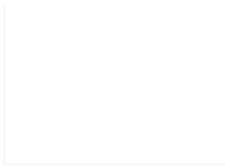


From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Monday, 9 May 2022 3:32:07 PM



Your details

Title	Mr
First name	Colin
Last name	Cussel
Email	<input type="text"/>
Postcode	2480

Submission details

I am making this submission as	A resident in a flood-affected area
Submission type	I am making a personal submission
Consent to make submission public	I give my consent for this submission to be made public

Share your experience or tell your story

Your story	Draconian measures proposed by insurance company which cause more damage than the actual flood and no guarantee that they will be repaired.
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Terms of Reference (optional)

The Inquiry welcomes submissions that address the particular matters

identified in its [Terms of Reference](#)

1.1 Causes and contributing factors

Term of Reference
e. recovery from floods, including:
i. immediate housing, clean-up, financial support and community engagement measures; and

1.5 Recovery from floods

An area of my residence was impacted by flood to a depth of less than 1 meter. My property was the furthest point where flood impacted. The flood was only in the impacted section for less than 24 hours. The flood came up at 11 am on 28 February and was not there by the next day 7 am. Damage was minimal. The worst damage was to the plywood floor in one section and cabinets in another section. These need replacing. I have flood insurance. My insurer insists on knocking down all walls, removing all tiled surfaces, which are not damaged. There is no mold in the wall cavities. They want me to sign a document authorizing them to "knockdown and make safe" even though this will do more damage than the flood. They will not guarantee to rebuild what they will knock down and will not give a cash settlement until after the knockdown is done.

1.6 Any other matters

Text from ABRS building

"Hello there,

Thank you for your time today, As discussed, we are required by your insurer to obtain authority from yourself to commence with makesafe works. If you could review the below and respond YES or NO to proceed.

I/we, confirm that we are able to provide this authority to ABRS to commence Makesafe works to the premises and I/we are not aware of anything that would prevent the attending representatives from ABRS from exercising this authority.

I/we acknowledge that the approval of our

insurance claim is still pending and removal and disposal of any affected components does not imply automatic acceptance of the claim by the insurer.

Whilst the insurer has agreed to cover the associated costs for the initial makesafe works, With this acknowledgment, I/we also accept full responsibility for any costs associated with the replacement of the removed building components, in the event the insurance claim is not covered under the policy.

Please proceed at the premises including applying any anti-microbial solution to the affected areas. Please note: Application of some chemical solutions may have an effect on the respiratory system including eyes, nose, lungs, mouth. Should you or any member of your household have pre-existing health concerns it is recommended you vacate the premises for the duration of the application and seek the guidance of an appropriately qualified health professional prior to returning to the property.

Please reply YES or NO to proceed.

Kind Regards, The ABRS Team”

Supporting documents or images
