

**STATEMENT OF JAMIE PETER DOBBS IN RESPONSE TO REQUIREMENT TO PROVIDE INFORMATION ISSUED TO VERO INSURANCE DATED 6 OCTOBER 2011**

**JAMIE PETER DOBBS**, c/- Suncorp, Level 31, 266 George Street, Brisbane, states on oath:

1. I am the Executive Manager, Queensland Event Recovery for Suncorp Commercial Insurance, a division of the Suncorp Group.
2. I have authority on behalf of Vero Insurance Limited (Vero) to respond to the Requirement to Provide Information issued by the Commission of Inquiry dated 6 October 2011 and addressed to Suncorp Group Limited.
3. This response relates to information received by the Queensland Flood Commission of Inquiry from Mr Scott Grogan in relation to a Vero Steadfast Home Extra – Home and Contents insurance policy.
4. Vero's records show that Vero issued a Steadfast Home Extra \_ Home and Contents Insurance Policy (the policy) to [REDACTED] (the customer) for the period 06/10/10 to 06/10/11 under policy number [REDACTED] on property at [REDACTED] Bundaberg (the property).
5. The property was insured as follows:
  - a. \$170,000 for building.
6. The following excesses applied to the policy:
  - a. \$100.00 building excess.
7. Mr Grogan has given information to the Commission which is set out in the statement of Mr Grogan dated 30 September 2011 attached to the Commission's letter directed to me dated 6 October 2011.
8. The Commission has required a response by 7 October 2011. Set out below is information relevant to the matters stated in Mr Grogan's statement, insofar as I have been able to determine in the limited time available for a response.
9. The following table summarises the communications between Vero and Mr Grogan in relation to the progress of his claim.

**QFCI**

Date:

11/11/11 Jm

Exhibit Number:

1030

Date	Mode of Communication	Communication details
10/01/11	Telephone	Claim lodged. Following the call, assessor appointed.
11/01/2011	Telephone	Assessor attempted contact with [REDACTED] on phone number provided (Western Australia number). No answer and call rang out.
12/01/2011	Telephone	Assessor again attempted contact with [REDACTED] No answer and call rang out.
13/01/2011	Telephone	Claims Officer attempted contact with customer twice. Calls rang out and no ability to leave voicemail.
18/01/2011	Telephone	[REDACTED] called regarding claim progress. Scott Grogan's contact details provided for assessor to make contact.
28/01/2011	Telephone	Mr Grogan phoned and spoke with Assessor regarding assessment outcome and agreed to provide requested information.
10/02/2011	Telephone	[REDACTED] phoned and Claims Officer advised as to the additional information requested from Mr Grogan, not yet received, and assessor will send second report once that is received.
08/03/2011	Telephone	[REDACTED] phoned Claims Officer for claim update. Left message for return call. Claims Officer followed up Assessor for update.
17/03/2011	Telephone	[REDACTED] phoned Claims Officer for claim update. Left message for return call.
22/03/2011	Telephone	[REDACTED] phoned Claims Officer for claim update. Left message for return call.
22/03/2011	Telephone	Assessor spoke with Mr Grogan regarding outstanding information. Mr Grogan thought repairer was to attend – Assessor organised local builder to inspect, advise, report and quote on resultant damage.
07/04/2011	Telephone	Claims Officer attempted contact with [REDACTED] and left message.
08/04/2011	Visit	Appointed builder attended premises and met with Mr Grogan regarding damage.

29/04/2011	Telephone	██████████ phoned Claims Officer for claim update. Left message for return call.
18/05/2011	Telephone	Claims Officer spoke with ██████████ re being covered for repair and quote for repair. ██████████ requested own quotes and referred Claims Officer to Mr Grogan. Claims Officer phoned Mr Grogan regarding additional quotes.
18/05/2011	Email	Claims Officer emailed Mr Grogan with contact details for provision of additional quotes.
19/05/2011	Email	Claims Officer emailed ██████████ with photographs of property.
28/06/2011	Telephone	Claims Officer called Mr Grogan to follow up on outstanding quotes. No answer. Left message for return call.
29/06/2011	Telephone	Claims Officer called Mr Grogan to follow up on outstanding quotes. Mr Grogan advised he would provide outstanding quotes shortly.
14/07/2011	Email	Mr Grogan emailed Claims Officer with two quotes attached.
10/08/2011	Email	Claims Officer sent email to Mr Grogan to advise that due to discrepancy in builder/s reports and quotes, an engineer would be appointed to report on the extent of flood damage and rectification versus pre-existing damage.
17/08/2011	Email	Mr Grogan emailed Claims Officer as no assessment undertaken and asking whether claim should be referred to a dispute resolution area.
22/08/2011	Email	Claims Officer emailed Mr Grogan to outline claim status and dispute resolution option.
22/08/2011	Email	Mr Grogan emailed Claims Officer with response to email.
01/09/2011	Email	Mr Grogan emailed Claims Officer requesting an update on engineer contact.
02/09/2011	Email	Claims Officer sends email to Mr Grogan regarding appointment of engineer.
02/09/2011	Email	Mr Grogan emailed Claims Officer requesting

		confirmation of Lend Lease attendance.
07/09/2011	Email	Mr Grogan emailed Claims Officer requesting contact via telephone.
07/09/2011	Email	Claims Officer emailed Mr Grogan regarding engineer timeframes, and claim progress.

10. A copy of the claim notes in relation to communications between Vero and the customer are attached as **Annexure 1**.
11. A copy of emails relevant to the claim are attached as **Annexure 2**.
12. Vero would like to highlight the following in relation to the numbered paragraphs in Mr Grogan's statement.
13. Paragraph 3: I confirm that the policy did include cover for flood. The issue which has required investigation in relation to this claim is not whether the event constituted a "flood" event within the policy. The significant issue has been that assessment of the damaged building revealed extensive dilapidation and termite damage considered to be pre-existing (and therefore not covered by the policy), which Mr Grogan apparently does not accept.
14. Paragraph 5: Vero's claim system displays the claim as being lodged on Monday 10 January 2011, with a date of loss of Friday 31 December 2010. According to the claim system an assessor was appointed on 10 January 2011, the day the claim was lodged.
15. Paragraph 6: the assessor attended the property on 12 January 2011, two days after claim lodgement. The assessor had attempted to contact the policyholder, Mr Edwards on both 11 and 12 January 2011 without success. He attended the insured property and noted general observations as to the height to which the water inundated the property and the damage sustained. As stated by Mr Grogan, he inspected a cabin, not the building in question.

The assessor twice attempted to contact the policyholder on 13 January 2011, also without success. As stated by Mr Grogan, contact was ultimately established with Mr Grogan when he rang the assessor. This was on 28 January 2011. The notes on Vero's claim system do not indicate that the assessor undertook to return for a further inspection. The assessor was based in Sydney and had returned to Sydney by that time. The notes do reflect that the assessor advised Mr Grogan that he had photographs of the damage and building type, that he requested Mr Grogan provide photographs and a list of damage sustained, and that Mr Grogan agreed to this request.

On 22 March 2011 the assessor again spoke to Mr Grogan seeking the information and photographs which he requested from Mr Grogan in his telephone call on 28 January 2011. Mr Grogan stated he thought that a repairer was to attend. Therefore the assessor arranged for a local builder to attend, inspect, report on and quote for the damage to the building.

16. Paragraph 7: the builder appointed by Vero, [REDACTED] Builder, was appointed on 22 March 2011 and attended the insured property on 28 March 2011 with Mr Grogan in attendance. Attached as **Annexure 3** is a copy of [REDACTED] report dated 8 April 2011 (which attaches an email from wide Bay-Burnett Pest Management) in which the builder advised:
- a. Flood waters reached approximately 250mm through the building. The building was dry on inspection and the only evidence of a flood was the grime line left to indicate the height inside the building.
  - b. Mr Grogan indicated that the termite attack only showed up after the flood water had subsided. He stated the floor had moved due to flood waters, the lower part of the kitchen had had flood water through it, and the bathroom had flood damage.
  - c. The builder's assessment was that the building was in severe disrepair before the floods. There was evidence of extensive termite infestation. The termite infestation was in no relation to the flood waters (an old issue). There were no termites visible present at the time of inspection.
  - d. He had arranged inspection of the building by a pest controller who confirmed that the termite damage is old damage and was non-active at the time of inspection. An email from Wide Bay-Burnett Pest Management attached to the builder's report confirmed this and stated that "the amount of damage present would have to have been there for quite some time and if it was recent damage termites would still be active now".
  - e. He provided a list of matters which would be considered flood damage, as distinct from repairs necessary to due to pre-existing termite damage or the generally dilapidated state of the building. He provided a quote of \$6,050 for that flood damage.
17. Paragraph 8: The claims notes indicate that on 18 May 2011 the Claims Officer spoke to [REDACTED] (not Mr Grogan) and that [REDACTED] requested additional quotes and that Mr Grogan was to be contacted to arrange this. The Claims Officer emailed Mr Grogan the same day with contact details for the provision of additional quotes.
18. Paragraph 9: Mr Grogan provided quotes on 14 July 2011 with values of approximately \$80,000. Attached as **Annexure 4** are copies of those quotes. The quotes were effectively for full reinstatement of the building, ie they did not adequately differentiate between pre-existing damage and the damage caused by the flood, therefore they included repairs necessary due to pre-existing maintenance and termite infestation issues, which are not covered by the policy. For example, the quote from Klieidon Masterbuilt Homes Pty Ltd refers to "replace damage ceiling" when the water inundation was to a level of 250mm only. Neither report comments on the termite damage.
19. Vero has not and does not suggest that Mr Grogan was lying concerning the quotes. However it does appear that Mr Grogan either did not understand that the repair of

damage which pre-existed the flood event is not covered, or did not accept that the damage was pre-existing. As this difference of view between Mr Grogan and Vero resulted in such a significant difference in the scope and price of the quotes submitted by Mr Grogan as compared to the quote from [REDACTED] on 27 July 2011 a Vero internal assessor was requested to review the position. That review was completed on 3 August 2011 and the result was that the claim was referred to building project management provider Lend Lease with a request that an engineer inspect the property and assess all damage and quantify Vero's liability.

20. Paragraph 10: The sequence of events was as follows:
- a. On 10 August 2011, an email confirming that an engineer had been requested was sent to Mr Grogan.
  - b. On 17 August 2011, Mr Grogan emailed Vero on Wednesday 17 August 2011 advising *"To date no assessor (sic) has presented on site to view the damage. Should this matter be referred to a dispute resolution area?"*
  - c. This was posed as a question, rather than a request. The Claims Officer was supportive of the idea and this is reflected in comments in the reply email, including *"You are well within your rights to proceed down the Internal Disputes avenue"* and *"In conclusion if you wish to raise a dispute, you are well within your rights to do so and they (meaning the dispute process) will have the capacity to review the information at hand to date"*.
  - d. On 22 August 2011, Mr Grogan responded to the Claims Officer's email.
  - e. On Thursday 1 September 2011, Mr Grogan again emailed the Claims Officer noting that no response had been provided, no contact had been made by the engineer and requesting an update.
  - f. In response, on the same day, the Claims Officer advised that GHD Engineering had been appointed and would attend along with a Lend Lease representative, and confirmation of inspection timeframe was pending.
  - g. Later again on 1 September 2011 Mr Grogan emailed asking *".. is the Assessor was going to be in attendance?"* This was phrased as a question, rather than a request.
  - h. On 7 September 2011, the Claims Officer responded advising that we could not advise timeframes, as the engineering company is not one of our *"recommended repairers"*.
21. Paragraph 11: The claim has not been finalised. This is substantially due to the fact that Mr Grogan did not accept the opinion of the appointed builder, [REDACTED] that a substantial proportion of the damage to the building is either pre-existing deterioration (wear and tear, general age-related dilapidation) or due to termite damage sustained prior to the flood, neither of which is covered by the policy. [REDACTED] opinion is

supported by an independent pest controller. In response Mr Grogan has provided quotes which do not comment on or differentiate between pre-existing and flood related damage. Vero has sought to ensure the claim is comprehensively and fairly assessed, by appointing Lend Lease to have an engineer review the property. The process of assessment is being undertaken, and the claim has not been declined.

22. Over the course of the claim and as at the date of this statement, Vero's records show that communications either occurred or were attempted between Vero and the customer:
- a. Vero contacted or attempted to contact [REDACTED] on 7 occasions
  - b. Vero contacted or attempted to contact Mr Grogan on 9 occasions
  - c. [REDACTED] contacted or attempted to contact Vero on 6 occasions; and
  - d. Mr Grogan contacted or attempted to contact Vero on 7 occasions.
23. Details of the dates on which Vero contacted the customer, the mode of communication for each contact and the details of that communication are contained in the table above.

