. Thanks again, Leslie.

LC Yes.

TE Okay.

LC Bye.

TE Bye.

Cameron Telephone Call Transcript 11/04/11 RACQ Ref 48

Time:	11:36 to 11:37
Date:	11 April 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (TE) Lois Cameron (LC) Leslie Harold Cameron (LHC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

LC	Hello.
TE	Hi, is that Lois?
LC	Yes.
TE	It's [redacted] here at RACQ Insurance. I was just chatting with Leslie. I just wanted to check what the best postal address was for you both to send correspondence to.
LC	27 - I mean, it doesn't matter because we've got our mail redirected, but ---
TE	Okay, all right. Well - I mean it's - I guess it doesn't really matter either way.
LC	No.
TE	I just wanted to double check that you'd definitely get the correspondence, that's all. But if it's redirected, it should be fine. I'll just send it to [redacted] Mill Street, okay?
LC	Yes.
TE	All right. No worries.
LC	Because all our mail's been redirected to the house that we're staying at.
TE	Sure, not a problem. All right. Well, I'm getting this documentation sent out ASAP for you.
LC	Yes, okay then.
TE	All right. Thank you.
LC	Thank you. Bye
TE	Bye.

LCB10096653 4110951v1

CAMERON Telephone Call Transcript of 10/08/11 RACQ Ref 70

Time:	12.10 to 12.13
Date:	10 August 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (DE) Lesley Cameron (LC)
Key:	[UI] = unintelligible [IA] = inaudible --- = interrupted speech, or speech peters out

DE Welcome to Claims Services, you're speaking to [redacted] Could I start with your claim ---

LC How are you going, [redacted]? Look, my name is Les Cameron, right, and I was involved in the flood ---

DE Okay.

LC Our house got flooded. I live in Goodna, right?

DE Yes.

LC What I want to know – because I'm collecting stories in the papers and all sorts of things - all I want to know is are there any people in Goodna or Gailes, as you said in the paper, that are getting their claims rescinded?

DE Reviewed? Yes.

LC Yes.

DE I can have a look at your claim for you and just see. You would have generally been ---

LC No, no, no, no. Right. What's in the paper - you said - your insurance company said that nobody in Goodna or Gailes are getting their insurance. Now, I want - I just want it confirmed, is that true or not true?

DE We would only make comments on specific claims, so I could open yours up, but it's a case by case basis.

LC No, no, no. It's a simple thing. I don't want to know anybody. I just want to know if they are paying out people in Goodna or Gailes.

DE It would be case by case who they are paying out, regardless of their area.

LC No. Well, in the paper it says you're not. In the paper you said in black and white that you're not. So either you are lying or what?

DE Well, no, we're not lying, it's just a case by case ---

LC Well, you are. No, it's not case by case. It says people in Goodna and Gailes. There's two suburbs.

DE Yes.

LC [UI] You can't tell me yes or no? Right. I've got a paper on Monday that you've said you're not paying people in Goodna or Gailes. Then in the [UI] today they claim they're paying a lot of people in Goodna. So what's going on? Now, all I want - you want my name, you want my address, you want to get somebody to ring me back? Then please explain how this is so easy for you, right? I am ringing up the ombudsman after this, because you refuse to tell me one way or the other. I asked a simple question, right? You are tearing my life apart because of this bull! Now, all I want is a simple, honest, straightforward answer, right? Have

you got my name?

DE Do you have your claim number there?

LC No. My name is Les Cameron, I live at [redacted] Mill Street, Goodna 4300.

DE Okay. I'll have a look for you.

LC That's all I want! If you can't tell me fine.

DE Okay, I can't actually look up your claim if you keep —

Cameron Telephone Call Transcript 31/08/11 RACQ Ref 49

Time:	9:13 to 9:14
Date:	31 August 2011
Place of interview:	
Parties present:	[redacted] (RACQI) (CC) Lois Cameron (LC) Automated message (AM)
Key:	[UI] = unintelligible [IA] = inaudible — = interrupted speech, or speech peters out

CC	Welcome to RACQ, this is [redacted] Can I start with your membership card's number or registration?
LC	Okay. I think I've dialled the wrong number, because I'm looking to find out about insurance.
CC	Insurance?
LC	Yes.
CC	Yes, I'll put you through to our Insurance section. Just a moment.
AM	Thank you.

