

To whom it may concern.

In July 2016 we experienced extensive flood damage to our home at [REDACTED]. Our experiences with our brokerage company ([REDACTED]) and our insurer ([REDACTED]) during the journey to repair the home have caused us considerable anxiety and stress, have been extremely time consuming and challenged us financially.

There were several incidents in the process of repair that caused extreme distress and anxiety including

1/ Lack of direction from our insurance broker following report of damage. We reported the damage on Friday afternoon as soon as the incident was identified however it wasn't until Monday that the process was initiated. Subsequently we relocated ourselves under our own direction and engaged in initial clean-up that we were then told we couldn't claim.

2/ [REDACTED] attended the home to identify the process of repair. The kitchen which suffered less obvious damage was not prioritised in repair, subsequently causing considerable delays. We returned to the home after 6 months. It was only then the pantry damage was considered important.

3/ Bruce and I were required over the Christmas period to enter the walk-in pantry to identify if further water was leaking. A direction from the repair team. We were informed by a friend that we shouldn't be in the pantry at all as the wiring isn't fitted off properly. We were living in a home assessing a water leak in a place where there was exposed live electricity. When we questioned the situation, the electrical team told us that the pantry was off and on a separate safety switch. This is not the case.

4/ Water leak. The above-mentioned water leak was assessed by 2 leak professionals. The first told us that 1 cup water leak was acceptable and all met standards. The second company knew this wasn't an acceptable response, they told me that the previous company obviously had faulty equipment. The second company identified a drop in pressure after 15 minutes however reported no leak after 5 minutes.

At no point did either company look for the leak physically. Several months later we had water running down the wall in the laundry, a very slow leak was found by our plumber next to the manhole in the laundry.

This manhole was frequently used by the repairer during the process of repairing the initial flood damage. Our plumber indicated the damage may have been caused due to the pipes being stepped on whilst repair teams were in and out of the roof space.

We were required to submit a second claim for this water damage. Further delaying the repair process.

5/ Plastering in the Walk in Robe. Blobs of damaged plaster were not removed prior to replastering. Subsequently the plaster wall isn't smooth. When asked if it can be rectified we were told it meets Australian standards. When I questioned why damaged plaster was still on the wall I was told it was ok.

6/ The Fireplace flue in the Parents retreat. We found water leaking in via the flu when it was raining, while it was being repaired by [REDACTED] heating the repairer suggested not to use the fireplace

until it was checked. He wasn't sure it met Australian standards. When we requested it be rectified we were told by the insurer that their repairer wasn't responsible for the failure to meet Australian standards. We were completely gob-smacked. The repairer has subsequently rectified the board in the roof however not without considerable delay and distress to us.

In September 2017 we notified our broker and insurer indicating our living circumstances were to change. As of January 2018 we need to rent our home. We requested that the works be finalised in the remaining 4-5 months of 2017. We also indicated that we would be incurring financial losses if the works weren't completed of \$1500.00 per week. The insurer indicated they wouldn't be paying. However little was done to ensure the works were completed within the time frame.

During the process we were encouraged by our broker to take a settlement and/or to accept what's done. We were provided little to not constructive guidance and much of the liaising with the insurer was done by us or under our direction. There were times that the self initiated interactions of our broker was in support of the insurer and not in support of us their client and cost us time, anxiety and money.

It is now October 2018. The works are complete. However there are still faults in the works we know that will never be rectified especially the flu and plaster work.

Finding the home you have lovingly built so badly damaged was devastating however the trauma of that was dwarfed by the lack of communication, delays in action by the insurer, and poor quality of workmanship by trades.

This letter is our way of sharing the distress we experienced during the claim process and asking if anything can be done to minimise the emotional trauma the insurance process causes claimants and to ask if we can be financially reimbursed for the loss of income as a consequence of not being able to tenant our home due to unfinished works. An adjunct to this is that since our change of circumstances and the fact the house was un-rentable, the property has been broken into three times since April 2018, and these insurance repairs are still ongoing in October.

Looking forward to your response

Regards

Bruce and Kathy Holloway