Sworn by the Deponent )  
 )  
At Brisbane )  
 )  
This <sup>1<sup>st</sup></sup> day of )  
October 2011 )

[REDACTED]  
Jamie Peter Dobbs

Before me  
[REDACTED]  
Solicitor  
*PETER JOHN MORGAN*

ANNEXURE 1

By:

Topic:

Related To:

Subject:

First notice of loss

10 Jan 2011 02:05 PM

Confidential: No

Street City/Suburb BUNDABERG Postcode 4670 Client Preparation: C SUNRRD 10/01/2011 14:52 Contact Details : NAME  
 :MR AUTHORITY GIVEN : Y RELATIONSHIP : INSD TELEPHONE : // PREF. TIMES : ANYTIME EMAIL : SUNRRD  
 10/01/2011 14:52 REGD FOR GST: TBA - INSD UNSURE ITC % ON PREMIUM: TBA ITC % ON CLAIM: TBA ADVISED  
 THE FOLLOWING XS 100, CLAIM #, SPEC & PH # ASSESSOR REQUIRED POLICY PAID LETTERS - INSD, BRK INFOSYS: Y VERY LIMITED  
 INFO PROVIDED BY INSD

User:

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06/10/2011 10:55 AM



**By:** [Redacted]  
**Topic:** General  
**Related To:** [Redacted]  
**Subject:** [Redacted]  
Assessment requested

10 Jan 2011 02:20 PM  
**Confidential:** No

**User:** [Redacted]

**By:** [REDACTED] 10 Jan 2011 03:08 PM  
**Topic:** CI Assessment  
**Related To:** [REDACTED]  
**Subject:** [REDACTED] assessor appointed  
[REDACTED] internal assessor appointed email sent.\$ccDocLink(11676735)

Confidential: No

User: [REDACTED]

**By:**

**Topic:**

**Related To:**

**Subject:**

General

CI-Review new claim

13 Jan 2011 05:21 PM

**Confidential:** No

**ACTION:** -Reviewed file and saw that we have had no correspondence from assessor -Attempted to call Insured x2 to find out the extent of the damages and if assessor has been out to assess the damages however no answer and call rang out and no messaging service to leave message

**NEXT ACTION:** -Await assessors first report

User

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06/10/2011 10:56 AM

**By:**

[REDACTED]

18 Jan 2011 02:10 PM

**Topic:**

General [REDACTED]

**Confidential:** No

**Related To:**

Incoming Call Transferred

**Subject:**

Incoming Call Transferred Caller: [REDACTED] Authorised Person: Yes Identified: Yes Call Transferred to: [REDACTED]

User: [REDACTED]

By:

Topic:

Related To:

Subject:

General

18 Jan 2011 02:17 PM

Confidential: No

Inbound Call from INSD

**ACTION TAKEN:** - Recd call from INSD requesting an update - Advised INSD an assessor was appointed and enquired whether they had been in contact - INSD advised that no one had contacted him or the tenant - INSD gave me contact details of tenant  
- Rang to request an update on this claim - advised he visited the caravan park when he was up in Bundaberg - Tried to call no answer - Gave mobile number for tenant - advised he would contact the tenant NEXT ACTION: - Aw for report from assessor

By:

Topic:

Related To:

Subject:

28 Jan 2011 02:54 PM

Confidential: No

CI Assessment

CLIENT CONTACT

The I/A rang the Client on 11/1 & 12/1 on [REDACTED] but there was no answer and the Phone rang out. Accordingly, as the I/A was in the Bundaberg area on 12/1, the I/A attended the Property on 12/1. The Property is a Caravan Park [REDACTED] at Bundaberg. Flood water has inundated the Property to a depth of approx 1M through-out. While the Property was predominately vacant, the I/A did locate several Residents. In discussions with the Residents, in an endeavour to identify the Client & Property, the Resident/s were unable to identify Mr [REDACTED]. The I/A noted the Situation Address as [REDACTED] Caravan Park, Bundaberg and Initial Inspection suggested that this was a "Port-A-Home" situated at the Property (ie [REDACTED] was on the "Port-A-Home" Unit). The "Port-A-Home" is constructed of aluminium frame & panel construction and is basically a "Site-Shed" style of Residential Unit with Bunk Beds, Kitchen, Shower (etc).

User: [REDACTED]

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06/10/2011 10:57 AM

**By:**

**Topic:**

**Related To:**

**Subject:**

██████████  
CI Assessment  
██████████

REPORT

28 Jan 2011 03:07 PM

Confidential: No

The I/A subsequently received a telephone call from a Mr. ██████████ who indicated that He was the operator of the ██████████ Caravan Park and that ██████████ Leased the actual Caravan Park from our Client. ██████████ advised that there was Damage to the main Reception/Office of the Caravan Park. The I/A had taken Photographs of the Site at initial attendance and also noted a single storey aluminium/timber Office/Reception Building. The I/A requested the Tenant to submit Photographs of Damage & also a list of Damage, so that the I/A could review the matter. ██████████ advised that He would comply with the I/A request.

User: ██████████

**By:** [REDACTED] 28 Jan 2011 03:09 PM  
**Topic:** CI Assessment  
**Related To:** [REDACTED] Confidential: No

**Subject:** NEXT ACTION:-  
Wait Photographs & list of Damage & Quote from the Tenant, [REDACTED].

**User:** [REDACTED]



By: [REDACTED] 10 Feb 2011 12:52 PM  
Topic: General Confidential: No

Related To: [REDACTED]  
Subject: Inbound Call

ACTION: -inbound call from INSD [REDACTED] wanting update on claim -reviewed file and previous notes -advised [REDACTED] I/A has attended and has requested additional information from [REDACTED] (tenant) -advised I/A will send 2nd report once requested info has been received NEX  
ACTION: -Wait Photographs & list of Damage & Quote from the Tenant, [REDACTED] -aw I/A 2nd report

User: [REDACTED]

By:

Topic:

Related To:

Subject:

ACTION: -email sent to I/A [REDACTED]  
-aw I/A 2nd report

[REDACTED]  
General [REDACTED]

In Addition to Previous File Note

10 Feb 2011 12:57 PM  
Confidential:

No

to follow up 2nd report NEX ACTION: -Wait Photograph/s & list of Damage & Quote from the Tenant, Mr [REDACTED]

User: [REDACTED]

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06/10/2011 10:57 AM

**By:** [REDACTED] **8 Mar 2011 08:53 AM**  
**Topic:** General [REDACTED] **Confidential:** No  
**Related To:** Inbound Call  
**Subject:** [REDACTED] called - Tried to transfer call but claims officer was busy. Insured will ring back later.

User: [REDACTED]

**By:** [Redacted]  
**Topic:** General [Redacted]  
**Related To:** [Redacted] Email [Redacted]  
**Subject:** [Redacted]  
**Emails:** [Redacted] to call Insd

8 Mar 2011 09:22 AM  
**Confidential:** No

User [Redacted]

**By:**

**Topic:**

**Related To:**

**Subject:**

**ACTION TAKEN:** - Sent email to [REDACTED] for more information, no recommendations are on file for this claim NEXT ACTION: - Aw  
response from [REDACTED] then send [REDACTED] response via post: [REDACTED] Jandakot wa 6164

[REDACTED]  
General

Claim Review - Inbound Call

8 Mar 2011 11:00 AM

**Confidential:**

No

User: [REDACTED]

**By:** [Redacted]  
**Topic:** General  
**Related To:** [Redacted]  
**Subject:** Incoming call  
called re above policy. Would like to know progress of claim.

17 Mar 2011 03:26 PM  
**Confidential:** No

User: [Redacted]

BY:

Topic:

Related To:

Subject:

General

Call Back Required

Call back required 22/03/11 10:17 Claim for call/query: Urgent Update Action: Emalld

22 Mar 2011 10:28 AM  
Confidential:

No

Full Name of person: (Insured); Contact number:

Brief reason

User:

**By:** [REDACTED] 22 Mar 2011 10:56 AM  
**Topic:** General  
**Related To:** [REDACTED] **Confidential:** No

**Subject:** REPORT

The I/A has spoken with the Tenant ([REDACTED]) on [REDACTED] TODAY to follow-up on Photographs of the Damage and also a list of the Damage. [REDACTED] indicated that He thought that the I/A was organising someone to attend. The I/A advised that He would have a Local Builder, [REDACTED] Building; contact the Tenant & attend to inspect the Damage to advise & Quote on Repairs. OK

User: [REDACTED]



**By:**

**Topic:**

**Related To:**

**Subject:**

CI Assessment

REPORT

22 Mar 2011 11:07 AM

**Confidential:** No

The I/A has also spoken with the Client TODAY (22/3) on [REDACTED] to update the Client & confirm that the I/A has requested [REDACTED] Building to attend & inspect the Damage to advise & Quote on Repairs. OK PLEASE NOTE:- The Client does NOT have a Mobile No:- and the Landline is the Client's Home No:-. The I/A indicated to the Client that the I/A had tried to contact the Client on the No:- but there had been no answer. The Client advised the I/A that the best time to call the Client would be approx 6.30-7.00AM local WA time. OK The I/A has informed the Client that once the Builder has attended, the I/A will contact the Client to discuss the matter further. OK

**User:** [REDACTED]

**By:** [REDACTED]  
**Topic:** CI Assessment  
**Related To:** [REDACTED]  
**Subject:** REPORT

22 Mar 2011 11:13 AM  
**Confidential:** No

The I/A e-mailed [REDACTED] Building TODAY (22/3) confirming the I/A request for the Builder to contact the Tenant [REDACTED] and attend to inspect, advise, report & quote on the resultant damage. Copy of the I/A e-mail has been attached to Guidewire.

User: [REDACTED]

**By:** [REDACTED] 22 Mar 2011 11:13 AM  
**Topic:** CI Assessment  
**Related To:** [REDACTED]  
**Subject:** REPORT  
**Confidential:** No

The I/A e-mailed [REDACTED] Building TODAY (22/3) confirming the I/A request for the Builder to contact the Tenant ([REDACTED]) and attend to inspect, advise, report & quote on the resultant damage. Copy of the I/A e-mail has been attached to GuideWire.

User: [REDACTED]

**By:**

**Topic:**

**Related To:**

**Subject:**

[REDACTED] CI Assessment

[REDACTED] PHOTOGRAPH:-

22 Mar 2011 11:48 AM

**Confidential:**

No

The I/A has attached a copy of a Photograph of the [REDACTED] Caravan Park and another of the Caravan Park area to GuideWire.

User [REDACTED]

**BY:** [REDACTED]  
**Topic:** CI Assessment  
**Related To:** [REDACTED]  
**Subject:** NEXT ACTION:-  
Warf [REDACTED] Building Report & Quote on Damage.

22 Mar 2011 11:54 AM  
Confidential: No

User: [REDACTED]

**By:**

**Topic:**

**Related To:**

**Subject:**

- to [REDACTED] (Insured) to left message for a call back to Building for update to report and quotes to repair.

7 Apr 2011 12:10 PM

**Confidential:** No

General [REDACTED]

OUTBOUND CALL

- no reply to 2 call back attempts. NEXT ACTION: - contact [REDACTED]

**User:**

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06/10/2011 10:59 AM

**By:** [Redacted] **7 Apr 2011 12:45 PM**  
**Topic:** General **Confidential:** No  
**Related To:** [Redacted]  
**Subject:** Incoming Call Message  
**Caller:** [Redacted] **Authorised Person:** Yes **Identified:** Yes **Message emailed for returned call:** [Redacted]

**User:** [Redacted]

**By:** [Redacted] **7 Apr 2011 12:45 PM**  
**Topic:** General **Confidential:** No  
**Related To:** [Redacted]  
**Subject:** Incoming Call Message  
**Caller:** [Redacted] **Authorised Person:** Yes **Identified:** Yes **Message emailed for returned call:** [Redacted]

User: [Redacted]



**By:** [REDACTED]  
**Topic:** General  
**Related To:** [REDACTED]  
**Subject:** OUTBOUND CALL  
Call out to [REDACTED] Builder (m) [REDACTED] - divert to message bank - left message advising claim number / client and events email address to request for an update to builder quote(s). NEXT ACTION: - fvu with builder to quotes for assessment.

7 Apr 2011 12:46 PM  
**Confidential:** No

User: [REDACTED]

By:

Topic:

Related To:

Subject:

[REDACTED]  
General [REDACTED]

OUTBOUND CALL

[REDACTED] (Internal Assessor) on (m) [REDACTED] - divert to message bank. - left message to call back to 1800# and quote claim number to advise update. NEXT ACTION: - await response from [REDACTED] to suggested actions to proceed claim.

7 Apr 2011 12:58 PM  
Confidential:

No

User: [REDACTED]

By:

Topic:

Related To:

Subject:

General

INBOUND CALL

7 Apr 2011 02:18 PM

Confidential:

No

(Builder) returned call to left message. - advises that he has been in close communication with internal assessor [REDACTED] - property is run-down and buildings suspected to be termite infested. - has obtained a termite inspection report at the direction of assessor. - due to movement to building assessor has requested an engineers report to structural integrity. - Builder awaiting on advice from assessor as to pending engineers assessment. NEXT ACTION: - Builder will contact assessor to an update with engineers assessment. - await quotes/ reports from Builder and Engineers report. \*\* When seeking updates contact [REDACTED] internal assessor for an update \*\*

User: [REDACTED]

**By:** [Redacted]  
**Topic:** General [Redacted]  
**Related To:** [Redacted]  
**Subject:** Inbound call  
**Emailed CM:** [Redacted] to call Insd

29 Apr 2011 10:10 AM  
**Confidential:** No

**User:** [Redacted]

**By:** [Redacted]  
**Topic:** General [Redacted]  
**Related To:** [Redacted]  
**Subject:** Inbound call  
**Emailed CM:** [Redacted] to call Insd

29 Apr 2011 10:10 AM  
**Confidential:** No

**User:** [Redacted]

**By:**

**Topic:**

**Related To:**

**Subject:**

Call made to whom [redacted] (Internal Assessor) on (m) [redacted] Reason for Call: follow up to next report Actions Taken: Emailed assessor and he will make report follow up Next Actions: Next report as to where from here

3 May 2011 09:11 AM

No

**Confidential:**

Repeat Call

Outbound Call

User: [redacted]

**By:** [Redacted]  
**Topic:** General  
**Related To:** [Redacted]  
**Subject:** [Redacted] Contact number: [Redacted] Insured is not available only in early morning 6- to 7am WA time

3 May 2011 09:15 AM  
**Confidential:** No

User: [Redacted]

**By:**

**Topic:**

**Related To:**

**Subject:**

**ACTION TAKEN - Called Internal Assessor and left message with urgent response required on update on claim - Emailed Assessor and cc in [REDACTED] into email NEXT ACTION - AW reply from Internal [REDACTED]**

10 May 2011 03:32 PM  
**Confidential:** No

General  
Update

User [REDACTED]



**By:**

**Topic:**

**Related To:**

**Subject:**

CI Assessment

INTERNAL ASSESSORS REPORT

Bulider has attended and inspected the Premises and provided a Report, including a Report from Pest Management Company, and Photographs of the Property. Copy of the Documentation has been attached to GuideWire.

