

Submission
No 154

**INQUIRY INTO REGULATION OF BUILDING
STANDARDS, BUILDING QUALITY AND BUILDING
DISPUTES**

Name: Mr David Baker
Date Received: 26 July 2019

Partially
Confidential

Hi,

Thank you for the opportunity to submit our ongoing insurance claim problem with a formal submission.

My folder has 2,560 individual emails relating to our building insurance claim dating back to October 2010 when our property Unit was purchased.

In an attempt to be relevant I'll summarise with only recent communication as we struggle to have CGU do correct and professional remediation of the 12 townhouse complex.

Summary of Documents;

1. Submission to the IAG Customer Resolution Team
2. Expert Reports detailing Specialist Engineers Reports relevant to the podium slab.
3. Items still requiring Remediation
4. Responses from Mills Oakley, CGU's Lawyers and CGU's Claims Department
5. Expert Engineers Costs and Owners Legal Cost to date

Item 1.

This highlights our submission to IAG for just remediation of the podium slab as the scope provided by CGU's building insurance assessors was never agreed or signed off in writing and would not waterproof the podium slab.

Item 2.

As CGU refused to do destructive investigation and ignored this requirement dating back to 2009 Owners decided to have this done by a Waterproofing Expert. Until this investigation was done it could not be determined if the existing membrane could be remediated/lapped successfully.

Although CGU agreed in our meeting dated 12/02/2019 their legal representative Mills Oakley contacted the onsite remedial building company CJ Duncan doing the tile removal and stopped them. CJ Duncan realized their error and did the work with CGU's onsite with for the uplifting of tiles. Once the report was completed their legal representative then transformed into a waterproofing expert and decided the report wouldn't be accepted.

It is also evident now that has been instructed not to review the report as the outcome as a professional engineer would not support the proposed remediation scope of works provided by CGU's previous building insurance assessor

Item 3.

As attached. Continual denials or not agreed by expert engineers and CGU's building insurance assessors.

Item 4.

Detailed emails of CGU's ongoing denials and legal responses to legitimate claims.

Item 5.

Cost to date of Specialist Engineers and Legal costs to Owners.

Many more supportive documents could be added but the above should highlight the frustration of Owners with legitimate building insurance claims fighting with large insurance companies like CGU and their use of legal teams to delay and deny claims. Their 'modus operandi' is to work with their building insurance assessors to reduce financial exposure forcing owners to seek legal advice that many won't due to cost.

Owners also requested our lawyers Chambers Russell to make a submission to the Hayne Royal Commission on financial services, an acknowledgment was received but no outcome.

Hoping this submission will assist to highlight the unprofessional behavior and in our instance incompetence of CGU that I'm confident to state its's endemic in the building insurance industry.

I reiterate if required I'm more than happy to appear in person to the enquiry to further detail our unfortunate experience.

Dave