

ATTN: Rod MESSANGE R



Allianz Australia Insurance Limited
ABN 15 000 122 850

11 February 2011

Miss J Shaw
10 Scotland St
BUNDABERG EAST QLD 4670

Dear Miss Shaw,

Claim Number	6140065365
Date of Loss	29 December 2010
Policy Number	6140094176DHP
Subject	Flood Damage

We have not been successful in reaching you on the phone therefore, have decided to contact you via this letter.

As discussed, to assist us in considering your claim we appointed Crawford & Company Australia Pty Ltd, specialist Loss Adjusters and Water Technology Pty Ltd, a firm of hydrologists. The information provided by the attending loss adjuster confirms the Burnett River overflowed, which resulted in widespread flooding.

We confirm the policy is the Allianz SureCover Gold Home Insurance Policy (POL005DIR 04/09), that covers loss or damage to your property caused by the defined events detailed in the policy wording. I have attached the sections of your policy wording that describe the cover and exclusions relevant to this claim. Please refer to the highlighted sections.

On this occasion we are unable to accept your claim as your policy specifically excludes loss or damage to your property due to flood as defined in the policy.

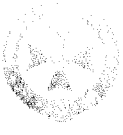
We regret not being able to assist you in this instance and please do not hesitate to contact me if you have any further questions.


We also offer a formal Dispute Resolution process as explained in the attached brochure. The first step is to contact Tim Griffith, by phone on (08) 8394 8043, fax on (08) 7420 4737 or email timothy.griffith@allianz.com.au.

Yours sincerely,


Elyse Wilkinson
 For Elyse Wilkinson
 Customer Care Team

Encl: Allianz SureCover Gold Home Insurance Policy Sections
Internal Dispute Resolution Brochure



Private



Allianz SureCover Gold
 Home Insurance
 Product Disclosure Statement
 Policy Document