11 May 2011 09:01 AM

**Confidential:**

No

User

By: [REDACTED] 11 May 2011 09:49 AM  
Topic: CI Assessment Confidential: No  
Related To: [REDACTED]

**Subject:** INTERNAL ASSESSORS REPORT

Review of [REDACTED] Builder (GFB) Report notes that when the Builder attended the Property GFB was advised by the Tenant that, since the Flood, severe Termite attack has occurred and that the Floor had moved (ie in Height) due to the Flood Waters. The Tenant also indicated to GFB that Carpet in the Building had to be removed and thrown away, while internal doors have swollen. GFB inspection of the Reception Building noted that Flood Water had inundated the Building to a height of approx 250mm, which was evidenced by the "Grime" Line left inside the Building. GFB inspection noted that the Building was in severe disrepair BEFORE the Flood occurred. GFB inspection also indicated that any Termite attack had occurred prior to the Flood, more particularly as there were NO Termites visibly present at the time of inspection (ie if the Termite Damage was due to action of Termites due to the Flood, Termites would still be present). In respect of issue with the Floor "Height" GFB indicated that any Damage due to Flood Water would be minimal, given the Termite Infestation and the age of the Building. Also, GFB noted that some Stumps are Timber and some Stumps are Concrete and that the Timber Stumps are Termite Damaged and "Rotten" in some cases, thus resulting in the movement of the Floor Heights. GFB did note Damage directly attributable to the Flood Water Inundation, being Replace Carpet in 2 X Bedrooms, Replace all Internal Doors and Door Furniture (including Painting), Cleaning of Kitchen & Removal the "Grime" Line left by the Flood Water, Repair Kitchen & Clean-up, Replace Vanity Unit & Lino in Bathroom. GFB have provided a Quotation of [REDACTED] (INC GST) for the rectification of the Flood Water Damage.

**By:**

**Topic:**

**Related To:**

**Subject:**

[REDACTED]  
CI Assessment

[REDACTED]  
INTERNAL ASSESSORS REPORT

11 May 2011 10:15 AM

**Confidential:** No

Following GFB Initial Inspection of the Building and the evidence of Termite attack, the Builder contacted the I/A and indicated that Inspection and Report by Pest Management Company was warranted, more particularly to determine the age of the Termite Damage (etc). The I/A concurred and instructed GFB to arrange for a local Pest Management Company to attend. GFB arranged for Wide Bay-Burnett Pest Management (WBBPM) to attend and WBBPM subsequently e-mailed GFB on 29/3 with Comment. Copy of WBBPM e-mail top GFB has been attached to GuideWire. WBBPM e-mail notes that at visual inspection on 28/3 WBBPM found Termite Damage in the external southern wall of the Building. In the roof section and lower timber wall. WBBPM formed the opinion that the Termite Damage is old Damage and was "Non-Active" at the time of inspection, that is the amount of Damage present would have to have been there for quite some time and, if it was recent Damage, Termites would still be active.

By:

Topic:

Related To:

Subject:

CI Assessment

11 May 2011 10:38 AM

Confidential: No

INTERNAL ASSESSORS FILE REVIEW

The I/A notes that the PDS is "Householders" with Cover on Building of \$ [REDACTED]. The I/A also notes that the Premises are, in actual fact, a "Reception" Building for a Caravan Park, albeit that the Building could "Double" as a "Dwelling", having 2 X Bedrooms, Kitchen, Bathroom (etc). If the PDS Cover has been issued correctly and if the PDS has "Flood Cover", the I/A considers that a Claim for Damage may exist. If Claims Team confirm that PDS Cover is in order & includes "Flood", the I/A would be prepared to Recommend Acceptance of Claim for Damage in accordance with Glen Frankham Builder (GFB) Report & Quote in the sum of [REDACTED] (INC GST). The I/A would then propose Settlement either by way of GFB attending Repairs as per Quotation, OR, a Cash Settlement to the Client based upon GFB Quote (subject to the Client's GST position) and deduction of PDS EXCESS.

User: [REDACTED]

Page 1

06/10/2011 11:02 AM

**By:**

**Topic:**

**Related To:**

**Subject:**

**ACTION TAKEN**  
property manger direct  
email with two bullder quotes

General

Outbound Call

18 May 2011 11:48 AM

**Confidential:** No

the Insured explained covered for flood -Insured wants other quotes done and can we contact his manager of property. -Emailed direct with our contact details NEXT ACTION -

User: [REDACTED]

**By:** [REDACTED] 28 Jun 2011 04:56 PM  
**Topic:** General  
**Confidential:** No

**Related To:** [REDACTED]  
**Subject:** Update  
ACTION TAKEN - Review file - Called [REDACTED] manager of property - No response will try to call back in the morning NEXT  
ACTION -Chasing the outstanding quotas

**User:** [REDACTED]

**By:**

**Topic:**

**Related To:**

**Subject:**

**ACTION TAKEN - Review file - Called**  
**ACTION -Chasing the outstanding quotes**

[Redacted]  
General  
[Redacted]

Update

28 Jun 2011 04:56 PM  
**Confidential:**

No

manager of property - No response will try to call back in the morning NEXT

User [Redacted]

**By:** [REDACTED]  
**Topic:** General  
**Related To:** [REDACTED]  
**Subject:** Update  
**CONFIDENTIAL**  
29 Jun 2011 08:23 AM  
**Confidential:** No  
**ACTION TAKEN -Called** [REDACTED] manager of property -He is expecting to have quotes with in a few days and will get them to us asap -Advised him to call me when he gets the quotes and we will then to a fair and resonable or decide depending on the amount of flood damage them come to. **NEXT ACTION -AW quotes**

**User:** [REDACTED]



**By:**

[REDACTED]  
CI Assessment

3 Aug 2011 08:56 AM

**Topic:**

**Related To:**

Confidential:

No

**Subject:**

INTERNAL ASSESSORS REPORT

The I/A has reviewed the Quotation(s) provided by the Client's Caravan Park Manager, as well as the Manager's e-mail of 14/7. The Manager's e-mail acknowledges that the Builder's Quote(s) include replacing Termite Damaged Ceiling, which has nothing to do with the Flood. The Builder's Quote(s) include Replacement of Stumps that the prior Builder ([REDACTED] Building - GFB) had indicated were Damaged by Termite Infestation/attack and NOT "Flood". The Builder's Quote(s) also include Replacing Kitchen Cupboards (etc), where as GFB advised that only Cleaning was required. Based on the huge discrepancy between the Builder's Reports/Quotes, the I/A Recommends that an Engineer needs to be appointed to attend and inspect the Property to Report on the extent of actual "Flood" Damage and rectification (etc), against pre-existing Damage (ie Termite, etc). The I/A has TODAY e-mailed the Claims Team as above.

**By:**

**Topic:**

**Related To:**

**Subject:**

10 Aug 2011 04:00 PM

**Confidential:** No

General

Claim Review - LL Appointment

**ACTION TAKEN:** - Email sent to LL to appoint engineer for attendance to review SOW's from insured. - Spoke with I/A to advise of LL appointment - Email sent to insured to advise LL attending. **NEXT ACTION:** - Aw engineer appoint - Sent report to I/A for review on receipt

User: [REDACTED]

**By:** [REDACTED] 23 Aug 2011 01:41 PM  
**Topic:** [REDACTED] **Confidential:** No  
**Related To:** [REDACTED]

**Subject:** Claim Review  
**ACTION TAKEN:** - Reviewed response from INSD. - Spoke with [REDACTED] and sent information to himself for comment. - Awaiting LL attendance and comment  
**NEXT ACTION:** - Aw LL report - Aw engineer attendance - Aw response from I/A - Issue formal decline

User: [REDACTED]

**By:** [REDACTED] 23 Aug 2011 03:13 PM  
**Topic:** CI Assessment  
**Related To:** [REDACTED] **Confidential:** No

**Subject:** INTERNAL ASSESSORS COMMENT:-  
The I/A has responded to the Claims Team e-mail of TODAY, via e-mail.

**User:** [REDACTED]

**By:** [REDACTED] **31 Aug 2011 01:20 PM**  
**Topic:** General **Confidential:** No  
**Related To:** [REDACTED]  
**Subject:** Claim Review - LL  
ACTION TAKEN: - Spoke with [REDACTED] from LL to find out when [REDACTED] has attendance scheduled for Bunderberg Area, [REDACTED] advised she will email back a response for file. NEXT ACTION: - Aw response from LL attendance

User [REDACTED]

**By:**

**Topic:**

**Related To:**

**Subject:**

2 Sep 2011 04:58 PM  
**Confidential:** No

General  
Claim Review - Engineer Appointment

**ACTION TAKEN:** - No response from LL - Called [redacted] builder to find out applicable engineers in hunderberg, he advised GHD Engineering have offices - Made outbound call to GHD - Sent email to GHD with request for attendance (see attached email), - LL, I/A Cc'd - Sent email to INSD advising engineer LL will be attending. **NEXT ACTION:** - Aw engineer report

**User:** [redacted]

**By:**

**Topic:**

**Related To:**

**Subject:**

██████████  
General  
██████████

Claim Review - Engineer Appointment

2 Sep 2011 04:58 PM  
**Confidential:**

No

**ACTION TAKEN:** - No response from LL - Called ██████████ builder to find out applicable engineers in bunderberg, he advised GHD Engineering have offices - Made outbound call to GHD. - Sent email to GHD with request for attendance (see attached email). - LL, I/A Cc'd - Sent email to INSD advising engineer LL will be attending. **NEXT ACTION:** - Aw engineer report

**User:**



**By:** [Redacted] 7 Sep 2011 04:36 PM  
**Topic:** [Redacted] **Confidential:** No  
**Related To:** [Redacted]

**Subject:** Claim Review - Outbound Email to INSD  
**ACTION TAKEN:** - Received email from insured. - Advised insured of the progress of claim and what the steps to settlement will be. - Advised him of clear expectations on SLA with 3rd party engineer firm. **NEXT ACTION:** - Aw response from Engineer - Contact INSD

**User:** [Redacted]



**By:** [REDACTED] **8 Sep 2011 09:02 AM**  
**Topic:** General **Confidential:** No  
**Related To:** [REDACTED]  
**Subject:** In Bound Call  
Cal received from engineer [REDACTED] asking for clarification of what is required in his report. Next Action CM to verify what is required Contact engineer with advice

**User:** [REDACTED]

**By:**

[REDACTED]

14 Sep 2011 01:35 PM

**Topic:**

General

**Confidential:** No

**Related To:**

Claim Review - Engineer Follow Up

**Subject:** ACTION TAKEN: - Made outbound call to [REDACTED] requesting clarification on what I required. - Advised [REDACTED] I need a report which states what is flood damage only and what rectification is required for this. - Sent email to INSD to advise what the next process will be. NEXT ACTION: - Aw engneer report

**By:** [REDACTED] **22 Sep 2011 04:03 PM**  
**Topic:** General **Confidential:** No  
**Related To:** [REDACTED]  
**Subject:** Claim Review - Engineer Response  
**ACTION TAKEN:** - Received response from GHD Engineering advising that they are contacting the Insured to arrange time. **NEXT ACTION:** - Aw engineer report

**User:** [REDACTED]

**By:**

**Topic:**

**Related To:**

**Subject:**

ACTION & claim to be reassigned to BAU NEXT ACTION -Respond to email from Lend Lease on Claim -Ask them to chase up engineer as per conversation with [REDACTED] " I Advised [REDACTED] I need a report which states what is flood damage only and what rectification is required for this." -Contact insured [REDACTED] advise update

5 Oct 2011 03:30 PM  
Confidential: Yes

General  
Update

User: [REDACTED]

By:

Topic:

Related To:

Subject:

6 Oct 2011 08:37 AM

No

Confidential:

File Review

Description: FLOOD DAMAGE ITC: 0% ABN: N/A Outstanding Excess: \$100.00 Preferred payment method: N/A Action Taken: - received email from Lend Lease requesting update or for VERO to provide any further instruction with regards to claim - outbound call to [REDACTED] at Lend Lease and confirmed that VERO require Lend Lease to review pest report and scope of works and provide findings/report of what rectification work is required for flood relating damage only. - [REDACTED] advised she will forward through to building co-ordinator [REDACTED] to action. - sent email to engineer [REDACTED] from GHD requesting update on their report Next Action: - await engineers report or update from GHD - await report from Bovis Lend Lease - once documentation received by either Lend Lease or GHD, provide insured with update

User: [REDACTED]

**By:**

[REDACTED]

6 Oct 2011 02:51 PM

**Topic:**

General

**Confidential:**

Yes

**Related To:**

Note Correction 14/09/2011

**Subject:** ACTION TAKEN: File Note on the 14/09/2011 "Sent email to INSD to advise what the next process will be" makes reference to action taken on 07/09/2011. Note on 14/09/2011 makes reference to no action was required to be taken as clear next steps for claim were already sent to the insured. Next Action: - await engineers report or update from GHD - await report from Bovis Lend Lease - once documentation received by either Lend Lease or GHD, provide insured with update

User [REDACTED]

Page 1

06/10/2011 05:23 PM

# ANNEXURE 2

**To:** Assessed Commercial Claims  
**Subject:** Assessing Request - Claim: [REDACTED] Brand: [REDACTED]



**AUTHORITY TO SUPPLY  
 ASSESSMENT REQUEST**

**Policy Details**

Policy Number	[REDACTED]
Policy Type	HATTE GILBERT INS BROKERS(TRC)
Brand	Vero
Type of Risk	YOUR HOME
Policy Endorsement	--
Inception Date	06 10 1992
Excess	\$100.00
Sum Insured - Your home	\$170000.00
Sum Insured - Contents	\$0.00
Sum Insured - Please specify [eg Stock]	\$0.00
Sum Insured - Please specify [eg Glass]	\$0.00

**Insured Details**

Full Name	[REDACTED]
Contact Number	[REDACTED]
Contact Number (A/H)	[REDACTED]
Address	Suburb JANDAKOT Pcode 6164

**Claim Contact Details**

Contact Name	[REDACTED]
Relationship	[REDACTED]
Contact Number	INSD
Contact Number (A/H)	[REDACTED]

**Broker Details**

Broker Name	HATTE GILBERT INS BROKERS(TRC)
Contact Name	[REDACTED]
Contact Number	[REDACTED]

**Claim Details**

Claim Number	
Date of Loss	31/12/2010
Date Reported	10 01 2011
Loss Address	Street City/Suburb BUNDABERG Postcode 4670

### Circumstances

Description	FLOOD DAMAGE
What occurred	HOUSE - FLOOD
Damage occurred to: [Identify material e.g. timber, brickwork]	PROPERTY
Reserve Estimate - Building	\$0.00
Reserve Estimate - Contents	\$0.00
Reserve Estimate - Please specify [eg Stock]	\$0.00
Reserve Estimate - Please specify [eg Glass]	\$0.00
<b>Reserve Estimate - Total</b>	<b>\$10000.00</b>

### Business Interruption

Does insured have BI cover?	
Sum Insured	\$0.00
Gross Profit or Gross Rental	
Indemnity Period	
Has a claim been lodged?	
Claim Number	

### Hazards

Are there any hazards associated with this claim?	
If yes, describe hazard/s (e.g. Chemical, sewerage, asbestos)	

### Special Instructions

What actions have been taken to date?	
What advice has been given to the customer?	
Special instructions	

### Vero Claims Team (If known)

Name	vero
Phone	1300 888 073
Email	claims@vero.com.au



**Contract Arrangements:** Your contract is with Vero Insurance Limited.

The supplier agrees that the above mentioned works are being performed for and on behalf of Vero. The supply amount payable by Vero represents Vero's liability to the supplier for the right to have these services provided provided in accordance with the terms and conditions of the current contract and service level standards between Vero Insurance Limited.