Exhibit 34

Exhibit 35

cerno



Quick search: Claim No. Go » Detailed search » Home » Lodge claim » My profile

File Index

» Claim summary

Assessment

» Circumstances

» Policy details

» Policy issues

» Risk analysis

Financial

» Extent of loss

» Payments

» Adjuster fees

People

» cerno claim team

» Insured details

» Client details

» Third parties

» Associated parties

» Reports & attachments

» Full claim history

» Service performance

Flood - Closed

Insured: CAMERON, Leslie Harold

Your Ref: [redacted]

Assigned to: [redacted]

Policy response: Under evaluation

Reserve: $0.00

Cerno Ref: [redacted]

Office: Brisbane

Actions

» Add to watch list

» Create file note

» Printer friendly

Status summary

File Closed - Claim Denied

Immediate responsibilities

Insured:	No action required
Adjuster:	Await Insurers decision regarding liability
Your office:	Provide further instructions

Claim History (last 10 entries)

Date	Type	Description
08-02-11	File Note	Claim Update
08-02-11	Fee	Fee for RACQ Insurance Brisbane
31-01-11	Letter	Provider Request to Water Tech
29-01-11	Report	First Assess Site Report Flood Event
24-01-11	File Note	Phone call Insured - 0414318623 - Triage call
21-01-11	File Note	Call from Insured
16-01-11	Attachment	Claim Instructions
16-01-11	QuickAck	Acknowledgement (email) by Angela Sandy

Privacy policy - Terms of use - Help - Logout

© Copyright 2011 Cerno Ltd

Exhibit 36

Water Technology staff member: [redacted]

Date: afternoon of 1/4/2011

1	57	909	[redacted] MILL ST	PX	Mr Ins adv he was told to evacuate home yesterday due to flooding and cannot return to home due to flood waters still covering home.	A	YES	In the same street as unconfirmed claims

SLOG - 0.5m above Road No SW issues ✓



Exhibit 37

COOPER GRACE WARD
LAWYERS

Our Ref: CGW 10098073

14 July 2011

Level 21, 400 George Street
Brisbane 4000 Australia

GPO Box 834, Brisbane 4001

T 61 7 3231 2444
F 61 7 3221 4356

www.cgw.com.au

ABN 95 591 906 639

Mr Anthony Reilly
Chief Executive Officer
Legal Aid Queensland
44 Herschel Street
BRISBANE QLD 4000

BY DELIVERY

Dear Mr Reilly

RACQ Insurance Limited

As previously advised, our view is that the regional hydrology reports obtained for our client are subject to legal professional privilege.

However this view is disputed by FOS, which has indicated that its view is that the reports must be disclosed to comply with our client's obligations under the General Insurance Code of Practice. Given FOS' stated position and its indication that a continued failure to provide the reports on the basis of the claim of privilege will lead FOS to drawing inferences adverse to our client, our client proposes providing the reports to FOS and accordingly to your office. In doing so our client is not to be taken to be waiving privilege in any respect.

Enclosed is a disc containing copies of the regional hydrology reports. There is one hydrology report which has just come to hand and which we are considering. This will be provided in the near future. In the meantime, the enclosed disc contains the balance copies of the regional hydrology reports.

They are provided on the basis that they are to be used only for the purposes of reviews of complaints in accordance with the General Insurance Code of Practice and that you will take appropriate steps to protect the privacy of the individuals referred to in the reports.

Yours faithfully
COOPER GRACE WARD

[redacted]

Managing Partner
T 61 7 3231 2422
F 61 1 3231 8422
E chris.ward@cgw.com.au

CGW10098073 3958352v1

Cooper Grace Ward uses Greenhouse Friendly™ Envi Recycled 50/50
CONSUMER Envi Recycled is an Australian Government certified Greenhouse Friendly™ Product.

Upon delivery, have Mr Reilly telephoned on [redacted] and he will collect the documents.