**Tax Invoices must comply with Australian Taxation legislation including:**

- Vero ABN must be included on all invoices (see below)
- All invoices must be addressed to Vero Insurance Limited, ABN: 48005297807
- Outline the supply, showing the total price including GST

**From:** Assessed Commercial Claims  
**Sent:** Monday, 10 January 2011 3:10 PM  
**To:** [REDACTED]  
**Subject:** [REDACTED] BUNDABERG 4670 Assessing Request - Claim: [REDACTED]  
 Brand: Vero

Hi,

Please assess claim at BUNDABERG 4670  
 Please contact the claims team for further policy details

Regards,

[REDACTED]  
 Assessing Co-ordination Officer  
 Property Claims  
 Commercial Claims  
 Commercial Insurance



**AUTHORITY TO SUPPLY  
ASSESSMENT REQUEST**

**Policy Details**

Policy Number	[REDACTED]
Policy Type	HATTE GILBERT INS BROKERS(TRC)
Brand	Vero
Type of Risk	YOUR HOME
Policy Endorsement	--
Inception Date	06 10 1992
Excess	\$100.00
Sum Insured - Your home	\$1,700,00.00

**Insured Details**

Full Name	[REDACTED]
Contact Number	[REDACTED]
Contact Number (A/H)	[REDACTED]
Address	Suburb JANDAKOT Pcode 6164

**Claim Contact Details**

Contact Name	[REDACTED]
Relationship	[REDACTED]
Contact Number	INSD
Contact Number (A/H)	[REDACTED]

**Broker Details**

<b>Broker Name</b>	HATTE GILBERT INS BROKERS(TRC)
<b>Contact Name</b>	
<b>Contact Number</b>	

**Claim Details**

<b>Claim Number</b>	
<b>Date of Loss</b>	31/12/2010
<b>Date Reported</b>	10 01 2011
<b>Loss Address</b>	CARAVAN PARK BUNDABERG 4670

**Circumstances**

<b>Description</b>	FLOOD DAMAGE
<b>What occurred</b>	HOUSE - FLOOD
<b>Damage occurred to: [Identify material e.g. timber, brickwork]</b>	PROPERTY
<b>Reserve Estimate - Building</b>	\$10,000.00
<b>Reserve Estimate - Total</b>	\$10,000.00

**Business Interruption**

<b>Does Insured have BI cover?</b>	
<b>Sum Insured</b>	\$0.00
<b>Gross Profit or Gross Rental</b>	
<b>Indemnity Period</b>	
<b>Has a claim been lodged?</b>	
<b>Claim Number</b>	

**Hazards**

<b>Are there any hazards associated with this claim?</b>	
<b>If yes, describe hazard/s (e.g. Chemical, sewerage, asbestos)</b>	

**Special Instructions**

<b>What actions have been taken to date?</b>	
<b>What advice has been given to the customer?</b>	
<b>Special instructions</b>	

**Vero Claims Team  
(if known)**

--	--

Name	Commercial Events Team
Phone	1800 255 913
Email	Commercialevent1@suncorp.com.au

**Contract Arrangements:** Your contract is with Vero Insurance Limited.

The supplier agrees that the above mentioned works are being performed for and on behalf of Vero. The supply amount payable by Vero represents Vero's liability to the supplier for the right to have these services provided provided in accordance with the terms and conditions of the current contract and service level standards between Vero Insurance Limited.

**Tax Invoices must comply with Australian Taxation legislation including:**

- Vero ABN must be included on all invoices (see below)
- All invoices must be addressed to Vero Insurance Limited, ABN: 48005297807
- Outline the supply, showing the total price including GST

---

**Subject:** FW: [REDACTED]  
**Importance:** High

---

**From:** commercialevent1  
**Sent:** Thursday, 3 February 2011 9:50 AM  
**To:** [REDACTED]  
**Subject:** [REDACTED]  
**Importance:** High

Hi [REDACTED],

[REDACTED] from Insight Restorations called chasing a work order before they carry out any restoration work at this property.

I can see from your report 24/01/11 that you have requested this. Sandra confirmed they have had a verbal instruction but want a formal work order before doing any work.

Could you please organise this ASAP.


Thanks

Regards,

[REDACTED]  
Claims Officer  
Claims Event Response

IPC: G1181  
Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

*We help people build and protect their dreams*

 Please consider the environment before printing this email

**From:** [REDACTED]  
**Sent:** Tuesday, 22 March 2011 9:07 AM  
**To:** [REDACTED] BUILDING'  
**Subject:** CLAIM No:- [REDACTED]

YOUR REF: TBA

Hello [REDACTED],

We refer to the above matter, which relates to Flood Water Damage to Reception Building at the [REDACTED] Caravan Park at [REDACTED] Bundaberg and we would confirm our verbal request for you to contact the Manager and arrange to attend and inspect the Premises to advise on Repairs to the Building due to the inundation of Flood Water.

Can you please contact [REDACTED] on [REDACTED] and arrange to attend as soon as possible.

Once you have inspected the Property, could you please contact [REDACTED] or [REDACTED] to discuss the matter.

We then look forward to receiving your Report, Quotation for Repair & Tax Invoice for attendance on behalf of VERO Insurance, made out as follows: -

**VERO INSURANCE LIMITED**  
C/- GPO BOX 346  
SYDNEY, NSW, 2001

ABN: 48 005 297 807

**Please Fax (07-3031-2812) OR e-mail a copy of your Report, Quotation & Tax Invoice to the attention of [REDACTED], so that we can Recommend Payment of your Account.**

Please note the above Claim No:- on all correspondence.

If you have any inquiries, please contact [REDACTED] on [REDACTED]

Regards

[REDACTED]  
**Commercial Property Assessor**  
**Commercial Insurance Claims**

GPO Box 346, Sydney, NSW 2001

Suncorp Place  
18 Jamison St, Sydney NSW 2000  
Phon: [REDACTED]  
Fax: 07 3031 2812  
M: [REDACTED]

We help people build and protect their dreams &  
We generate advocacy through legendary claims experience

---

**From:** [REDACTED]  
**Sent:** Tuesday, 10 May 2011 3:29 PM  
**To:** commercialevent1  
**Subject:** CN [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

---

**From:** commercialevent1  
**Sent:** Tuesday, 10 May 2011 3:27 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** CN: [REDACTED] | Pol: [REDACTED] | Ins: MR [REDACTED] | DoL: 31/12/2010

Hi [REDACTED]

I am hoping you can contact us back with an update urgently, as the customer has now made contact with the ICA and [REDACTED] (Boss) needs a response to go back to them with today. I have called and left you a voice mail message as well.

Look forward to your response.

Regards

[REDACTED]  
Claims Officer  
Commercial Claims Event Response

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



Please consider the environment before printing this email

**From:** [REDACTED] BUILDING [REDACTED]  
**Sent:** Wednesday, 13 April 2011 12:43 PM  
**To:** [REDACTED]  
**Subject:** Re: CLAIM No:- [REDACTED] - [REDACTED]  
**Attachments:** IMG032.pdf; IMG033.pdf; IMG034.pdf; IMG035.pdf; IMG036.pdf

Hi Lindsay,

Please find attached the details for the above job.

Regards

[REDACTED]  
----- Original Message -----

**From:** [REDACTED]  
**To:** [REDACTED] BUILDING  
**Sent:** Tuesday, March 22, 2011 8:07 AM  
**Subject:** CLAIM No:- [REDACTED] - [REDACTED]

YOUR REF: TBA

Hello [REDACTED],

We refer to the above matter, which relates to Flood Water Damage to Reception Building at the Riverdale Caravan Park at [REDACTED] Caravan Park [REDACTED] Bundaberg and we would confirm our verbal request for you to contact the Manager and arrange to attend and inspect the Premises to advise on Repairs to the Building due to the inundation of Flood Water.

Can you please contact [REDACTED] on [REDACTED] and arrange to attend as soon as possible.

Once you have inspected the Property, could you please contact [REDACTED] on [REDACTED] to discuss the matter.

We then look forward to receiving your Report, Quotation for Repair & Tax Invoice for attendance on behalf of VERO Insurance, made out as follows: -

**VERO INSURANCE LIMITED**  
C/- GPO BOX 346  
SYDNEY, NSW, 2001

**ABN: 48 005 297 807**

**Please Fax (07-3031-2812) OR e-mail a copy of your Report, Quotation & Tax Invoice to the attention of [REDACTED] so that we can Recommend Payment of your Account.**

Please note the above Claim No:- on all correspondence.

If you have any inquiries, please contact [REDACTED] on [REDACTED]

Regards

[REDACTED]  
Commercial Property Assessor  
Commercial Insurance Claims



GPO Box 346, Sydney, NSW 2001

Suncorp Place  
18 Jamison St, Sydney NSW 2000  
Phone [REDACTED]  
Fax: 07 3031 2812  
Mobile [REDACTED]

We help people build and protect their dreams &  
We generate advocacy through legendary claims experience

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If this e-mail constitutes a commercial message of a type that you no longer wish to receive please reply to this e-mail by typing Unsubscribe in the subject line.



P.O. Box 5919

Bundaberg West QLD 4670

ABN 37 622 050 572

Mobile: [REDACTED]

Specialising In... Modern Federation Homes - New Homes - Renovations & Extensions - Property Maintenance

VERO INSURANCE

CLAIM NO - [REDACTED]

DATE 08-04-11

LOCATION:- [REDACTED] CARAVAN PARK, BUNDABERG QLD 4670

BRIEF OVERVIEW:- FLOOD WATER DAMAGE TO OFFICE/RECEPTION

INSPECTION REPORT

THE PREMISES MENTIONED ABOVE HAVE BEEN INSPECTED ON THE 28<sup>TH</sup> MARCH 2011, I HAVE MET WITH THE LEASE HOLDER ON SITE [REDACTED]. THE HEIGHT OF THE FLOOD WATERS WAS APPROXIMATELY 250mm THROUGH THE BUILDING. THE BUILDING WAS DRY WHEN INSPECTED AND THE ONLY EVIDENCE A FLOOD HAD OCCURRED WAS THE GRIME LINE LEFT TO INDICATE THE HEIGHT INSIDE THE BUILDING.

[REDACTED] HAS INDICATED THAT SEVERE TERMITE ATTACK ONLY SHOWED UP AFTER THE FLOOD WATERS HAD SUBSIDED. ALL CARPET HAD TO BE REMOVED AND THROWN AWAY, INTERNAL DOORS HAVE SWELLED. ALSO INDICATED BY SCOTT GROGEN WAS THE FLOOR HAD MOVED DUE TO THE FLOOD WATERS (IN RELATION TO HEIGHTS) THE LOWER PART OF THE KITCHEN HAS HAD WATER THROUGH IT. THE BATHROOM HAS FLOOD DAMAGE.

MY ASSESSMENT NOTED THE FOLLOWING:-

THE BUILDING IS IN SEVERE DISREPAIR BEFORE THE FLOODS.

TERMITE INFESTATION (ATTACK) WAS IN NO RELATION TO THE FLOOD WATERS (AN OLD ISSUE) NO TERMITES WERE VISIBLY PRESENT AT THE TIME OF INSPECTION. REFER TO WIDE BAY PEST CONTROLS REPORT.

ISSUES WITH THE FLOOR HEIGHTS PERTAINING TO THE FLOOD WATERS WOULD BE MINIMAL GIVEN THE TERMITE INFESTATION AND AGE OF THE BUILDING AS NOTED ON PHOTO'S SOME STUMPS ARE TIMBER AND SOME ARE CONCRETE THE TIMBER STUMPS ARE TERMITE DAMAGED AND ROTTEN IN SOME CASES THUS RESULTING IN THE MOVEMENT OF THE FLOOR HEIGHTS.

**WHEN STYLE AND QUALITY COUNT**



Mobile: [REDACTED]

---

Specialising in... Modern Federation Homes - New Homes - Renovations & Extensions - Property Maintenance

---

IF CARPET WAS PRESENT IN THE BUILDING IT WOULD OF BEEN DESTROYED. THE RECEPTION MANAGER [REDACTED] HAS INDICATED THAT CARPET WAS PRESENT IN THE TWO BEDROOMS, LINO IN THE BATHROOM AND THE REMAINDER OF THE FLOOR AREAS ARE BARE TIMBER BOARDS OR TILED. (UNTREATED).

ALL INTERNAL DOORS AND DOOR FURNITURE NEEDS REPLACING.

INTERNAL PAINTING, THE GRIME LINE CAN BE WIPED OFF AND IT IS HARD TO SEE IN SOME PLACES BECAUSE THE INTERNAL PAINT WORK IS SO DIRTY (THIS HAS NO RELATION TO THE FLOOD WATERS).

I HAVE CONTACTED AN ELECTRICIAN AND HE HAS INSPECTED THE PROPERTY AND NO ELECTRICAL ITEMS HAVE BEEN DAMAGED ALL ELECTRICAL POINTS WORK FINE ALL POINTS WERE OUT OF THE FLOOD WATERS.

KITCHEN HAS A FILM OF SILT THROUGH ONLY ON BOTTOM LEVEL (ORIGINAL KITCHEN) AND ONLY NEEDS A GOOD CLEAN OUT AND ADJUSTING DOORS.

REPLACEMENT ITEMS DUE TO FLOOD WATERS ONLY NOT TERMITE ATTACK.

REPLACE INTERNAL DOORS AND DOOR FURNITURE/REPAINT WHITE \$ 1,400.00

REPLACE CARPET PC \$ 1,500.00 BEDROOMS ONLY

CLEAN OUT KITCHEN AND REMOVE GRIME LINE FROM WALLS \$ 700.00

KITCHEN REPAIR AND CLEAN UP \$ 600.00

VANITY REPLACEMENT (RE-INSTALL NEW VANITY AND REPLACE TO SAME LEVEL AS BEFORE FLOODS) HOT WATER TAP SEIZED. LINO WAS PRESENT ON THE FLOOR PRIOR TO FLOODS CLEAN UP FLOOR, SUPPLY UNDERLAY AND INSTALL NEW LINO \$ 1,300.00

INSURANCE QUOTATION AS OUTLINED ABOVE SUB TOTAL \$ 5,500.00

GST \$ 550.00

TOTAL QUOTE \$ 6,050.00

**WHEN STYLE AND QUALITY COUNT**



Mobile [REDACTED]

---

Specialising in.... Modern Federation Homes - New Homes - Renovations & Extensions - Property Maintenance

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PLEASE NOTE:-THERE HAS BEEN NO MENTION ABOUT EXTERNAL DOORS BY EITHER SCOTT GROGEN OR THE RECEPTION MANAGER NO ALLOWANCE FOR TERMITE REPAIR HAS BEEN ALLOWED.

PLEASE FIND ENCLOSED MY ASSESSMENT FOR THE ABOVE PROPERTY AND A PEST CONTROL REPORT. I HAVE ALSO ATTACHED PHOTOGRAPHS FOR YOUR VERIFICATION AND VALIDITY OF THE CLAIM.

REGARDS

[REDACTED]  
✓ GLEN FRANKHAM

**WHEN STYLE AND QUALITY COUNT**

---

**From:** "Wide Bay-Burnett Pest Management" <[REDACTED]>  
**To:** [REDACTED]  
**Sent:** Tuesday, 29 March 2011 2:58 PM  
**Subject:** RE: Riverdale Caravan Park

Hi [REDACTED],

*Upon a visual inspection of the Office building at the [REDACTED] Caravan Park on the 28th March 2011 I found termite damage in the external southern wall of the building in the roof section and lower timber wall.*

*In my opinion the termite damage is old damage and was non active at the time of the inspection. The amount of damage present would have to have been there for quite some time and if it was recent damage termites would still be active now.*

*If you have any further questions please don't hesitate to call.*

*Kind Regards*

[REDACTED]  
*Wide Bay-Burnett Pest Management*

*Ph:* [REDACTED]

*Emc* [REDACTED]

---

**From:** [REDACTED]  
**Sent:** Wednesday, 11 May 2011 10:39 AM  
**To:** [REDACTED]  
**Cc:** commercialevent1  
**Subject:** Claim [REDACTED]  
**Importance:** High

Hi [REDACTED]

This is what [REDACTED] had to report back to us [REDACTED] will contact customer tomorrow morning and advise recommendation, we will get his ITC % and ABN number .

#### INTERNAL ASSESSORS REPORT

Review of Glen Frankham Builder (GFB) Report notes that when the Builder attended the Property GFB was advised by the Tenant that, since the Flood, severe Termite attack has occurred and that the Floor had moved (ie in Height) due to the Flood Waters.

The Tenant also indicated to GFB that Carpet in the Building had to be removed and thrown away, while internal doors have swollen.

GFB inspection of the Reception Building noted that Flood Water had inundated the Building to a height of approx 250mm, which was evidenced by the "Grime" Line left inside the Building.

GFB inspection noted that the Building was in severe disrepair BEFORE the Flood occurred.

GFB inspection also indicated that any Termite attack had occurred prior to the Flood, more particularly as there were NO Termites visibly present at the time of inspection (ie if the Termite Damage was due to action of Termites due to the Flood, Termites would still be present).

In respect of issue with the Floor "Height" GFB indicated that any Damage due to Flood Water would be minimal, given the Termite Infestation and the age of the Building. Also, GFB noted that some Stumps are Timber and some Stumps are Concrete and that the Timber Stumps are Termite Damaged and "Rotten" in some cases, thus resulting in the movement of the Floor Heights.

GFB did note Damage directly attributable to the Flood Water inundation, being Replace Carpet in 2 X Bedrooms, Replace all Internal Doors and Door Furniture (including Painting), Cleaning of Kitchen & Removal the "Grime" Line left by the Flood Water, Repair Kitchen & Clean-up, Replace Vanity Unit & Lino in Bathroom.

GFB have provided a Quotation of \$6,050.00 (INC GST) for the rectification of the Flood Water Damage.

#### INTERNAL ASSESSORS REPORT

Following GFB initial inspection of the Building and the evidence of Termite attack, the Builder contacted the I/A and indicated that Inspection and Report by Pest Management Company was warranted, more particularly to determine the age of the Termite Damage (etc).

The I/A concurred and instructed GFB to arrange for a local Pest Management Company to attend.

GFB arranged for Wide Bay-Burnett Pest Management (WBBPM) to attend and WBBPM subsequently e-mailed GFB on 29/3 with Comment.

Copy of WBBPM e-mail top GFB has been attached to GuideWire.

WBBPM e-mail notes that at visual inspection on 28/3 WBBPM found Termite Damage in the external southern wall of the Building, in the roof section and lower timber wall.

WBBPM formed the opinion that the Termite Damage is old Damage and was "Non-Active" at the time of inspection, that is the amount of Damage present would have to have been there for quite some time and, if it was recent Damage, Termites would still be active.

Regards

[REDACTED]  
Claims Officer  
Commercial Claims Event Response

IPC 4C1311  
Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [REDACTED]  
Facsimile: 1300 729 084



Please consider the environment before printing this email

---

**From:** commercialevent1 [REDACTED]  
**Sent:** Wednesday, 18 May 2011 11:47 AM  
**To:** [REDACTED]  
**Cc:** commercialevent1  
**Subject:** CN [REDACTED] Po [REDACTED] | Ins [REDACTED] | DoL 31/12/2010 | St  
Open

H [REDACTED]

I am [REDACTED] the new Case Manager on this claim. The following email above with the claim in subject box this will go straight to claim.

Numbers below to contact me.

Regards

[REDACTED]  
Claims Officer  
Commercial Claims Event Response

IPC 401311  
Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)  
Facsimile: 1300 729 084



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---

**From:** [REDACTED]  
**Sent:** Wednesday, 18 May 2011 1:41 PM  
**To:** commercialevent1  
**Subject:** RE [REDACTED] | Po [REDACTED] | Ins [REDACTED] | DoL 31/12/2010 | St Open

Thanks [REDACTED] the email finally came through.

Regards

[REDACTED]  
**Partner**  
**DGZ Chartered Accountants**

[REDACTED]  
24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

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---

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

Hi [REDACTED]

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

Regards

[REDACTED]  
**Claims Officer**  
**Commercial Claims Event Response**

BP ACB11  
Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [REDACTED]  
Facsimile: 1300 729 084



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This e-mail is sent by Suncorp Group Limited ABN 60 145 290 124 or one of its related entities "Suncorp".  
Suncorp may be contacted at Level 18, 35 Wickham Terrace, Brisbane or on 13 11 55 or at [suncorp.com.au](http://suncorp.com.au).  
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---

**From:** commercialevent1 [REDACTED]  
**Sent:** Thursday, 19 May 2011 10:16 AM  
**To:** [REDACTED]  
**Cc:** [REDACTED]; commercialevent1  
**Subject:** CN [REDACTED] Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010  
**Attachments:** GFB PHOTO-VANITY UNIT.JPG; GFB PHOTO-BATHROOM FLOOR.JPG; GFB PHOTO-DOWNSPIPE AND TIMBER STUMP AND WALL.JPG; GFB PHOTO-EXTERIOR GUTTER AND EAVES.JPG; GFB PHOTO-INTERIOR.JPG; GFB PHOTO-KITCHEN CUPBOARDS.JPG; GFB PHOTO-KITCHEN CUPBOARDS-CLOSE UP.JPG; GFB PHOTO-TILED FLOOR AND OFFICE.JPG

Hi [REDACTED]

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

Regards

[REDACTED]  
**Claims Officer**  
**Commercial Claims Event Response**

IPC 4C1311  
Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [REDACTED]  
Facsimile: 1300 729 084



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---

**From:** [REDACTED]  
**Sent:** Thursday, 14 July 2011 10:41 AM  
**To:** commercialevent1  
**Subject:** RE [REDACTED] | Po [REDACTED] | Ins [REDACTED] | DoL 31/12/2010  
**Attachments:** Kleidon Quote - Riverdale.pdf; hutchieson quote.pdf

[REDACTED]

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

Regards

[REDACTED]  
Partner  
**DGZ Chartered Accountants**

[REDACTED]  
24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

CAUTION: This message may contain confidential information intended only for the use of the addressee named above. If you are not the intended recipient of this message you are hereby notified that any use, dissemination, distribution or reproduction of this message is Prohibited. If you received this message in error please notify the sender via return email immediately. "LIABILITY LIMITED BY SCHEME APPROVED UNDER PROFESSIONAL STANDARDS LEGISLATION"

---

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

Hi Bruce

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

Regards

[REDACTED]  
Claims Officer  
Commercial Claims Event Response

IPC 4013 L1  
Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [REDACTED]  
Facsimile: 1300 729 084



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*Pty Ltd*

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

Office Address:  
8 Edenbrook Drive  
Bundaberg Qld 4670

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

Brett A. Kleidon  
QBSA Licence No. 1081795  
Mobile: [REDACTED]

Email: [brett@kmasterbulthomes.com.au](mailto:brett@kmasterbulthomes.com.au)

*A Member of the Queensland Master Builders Association*

---

5<sup>th</sup> July 2011

Att: [REDACTED]

RE: [REDACTED] Caravan Park

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

- (1) Disconnect Power & remove & dispose all internal cabinetry, plumbing fixtures, Shower tray, electrical fixtures (Stove & HWS etc), power points etc if damaged  
  
Remove and dispose of all internal doors, jambs, stops, architraves and skirting boards  
  
Remove and dispose of all internal wall linings  
  
Remove and dispose of all damaged floor boards
- (2) Remove damaged decking and bottom rows of cladding
- (3) Provide full sanitary high pressure cleaning to internal walls and floors, 1 metre up external walls and under building
- (4) Disconnect all services (water, sewer, electrical, phone)
- (5) Slightly raise, level and prop building and remove and replace stumps due to subsidence and soil reaction from lengthy water inundation (consider 50% damage)

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

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

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

Kind Regards

.....  .....

Brett Kleidon  
KLEIDON MASTERBUILT HOMES PTY LTD

P.G. & L.U.Hutchieson  
52 Montgomery Street  
Bundaberg 4670  
Phone 4154 4385  
Mob. [REDACTED]

Builders Reg. No. 9724  
6<sup>th</sup> July 2011

[REDACTED]  
[REDACTED] Caravan Park  
[REDACTED]  
Bundaberg 4670

Dear Sir

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

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

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

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

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

Thank you

[REDACTED]  
Peter Hutchieson



---

**From:** [REDACTED]  
**Sent:** Wednesday, 27 July 2011 11:35 AM  
**To:** [REDACTED] commercialevent1  
**Subject:** CN [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010  
**Attachments:** image001.jpg; Kleidon Quote - [REDACTED].pdf; hutchieson quote.pdf

Mornin [REDACTED]

I have been given this file to handle, the insured has submitted a quotations for your perusal, the second quotation from "Hutchieson" is vague, and does not have a comparative breakdown to what "Kleidon" has supplied.

I reviewed your previous reports which stated termite damage to portions of the house, and the house/office being in poor state of repair... What is the best way of approaching this situation, did you want me to issue a partial decline?

I am unsure whether the previous CM has notified you, but they have accepted the claim, and advised the insured.

Thanks and regards

[REDACTED]  
Claims Officer  
Claims Event Response

Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

*Help people build and protect their dreams*

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---

**From:** [REDACTED]  
**Sent:** Thursday, 14 July 2011 10:41 AM  
**To:** commercialevent1  
**Subject:** RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

P.G. & L.U.Hutchieson  
52 Montgomery Street  
Bundaberg 4670  
Phone 4154 4385  
Mob. [REDACTED]

Builders Reg. No. 9724  
6<sup>th</sup> July 2011

[REDACTED]  
[REDACTED] Caravan Park  
[REDACTED]  
Bundaberg 4670

Dear Sir

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Thank you

[REDACTED]  
Peter Hutchieson



*Pty Ltd*

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

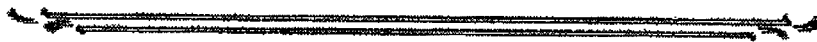
*Office Address:*  
8 Edenbrook Drive  
Bundaberg Qld 4670

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

**Brett A. Kleidon**  
**QBSA Licence No. 1081795**  
**Mobile:** [REDACTED]

*Email: brett@kmasterbuilthomes.com.au*

*A Member of the Queensland Master Builders Association*



**5<sup>th</sup> July 2011**

**Att:** [REDACTED]

**RE:** [REDACTED] **Caravan Park**

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

- (1) Disconnect Power & remove & dispose all internal cabinetry, plumbing fixtures, Shower tray, electrical fixtures (Stove & HWS etc), power points etc if damaged  
  
Remove and dispose of all internal doors, jambs, stops, architraves and skirting boards  
  
Remove and dispose of all internal wall linings  
  
Remove and dispose of all damaged floor boards
- (2) Remove damaged decking and bottom rows of cladding
- (3) Provide full sanitary high pressure cleaning to internal walls and floors, 1 metre up external walls and under building
- (4) Disconnect all services (water, sewer, electrical, phone)
- (5) Slightly raise, level and prop building and remove and replace stumps due to subsidence and soil reaction from lengthy water inundation (consider 50% damage)

- (6) Replace damaged cladding, decking and framing where necessary
- (7) Replace damaged flooring & re nail remaining
- (8) Install New shower tray
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- (12) Waterproof wet areas
- (13) Install new cabinetry (Kitchen, Office, Vanity)
- (14) Install Lamipanel to shower, kitchen & vanity splash
- (15) Tile bathroom floor
- (16) Re fit plumbing and electrical fixtures and fittings
- (17) Polish floor boards or install floor coverings
- (18) Paint all New Works
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I feel all work except (10) and 50% of (5) would possibly be considered as an insurance claim for water damage after flooding occurred in January.

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

Kind Regards



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

---

**From:** commercialevent1 [REDACTED]  
**Sent:** Wednesday, 10 August 2011 2:58 PM  
**To:** [REDACTED]; [REDACTED] commercialevent1  
**Cc:** [REDACTED]  
**Subject:** CN [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010 - BUNDABERG  
**Attachments:** Kleidon Quote - [REDACTED].pdf; hutchieson quote.pdf; GFB PHOTO-BATHROOM FLOOR.JPG; GFB PHOTO-CEILING.JPG; GFB PHOTO-DOWNSPIPE AND TIMBER STUMP AND WALL.JPG; GFB PHOTO-EXTERIOR GUTTER AND EAVES.JPG; GFB PHOTO-EXTERNAL AWNING.JPG; GFB PHOTO-INTERIOR.JPG; GFB PHOTO-KITCHEN CUPBOARDS.JPG; GFB PHOTO-KITCHEN CUPBOARDS-CLOSE UP.JPG; GFB PHOTO-RECEPTION BUILDING.JPG; GFB PHOTO-TILED FLOOR AND OFFICE.JPG; GFB PHOTO-VANITY UNIT.JPG; [REDACTED] BUILDER REPORT-PAGE 1.pdf; GLEN FRANKHAM BUILDER REPORT-PAGE 2.pdf; GLEN FRANKHAM BUILDER REPORT-PAGE 3.pdf; RIVERDALE CARAVAN PARK.JPG; WIDE BAY-BURNETT PEST MANAGEMENT REPORT.pdf

[REDACTED] FYI this one we discussed last week but forgot to follow up.

Hi Team,

Can you please arrange site attendance of an engineer, there is clear issues with the insured wanting to claim non-related flood damage including re-instatement of termite affected walls and poorly maintained rooms. We have had a builder go out at request from Lindsay Cannan I/A which has included a pest report / SOW. The insured has submitted a second quotation that is quite substantially higher, this quote seems to be full re-instatement of the dwelling.

We need the engineer to review the pest report, and SOW's and establish what liability Vero has to this claim (see attached).

Site Address:  
"Reception"  
[REDACTED] CARAVAN PARK  
BUNDABERG 4670

Insured:  
[REDACTED]

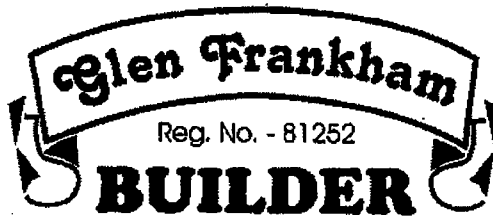
Thanks & Regards

[REDACTED]  
Claims Officer  
Claims Event Response

Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

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P.O. Box 5919

Bundaberg West QLD 4670

ABN 37 622 050 572

Mobile [REDACTED]

Specialising in.... Modern Federation Homes - New Homes - Renovations & Extensions - Property Maintenance

VERO INSURANCE

CLAIM NO - [REDACTED] - [REDACTED]

C/ [REDACTED]

DATE 08-04-11

LOCATION:- RIVERDALE CARAVAN PARK, BUNDABERG QLD 4670

BRIEF OVERVIEW:- FLOOD WATER DAMAGE TO OFFICE/RECEPTION

#### INSPECTION REPORT

THE PREMISES MENTIONED ABOVE HAVE BEEN INSPECTED ON THE 28<sup>TH</sup> MARCH 2011, I HAVE MET WITH THE LEASE HOLDER ON SITE (SCOTT GROGAN). THE HEIGHT OF THE FLOOD WATERS WAS APPROXIMATELY 250mm THROUGH THE BUILDING. THE BUILDING WAS DRY WHEN INSPECTED AND THE ONLY EVIDENCE A FLOOD HAD OCCURRED WAS THE GRIME LINE LEFT TO INDICATE THE HEIGHT INSIDE THE BUILDING.

[REDACTED] HAS INDICATED THAT SEVERE TERMITE ATTACK ONLY SHOWED UP AFTER THE FLOOD WATERS HAD SUBSIDED. ALL CARPET HAD TO BE REMOVED AND THROWN AWAY, INTERNAL DOORS HAVE SWELLED. ALSO INDICATED BY SCOTT GROGAN WAS THE FLOOR HAD MOVED DUE TO THE FLOOD WATERS (IN RELATION TO HEIGHTS) THE LOWER PART OF THE KITCHEN HAS HAD WATER THROUGH IT. THE BATHROOM HAS FLOOD DAMAGE.

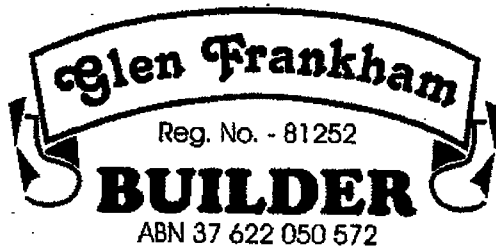
MY ASSESSMENT NOTED THE FOLLOWING:-

THE BUILDING IS IN SEVERE DISREPAIR BEFORE THE FLOODS.

TERMITE INFESTATION (ATTACK) WAS IN NO RELATION TO THE FLOOD WATERS (AN OLD ISSUE) NO TERMITES WERE VISIBLY PRESENT AT THE TIME OF INSPECTION. REFER TO WIDE BAY PEST CONTROLS REPORT.

ISSUES WITH THE FLOOR HEIGHTS PERTAINING TO THE FLOOD WATERS WOULD BE MINIMAL GIVEN THE TERMITE INFESTATION AND AGE OF THE BUILDING AS NOTED ON PHOTO'S SOME STUMPS ARE TIMBER AND SOME ARE CONCRETE THE TIMBER STUMPS ARE TERMITE DAMAGED AND ROTTEN IN SOME CASES THUS RESULTING IN THE MOVEMENT OF THE FLOOR HEIGHTS.

**WHEN STYLE AND QUALITY COUNT**



Mo

---

Specialising in.... Modern Federation Homes - New Homes - Renovations & Extensions - Property Maintenance

---

IF CARPET WAS PRESENT IN THE BUILDING IT WOULD OF BEEN DESTROYED. THE RECEPTION MANAGER GEORGE HAS INDICATED THAT CARPET WAS PRESENT IN THE TWO BEDROOMS, LINO IN THE BATHROOM AND THE REMAINDER OF THE FLOOR AREAS ARE BARE TIMBER BOARDS OR TILED. (UNTREATED).

ALL INTERNAL DOORS AND DOOR FURNITURE NEEDS REPLACING.

INTERNAL PAINTING, THE GRIME LINE CAN BE WIPED OFF AND IT IS HARD TO SEE IN SOME PLACES BECAUSE THE INTERNAL PAINT WORK IS SO DIRTY (THIS HAS NO RELATION TO THE FLOOD WATERS).

I HAVE CONTACTED AN ELECTRICIAN AND HE HAS INSPECTED THE PROPERTY AND NO ELECTRICAL ITEMS HAVE BEEN DAMAGED ALL ELECTRICAL POINTS WORK FINE ALL POINTS WERE OUT OF THE FLOOD WATERS.

KITCHEN HAS A FILM OF SILT THROUGH ONLY ON BOTTOM LEVEL (ORIGINAL KITCHEN) AND ONLY NEEDS A GOOD CLEAN OUT AND ADJUSTING DOORS.

REPLACEMENT ITEMS DUE TO FLOOD WATERS ONLY NOT TERMITE ATTACK.

REPLACE INTERNAL DOORS AND DOOR FURNITURE/REPAINT WHITE \$ 1,400.00

REPLACE CARPET PC \$ 1,500.00 BEDROOMS ONLY

CLEAN OUT KITCHEN AND REMOVE GRIME LINE FROM WALLS \$ 700.00

KITCHEN REPAIR AND CLEAN UP \$ 600.00

VANITY REPLACEMENT (RE-INSTALL NEW VANITY AND REPLACE TO SAME LEVEL AS BEFORE FLOODS) HOT WATER TAP SEIZED. LINO WAS PRESENT ON THE FLOOR PRIOR TO FLOODS CLEAN UP FLOOR, SUPPLY UNDERLAY AND INSTALL NEW LINO \$ 1,300.00

INSURANCE QUOTATION AS OUTLINED ABOVE SUB TOTAL \$ 5,500.00

GST \$ 550.00

TOTAL QUOTE \$ 6,050.00

**WHEN STYLE AND QUALITY COUNT**



Mobile [REDACTED]

---

Specialising in.... Modern Federation Homes - New Homes - Renovations & Extensions - Property Maintenance

---

PLEASE NOTE:-THERE HAS BEEN NO MENTION ABOUT EXTERNAL DOORS BY EITHER [REDACTED] OR THE RECEPTION MANAGER NO ALLOWANCE FOR TERMITE REPAIR HAS BEEN ALLOWED.

PLEASE FIND ENCLOSED MY ASSESSMENT FOR THE ABOVE PROPERTY AND A PEST CONTROL REPORT. I HAVE ALSO ATTACHED PHOTOGRAPHS FOR YOUR VERIFICATION AND VALIDITY OF THE CLAIM.

REGARDS

[REDACTED]

GLEN FRANKHAM

**WHEN STYLE AND QUALITY COUNT**



---

**From:** "Wide Bay-Burnett Pest Management" <[REDACTED]>  
**To:** [REDACTED]  
**Sent:** Tuesday, 29 March 2011 2:58 PM  
**Subject:** RE: Riverdale Caravan Park

Hi [REDACTED]

*Upon a visual inspection of the Office building at the Riverdale Caravan Park on the 28th March 2011 I found termite damage in the external southern wall of the building in the roof section and lower timber wall.*

*In my opinion the termite damage is old damage and was non active at the time of the inspection. The amount of damage present would have to have been there for quite some time and if it was recent damage termites would still be active now.*

*If you have any further questions please don't hesitate to call.*

*Kind Regards*

[REDACTED]  
*Wide Bay-Burnett Pest Management*

*Ph. [REDACTED]  
Em [REDACTED]*



*Pty Ltd*

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

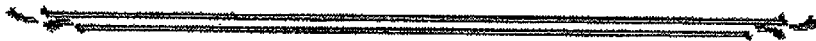
*Office Address:*  
8 Edenbrook Drive  
Bundaberg Qld 4670

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

Brett A. Kleidon  
QBSA Licence No. 1081795  
Mobile: [REDACTED]

*Email:* brett@kmasterbulthomes.com.au

*A Member of the Queensland Master Builders Association*



5<sup>th</sup> July 2011

Att: [REDACTED]

RE: Riverdale Caravan Park

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

- (1) Disconnect Power & remove & dispose all internal cabinetry, plumbing fixtures, Shower tray, electrical fixtures (Stove & HWS etc), power points etc if damaged  
  
Remove and dispose of all internal doors, jambs, stops, architraves and skirting boards  
  
Remove and dispose of all internal wall linings  
  
Remove and dispose of all damaged floor boards
- (2) Remove damaged decking and bottom rows of cladding
- (3) Provide full sanitary high pressure cleaning to internal walls and floors, 1 metre up external walls and under building
- (4) Disconnect all services (water, sewer, electrical, phone)
- (5) Slightly raise, level and prop building and remove and replace stumps due to subsidence and soil reaction from lengthy water inundation (consider 50% damage)

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

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

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

Kind Regards



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

P.G. & L.U.Hutchieson  
52 Montgomery Street  
Bundaberg 4670  
Phone 4154 4385  
Mob. 0409598640

[REDACTED]  
[REDACTED] Caravan Park  
[REDACTED]  
Bundaberg 4670

Builders Reg. No. 9724  
6<sup>th</sup> July 2011

Dear Sir

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

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

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

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

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

Thank you

[REDACTED]  
Peter Hutchieson

---

**From:** commercialevent1 [REDACTED]  
**Sent:** Wednesday, 10 August 2011 3:01 PM  
**To:** [REDACTED] commercialevent1  
**Subject:** CN [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

Hi [REDACTED]

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

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

Kind regards

[REDACTED]  
Claims Officer  
Claims Event Response

Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

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---

**From:** [REDACTED]  
**Sent:** Wednesday, 10 August 2011 3:08 PM  
**To:** commercialevent1  
**Subject:** RE [REDACTED] Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

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

Regards

[REDACTED]  
Partner  
**DGZ Chartered Accountants**

[REDACTED]  
24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

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---

**From:** commercialevent1 [REDACTED]  
**Sent:** 10 August 2011 3:01 PM  
**To:** [REDACTED]; commercialevent1  
**Subject:** CN: [REDACTED] | Pol: [REDACTED] | Ins: [REDACTED] | DoL: 31/12/2010

Hi [REDACTED]

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

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

Thanks & Regards

[REDACTED]  
**Claims Officer**  
**Claims Event Response**

Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

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---

**From:** [REDACTED]  
**Sent:** Wednesday, 10 August 2011 4:05 PM  
**To:** [REDACTED] commercialevent1  
**Subject:** RE RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

Hi [REDACTED]

There is nothing you need to do on your end, the engineer will review all the information to hand and attend site... they will then provide a report with what flood related rectification work will be required.

Thanks & Regards

[REDACTED]  
Claims Officer  
Claims Event Response

Forked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

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---

**From:** Scott Grogan [REDACTED]  
**Sent:** Wednesday, 10 August 2011 3:08 PM  
**To:** commercialevent1  
**Subject:** RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

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

Regards

[REDACTED]  
Partner  
DGZ Chartered Accountants

[REDACTED]  
24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

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---


**From:** commercialevent1 [REDACTED]  
**Sent:** 10 August 2011 3:01 PM  
**To:** [REDACTED] commercialevent1  
**Subject:** C [REDACTED] | Pol: [REDACTED] | Ins: [REDACTED] | DoL: 31/12/2010

Hi Scott,

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

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

Thanks & Regards

  
Claims Officer  
Claims Event Response

Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

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---

**From:** [REDACTED]  
**Sent:** Monday, 15 August 2011 12:13 PM  
**To:** commercialevent1  
**Cc:** [REDACTED]; QLD Floods [REDACTED]  
**Subject:** FW QLD Floods [REDACTED] - [REDACTED] CARAVAN PARK, BUNDABERG 4670 - NEW CLAIM -

[REDACTED] could you forward the quotes you have please.

[REDACTED] please make up a file and show me Tuesday

Thanks

[REDACTED] - Disaster Recovery | Project Management & Construction | Lend Lease  
Level 12, 160 Ann Street, Brisbane QLD 4000 Australia

[REDACTED] | [www.bovislendlease.com](http://www.bovislendlease.com)

---

**From:** [REDACTED]  
**Sent:** Thursday, 11 August 2011 9:44 AM  
**To:** QLD Floods; [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** RE: QLD Floods [REDACTED] - [REDACTED] CARAVAN PARK, BUNDABERG 4670 - NEW CLAIM -

Can you have [REDACTED] review the file and make a call?

Alternatively, we could have a builder attend and provide a report. I'm not sure an engineer would be required. But up to him.

[REDACTED] | Contract Manager, Disaster Recovery | Project Management & Construction | Lend Lease  
T [REDACTED] | F [REDACTED] | M [REDACTED]  
Level 12, 160 Ann St, Brisbane QLD 4000 Australia

---

**From:** QLD Floods  
**Sent:** Thursday, 11 August 2011 9:14 AM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** QLD Floods: [REDACTED] - [REDACTED] CARAVAN PARK, BUNDABERG 4670 - NEW CLAIM -

Hi [REDACTED] not quite sure how to tackle this one... I have put it in as a "BLL review insured's own quote" – but an engineer will need to be requested.

---

**From:** commercialevent1 [REDACTED]  
**Sent:** Wednesday, 10 August 2011 2:58 PM  
**To:** QLD Floods [REDACTED] commercialevent1  
**Cc:** [REDACTED]  
**Subject:** CN: [REDACTED] | Pol [REDACTED] | Ins: [REDACTED] | DoL: 31/12/2010 - BUNDABERG

[REDACTED] – FYI this one we discussed last week but forgot to follow up.

Hi Team,

Can you please arrange site attendance of an engineer, there is clear issues with the insured wanting to claim non-related flood damage including re-instatement of termite affected walls and poorly maintained rooms. We have had a builder go out at request from [REDACTED] I/A which has included a pest report / SOW. The insured has submitted a second quotation that is quite substantially higher, this quote seems to be full re-instatement of the dwelling.

We need the engineer to review the pest report, and SOW's and establish what liability Vero has to this claim (see attached).

Site Address:

"Reception"

[REDACTED] CARAVAN PARK  
BUNDABERG 4670

Insured:

Thanks & Regards

[REDACTED]  
Claims Officer  
Claims Event Response

Locked Bag 32524  
Brisbane, QLD, 4001.  
Telephone: 1800 255 913  
E-mail: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

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---

**From:** [REDACTED]  
**Sent:** Wednesday, 17 August 2011 7:17 PM  
**To:** commercialevent1  
**Subject:** RE [REDACTED] | Po [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

[REDACTED]

Another week has now passed with no assessment by Vero, making it 33 weeks in total. To date no assessor has presented on site to view the damage. Should this matter be referred to a dispute resolution area? All I am after on behalf of the landlord is what is fair and reasonable. I have a business to rebuild and this matter is placing duress on myself and others involved.

Regards

[REDACTED]  
Partner  
**DGZ Chartered Accountants**

[REDACTED]  
24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

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---

**From:** commercialevent1 [REDACTED]  
**Sent:** Wednesday, 10 August 2011 3:01 PM  
**To:** [REDACTED]; commercialevent1  
**Subject:** CN: [REDACTED] | Po [REDACTED] | Ins: [REDACTED] | DoL: 31/12/2010

Hi [REDACTED]

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

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

Thanks & Regards

[REDACTED]  
Claims Officer  
Claims Event Response

Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

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immediately and delete the e-mail and any attachments from your system.

---

**From:** Claims Vero [REDACTED]  
**Sent:** Monday, 22 August 2011 2:26 PM  
**To:** [REDACTED]; Claims Vero  
**Subject:** FW RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] DoL 31/12/2010

Afternoon [REDACTED]

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

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

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

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

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

Kind regards,


[REDACTED]  
Claims officer  
CI Event Response Team

Telephone : 1800255913  
Facsimile: 1300 066 950  
Email: [claims@vero.com.au](mailto:claims@vero.com.au)  
IPC, 2CI288 GPO Box 346 Sydney NSW 2001

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**vero** 

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---

**From:** [REDACTED]  
**Sent:** Wednesday, 17 August 2011 7:17 PM  
**To:** commercialevent1  
**Subject:** RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

[REDACTED]

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

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

Regards

Partner  
DGZ Chartered Accountants

24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

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**From:** commercialevent1  
**Sent:** Wednesday, 10 August 2011 3:01 PM  
**To:** commercialevent1  
**Subject:** CN: | Pol: | Ins: | DoL: 31/12/2010

Hi

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

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

Thanks & Regards

Claims Officer  
Claims Event Response

Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

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---

**From:** [REDACTED]  
**Sent:** Monday, 22 August 2011 7:17 PM  
**To:** Claims Vero  
**Subject:** RE RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

[REDACTED]

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

Regards

[REDACTED]  
Partner  
**DGZ Chartered Accountants**

[REDACTED]  
24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

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**From:** Claims Ver [REDACTED]  
**Sent:** Monday, 22 August 2011 2:26 PM  
**To:** [REDACTED]; Claims Vero  
**Subject:** FW: RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

Afternoon Scott,

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

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

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

Kind regards,


  
Claims officer  
CI Event Response Team

Telephone : 1800255913  
Facsimile: 1300 066 950  
Email: [claims@vero.com.au](mailto:claims@vero.com.au)  
IPC: 201288 GPO Box 346 Sydney NSW 2001


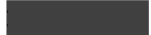


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
**vero** 

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---

**From:**   
**Sent:** Wednesday, 17 August 2011 7:17 PM  
**To:** commercialevent1  
**Subject:** RE  | Pol  | Ins  | DoL 31/12/2010

  
Another week has now passed with no assessment by Vero, making it 33 weeks in total. To date no assessor has presented on site to view the damage. Should this matter be referred to a dispute resolution area?  
All I am after on behalf of the landlord is what is fair and reasonable. I have a business to rebuild and this matter is placing duress on myself and others involved.

Regards

  
Partner  
DGZ Chartered Accountants

  
24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

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---

**From:** commercialevent1 [REDACTED]  
**Sent:** Wednesday, 10 August 2011 3:01 PM  
**To:** [REDACTED]; commercialevent1  
**Subject:** CN: [REDACTED] Pol: [REDACTED] | Ins: [REDACTED] DoL: 31/12/2010

Hi [REDACTED],

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

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

Thanks & Regards

[REDACTED]  
**Claims Officer**  
**Claims Event Response**

Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

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If you have any questions, please contact the IS Service Desk.

---

**From:** [REDACTED]  
**Sent:** Tuesday, 23 August 2011 3:09 PM  
**To:** Claims Vero  
**Subject:** FW RE RE [REDACTED] Po [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

---

**From:** [REDACTED]  
**Sent:** Tuesday, 23 August 2011 3:07 PM  
**To:** [REDACTED]  
**Subject:** RE: RE RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

Hi [REDACTED]

I confirm that while I had attended the Situation on 12/1 I had not actually inspected the Damage to the Building, please refer to my Report/s on GuideWire of 28/1.

The only initial contact point that I had was the Client ([REDACTED]) with a WA Telephone No: [REDACTED]

My initial attempts to call the Client had not been successful, which I subsequently discovered was due to the fact that the contact Phone No:- was [REDACTED] Home No:- in WA.

PLEASE NOTE:- When I finally spoke with the Client, I requested a Mobile &/OR Business No:- and the Client advised that the only contact Phone No:- was the Private No:-. Also, I advise that the Client indicated best/only time to call was early AM (i.e. around 6.30-7.00AM). Please refer to Notes on GuideWire of 22/3.

Since I had not been able to contact the Client, I attended the Situation on 12/1 as per Notes on GuideWire of 28/1.

There was NO ONE in attendance in the office, although I did find several residents of the Caravan Park.

I asked if the Person/s knew [REDACTED] and they had no idea who He was.

If you refer to My Notes of 28/1, you will see that I indicated that I thought that the Address of [REDACTED] Caravan park was a "Port-A-Home".

I had subsequently received a call from the Tenant [REDACTED], again as per Notes on GuideWire of 28/1.

Since I was NO Longer in QLD, I requested [REDACTED] to submit Photograph/s of the Damage & also Quotation(s) for Repair, again refer to Comments in Note on GuideWire of 28/1.

In subsequent discussions with [REDACTED] see Notes on 22/3, I had then arranged for the Local Builder (i.e. [REDACTED]) to contact the Tenant and arrange to attend.

PLEASE NOTE:- [REDACTED] is a Local Bundaberg Builder, who I had Met when in Bundaberg as I had attended Mr [REDACTED] Own Claim for Damage. Accordingly, due to the issue with not having inspected the Damage, we wanted Photograph/s and Scope (& subsequently Quote) to determine next course of action.

I would advise that I have spoken with [REDACTED] on several occasions & also left messages, although I have not tried to call the Tenant for some time:-

- A) As I had spoken with the Client
- B) As the Tenant had been in contact with the Claims Team

I had spoken with the [REDACTED] in Mid-May regarding the matter, following receipt of [REDACTED] Report and also following confirmation from Claims Team that the Client had Flood Cover.

The I/A had subsequently indicated to the Client that a copy of [REDACTED] Report & quote would be submitted to the Client.

I requested the Client's e-mail address, so that I could e-mail a copy, and the Client advised that He did not have an e-mail address.

I advised that I would Post a copy of the Builder's Report & quote to the Client and Mr [REDACTED] requested I Post a copy of [REDACTED]'s Report & Quote (etc) to the Client's Home address at [REDACTED], Jandakot, WA, 6164.

I subsequently posted a copy of the Builder's Report & Quote.

The Tenant's below e-mail suggest that the Tenant has stripped everything out anyway, which may be why He does not want an Engineer to attend(?).

If you have any inquiries, please contact [REDACTED] on [REDACTED]

Regards

[REDACTED]  
Commercial Property Assessor  
Commercial Insurance Claims

GPO Box 346, Sydney, NSW 2001

Suncorp Place  
18 Jamison St, Sydney NSW 2000  
Phone, 02 8121 0029  
Fax, 07 3031 2812  
Mobile 0421 097 967

We help people build and protect their dreams &  
We generate advocacy through legendary claims experience

---

**From:** [REDACTED]  
**Sent:** Tuesday, 23 August 2011 1:19 PM  
**To:** [REDACTED]  
**Subject:** RE: RE RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

FYI -- Have a read of this

---

**From:** [REDACTED]  
**Sent:** Monday, 22 August 2011 7:17 PM  
**To:** Claims Vero  
**Subject:** RE RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

[REDACTED]

Your email strangely suggests that the lack of settlement is my fault. To date [REDACTED] has not set foot inside the premises to inspect the damage. For Vero to even organise a quote was over 20 weeks. I have previously requested copies of "your quotations" to no avail. I have also attempted to contact the internal assessor in excess of 20 times prior to May 2011, with no return calls. Your previous email to request an engineer was on the 10<sup>th</sup> August. To date no contact has been received from the engineer. In a telephone conversation with [REDACTED] in May 2011 it was agreed that a quote of \$6000 was ridiculous merely based on the photographs provided by [REDACTED], Vero's "expert" builder. I will admit that I have delayed the outcome by approximately 4 weeks seeking quotations from reputable builders, however this would not have been required if an appropriate expert was appointed in the initial stage. That being said it has now been 2 weeks and not even a telephone call from an engineer to organise a time for inspection, so my 4 weeks in the time line is not a significant delay in the scheme of things. I also note from our telephone conversation in early August that you are sceptical of the claim. As mentioned then I only want what

is required to return the building to a satisfactory condition, in a timely manner. Ironically to date with replacing power points, hws x 2, removing bathroom and kitchen, stripping of floor and walls to 1m, pressure cleaning etc my cost are approximately over \$3000 with our any repairs. As you can see my frustrations are well justified. Please advise what will result in a timely outcome, internal dispute resolution or continuing down this path.

Regards

**Partner**  
**DGZ Chartered Accountants**

24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

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---

**From:** Claims Vero [REDACTED]  
**Sent:** Monday, 22 August 2011 2:26 PM  
**To:** [REDACTED]; Claims Vero  
**Subject:** FW: RE [REDACTED] | Pol [REDACTED] In: [REDACTED] ] DoL 31/12/2010

Afternoon [REDACTED],

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

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

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

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

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

Kind regards,


[REDACTED]  
Claims officer  
CI Event Response Team

Telephone 1800255913  
Facsimile 1300 066 950  
Email: [claims@vero.com.au](mailto:claims@vero.com.au)  
IPC. 201288 GPO Box 346 Sydney NSW 2001

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---

**From:** [REDACTED]  
**Sent:** Wednesday, 17 August 2011 7:17 PM  
**To:** commercialevent1  
**Subject:** RE [REDACTED] | Pol [REDACTED] | Ins MR BL EDWARDS | DoL 31/12/2010

[REDACTED]

Another week has now passed with no assessment by Vero, making it 33 weeks in total. To date no assessor has presented on site to view the damage. Should this matter be referred to a dispute resolution area? All I am after on behalf of the landlord is what is fair and reasonable. I have a business to rebuild and this matter is placing duress on myself and others involved.

Regards

[REDACTED]  
Partner  
**DGZ Chartered Accountants**

[REDACTED]  
24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

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---

**From:** commercialevent1 [REDACTED]  
**Sent:** Wednesday, 10 August 2011 3:01 PM  
**To:** [REDACTED] commercialevent1  
**Subject:** CN: [REDACTED] | Pol: [REDACTED] | Ins [REDACTED] DoL: 31/12/2010

Hi [REDACTED]

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

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

Thanks & Regards

[REDACTED]  
Claims Officer  
Claims Event Response

Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

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---

**From:** [REDACTED]  
**Sent:** Thursday, 1 September 2011 12:37 PM  
**To:** Claims Vero  
**Subject:** RE RE [REDACTED] Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

[REDACTED]

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

Regards

[REDACTED]  
Partner  
**DGZ Chartered Accountants**

[REDACTED]  
24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

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---

**From:** [REDACTED]  
**Sent:** Monday, 22 August 2011 7:17 PM  
**To:** 'Claims Vero'  
**Subject:** RE: RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

[REDACTED]

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

Regards

[REDACTED]  
Partner  
**DGZ Chartered Accountants**



[REDACTED]  
24 Barolin St  
Po Box 1935  
Bundaberg Qld 4670

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---

**From:** Claims Vero [REDACTED]  
**Sent:** Monday, 22 August 2011 2:26 PM  
**To:** [REDACTED]; Claims Vero  
**Subject:** FW: RE [REDACTED] | Pol [REDACTED] | Ins [REDACTED] | DoL 31/12/2010

Afternoon [REDACTED]

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

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

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

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

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Kind regards,


[REDACTED]  
Claims officer  
CI Event Response Team

Telephone 1800255913  
Facsimile 1300 066 950  
Email [claims@vero.com.au](mailto:claims@vero.com.au)  
IPC: 2CI288 GPO Box 346 Sydney NSW 2001

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**From:** [REDACTED]  
**Sent:** Wednesday, 17 August 2011 7:17 PM  
**To:** commercialevent1  
**Subject:** RE [REDACTED] Pol [REDACTED] Ins [REDACTED] | DoL 31/12/2010

[REDACTED]

Another week has now passed with no assessment by Vero, making it 33 weeks in total. To date no assessor has presented on site to view the damage. Should this matter be referred to a dispute resolution area? All I am after on behalf of the landlord is what is fair and reasonable. I have a business to rebuild and this matter is placing duress on myself and others involved.

Regards

[REDACTED]  
**Partner**  
**DGZ Chartered Accountants**

[REDACTED]  
24 Barolin St  
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Bundaberg Qld 4670

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**From:** commercialevent1 [REDACTED]  
**Sent:** Wednesday, 10 August 2011 3:01 PM  
**To:** [REDACTED] commercialevent1  
**Subject:** CN: [REDACTED] | Pol: [REDACTED] | Ins: [REDACTED] | DoL: 31/12/2010

Hi [REDACTED]

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

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

Thanks & Regards

[REDACTED]  
Claims Officer  
Claims Event Response

Locked Bag 32524  
Brisbane, QLD, 4001  
Telephone: 1800 255 913  
Email: [commercialevent1@suncorp.com.au](mailto:commercialevent1@suncorp.com.au)

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---

**From:** Claims Vero [REDACTED]  
**Sent:** Friday, 2 September 2011 4:54 PM  
**To:** [REDACTED]  
**Cc:** [REDACTED]  
**Subject:** CN [REDACTED] | Pol [REDACTED] | Ins [REDACTED] DoL 31/12/2010 - BUNDABERG - Site Attendance Request  
**Attachments:** Kleidon Quote - Riverdale.pdf; hutchieson quote.pdf; GFB PHOTO-BATHROOM FLOOR.JPG; GFB PHOTO-CEILING.JPG; GFB PHOTO-DOWNSPIPE AND TIMBER STUMP AND WALL.JPG; GFB PHOTO-EXTERIOR GUTTER AND EAVES.JPG; GFB PHOTO-EXTERNAL AWNING.JPG; GFB PHOTO-INTERIOR.JPG; GFB PHOTO-KITCHEN CUPBOARDS.JPG; GFB PHOTO-KITCHEN CUPBOARDS-CLOSE UP.JPG; GFB PHOTO-RECEPTION BUILDING.JPG; GFB PHOTO-TILED FLOOR AND OFFICE.JPG; GFB PHOTO-VANITY UNIT.JPG; GLEN FRANKHAM BUILDER REPORT-PAGE 1.pdf; GLEN FRANKHAM BUILDER REPORT-PAGE 2.pdf; GLEN FRANKHAM BUILDER REPORT-PAGE 3.pdf; RIVERDALE CARAVAN PARK.JPG; WIDE BAY-BURNETT PEST MANAGEMENT REPORT.pdf

H [REDACTED]

Your receptionist [REDACTED] has referred me to yourself to arrange site attendance and to review the documents attached;

Can you please arrange site attendance by your firm. In regards to these premises, there are clear issues with the insured wanting to claim non-related flood damage including re-instatement of termite affected walls and poorly maintained rooms. We have had a builder go out at the request from Lindsay Cannan our Internal Assessor which has included a pest report / Scope of Works. The insured has submitted a second quotation that is quite substantially higher, this quote seems to be full re-instatement of the dwelling.

We need your firm to review the Pest Report, and Scope of Works. Then provide a report of what rectification work is required for flood relating damage only.

Site Address:

"Reception"

[REDACTED] CARAVAN PARK  
BUNDABERG 4670

Insured:

[REDACTED]

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

Kind regards,

[REDACTED]  
Claims officer  
CI Event Response Team

Telephone: 1800255913  
Facsimile: 1300 066 950  
Email: [claims@vero.com.au](mailto:claims@vero.com.au)  
IPC: 2CI288 GPO Box 346 Sydney NSW 2001

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P.O. Box 5919

Bundaberg West QLD 4670

ABN 37 622 050 572

Mobile: [REDACTED]

Specialising in.... Modern Federation Homes - New Homes - Renovations & Extensions - Property Maintenance

VERO INSURANCE

CLAIM NO - [REDACTED]

C [REDACTED]

DATE 08-04-11

LOCATION:- [REDACTED] CARAVAN PARK, BUNDABERG QLD 4670

BRIEF OVERVIEW:- FLOOD WATER DAMAGE TO OFFICE/RECEPTION

#### INSPECTION REPORT

THE PREMISES MENTIONED ABOVE HAVE BEEN INSPECTED ON THE 28<sup>TH</sup> MARCH 2011, I HAVE MET WITH THE LEASE HOLDER ON SITE [REDACTED]. THE HEIGHT OF THE FLOOD WATERS WAS APPROXIMATELY 250mm THROUGH THE BUILDING. THE BUILDING WAS DRY WHEN INSPECTED AND THE ONLY EVIDENCE A FLOOD HAD OCCURRED WAS THE GRIME LINE LEFT TO INDICATE THE HEIGHT INSIDE THE BUILDING.

[REDACTED] HAS INDICATED THAT SEVERE TERMITE ATTACK ONLY SHOWED UP AFTER THE FLOOD WATERS HAD SUBSIDED. ALL CARPET HAD TO BE REMOVED AND THROWN AWAY, INTERNAL DOORS HAVE SWELLED. ALSO INDICATED BY [REDACTED] WAS THE FLOOR HAD MOVED DUE TO THE FLOOD WATERS (IN RELATION TO HEIGHTS) THE LOWER PART OF THE KITCHEN HAS HAD WATER THROUGH IT. THE BATHROOM HAS FLOOD DAMAGE.

MY ASSESSMENT NOTED THE FOLLOWING:-

THE BUILDING IS IN SEVERE DISREPAIR BEFORE THE FLOODS.

TERMITE INFESTATION (ATTACK) WAS IN NO RELATION TO THE FLOOD WATERS (AN OLD ISSUE) NO TERMITES WERE VISIBLY PRESENT AT THE TIME OF INSPECTION. REFER TO WIDE BAY PEST CONTROLS REPORT.

ISSUES WITH THE FLOOR HEIGHTS PERTAINING TO THE FLOOD WATERS WOULD BE MINIMAL GIVEN THE TERMITE INFESTATION AND AGE OF THE BUILDING AS NOTED ON PHOTO'S SOME STUMPS ARE TIMBER AND SOME ARE CONCRETE THE TIMBER STUMPS ARE TERMITE DAMAGED AND ROTTEN IN SOME CASES THUS RESULTING IN THE MOVEMENT OF THE FLOOR HEIGHTS.



Mobil

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IF CARPET WAS PRESENT IN THE BUILDING IT WOULD OF BEEN DESTROYED. THE RECEPTION MANAGER GEORGE HAS INDICATED THAT CARPET WAS PRESENT IN THE TWO BEDROOMS, LINO IN THE BATHROOM AND THE REMAINDER OF THE FLOOR AREAS ARE BARE TIMBER BOARDS OR TILED. (UNTREATED).

ALL INTERNAL DOORS AND DOOR FURNITURE NEEDS REPLACING.

INTERNAL PAINTING, THE GRIME LINE CAN BE WIPED OFF AND IT IS HARD TO SEE IN SOME PLACES BECAUSE THE INTERNAL PAINT WORK IS SO DIRTY (THIS HAS NO RELATION TO THE FLOOD WATERS).

I HAVE CONTACTED AN ELECTRICIAN AND HE HAS INSPECTED THE PROPERTY AND NO ELECTRICAL ITEMS HAVE BEEN DAMAGED ALL ELECTRICAL POINTS WORK FINE ALL POINTS WERE OUT OF THE FLOOD WATERS.

KITCHEN HAS A FILM OF SILT THROUGH ONLY ON BOTTOM LEVEL (ORIGINAL KITCHEN) AND ONLY NEEDS A GOOD CLEAN OUT AND ADJUSTING DOORS.

REPLACEMENT ITEMS DUE TO FLOOD WATERS ONLY NOT TERMITE ATTACK.

REPLACE INTERNAL DOORS AND DOOR FURNITURE/REPAINT WHITE \$ 1,400.00

REPLACE CARPET PC \$ 1,500.00 BEDROOMS ONLY

CLEAN OUT KITCHEN AND REMOVE GRIME LINE FROM WALLS \$ 700.00

KITCHEN REPAIR AND CLEAN UP \$ 600.00

VANITY REPLACEMENT (RE-INSTALL NEW VANITY AND REPLACE TO SAME LEVEL AS BEFORE FLOODS)  
HOT WATER TAP SEIZED. LINO WAS PRESENT ON THE FLOOR PRIOR TO FLOODS CLEAN UP FLOOR,  
SUPPLY UNDERLAY AND INSTALL NEW LINO \$ 1,300.00

INSURANCE QUOTATION AS OUTLINED ABOVE SUB TOTAL \$ 5,500.00

GST \$ 550.00

TOTAL QUOTE \$ 6,050.00

**WHEN STYLE AND QUALITY COUNT**



Mobile: [REDACTED]

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PLEASE NOTE:-THERE HAS BEEN NO MENTION ABOUT EXTERNAL DOORS BY EITHER SCOTT GROGEN OR THE RECEPTION MANAGER NO ALLOWANCE FOR TERMITE REPAIR HAS BEEN ALLOWED.

PLEASE FIND ENCLOSED MY ASSESSMENT FOR THE ABOVE PROPERTY AND A PEST CONTROL REPORT. I HAVE ALSO ATTACHED PHOTOGRAPHS FOR YOUR VERIFICATION AND VALIDITY OF THE CLAIM.

REGARDS

[REDACTED]  
GLEN FRANKHAM

**WHEN STYLE AND QUALITY COUNT**



**GLEN FRANKHAM BUILDING**

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**From:** "Wide Bay-Burnett Pest Management" [REDACTED]  
**To:** [REDACTED]  
**Sent:** Tuesday, 29 March 2011 2:58 PM  
**Subject:** RE: Riverdale Caravan Park

Hi [REDACTED]

*Upon a visual inspection of the Office building at the [REDACTED] Caravan Park on the 28th March 2011 I found termite damage in the external southern wall of the building in the roof section and lower timber wall.*

*In my opinion the termite damage is old damage and was non active at the time of the inspection. The amount of damage present would have to have been there for quite some time and if it was recent damage termites would still be active now.*

*If you have any further questions please don't hesitate to call.*

*Kind Regards*

[REDACTED]  
*Wide Bay-Burnett Pest Management*

[REDACTED]

12/04/2011



*Pty Ltd*

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

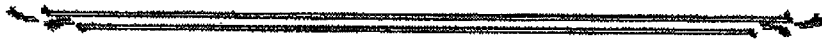
*Office Address:*  
8 Edenbrook Drive  
Bundaberg Qld 4670

*Phone:* (07) 4152 8367  
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Brett A. Kleidon  
QBSA Licence No. 1081795  
Mobile: [REDACTED]

*Email:* brett@kmasterbuilt.com.au

*A Member of the Queensland Master Builders Association*



5<sup>th</sup> July 2011

Att: [REDACTED]

RE: [REDACTED] Caravan Park

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

- (1) Disconnect Power & remove & dispose all internal cabinetry, plumbing fixtures, Shower tray, electrical fixtures (Stove & HWS etc), power points etc if damaged  
  
Remove and dispose of all internal doors, jambs, stops, architraves and skirting boards  
  
Remove and dispose of all internal wall linings  
  
Remove and dispose of all damaged floor boards
- (2) Remove damaged decking and bottom rows of cladding
- (3) Provide full sanitary high pressure cleaning to internal walls and floors, 1 metre up external walls and under building
- (4) Disconnect all services (water, sewer, electrical, phone)
- (5) Slightly raise, level and prop building and remove and replace stumps due to subsidence and soil reaction from lengthy water inundation (consider 50% damage)

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

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

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

Kind Regards

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

P.G. & L.U.Hutchieson  
52 Montgomery Street  
Bundaberg 4670  
Phone 4154 4385  
Mob. [REDACTED]

Builders Reg. No. 9724  
6<sup>th</sup> July 2011

[REDACTED]  
[REDACTED] Caravan Park  
[REDACTED]  
Bundaberg 4670

Dear Sir

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

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

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

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

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

Thank you

[REDACTED]  
Peter Hutchieson