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CEO, VASA

## Under the Southern Cross

# Now is the time for all good men to come to the aid of their party

**W**hen you run out of things to talk about you can always introduce the weather into the conversation, but over here the weather has become the default conversation.

Just before Christmas most Australians rushed outside to savour that first intoxicating smell of raindrops hitting the dust marking the beginning of the end of the 10-year drought.

By the end of January thousands of those Australians were being plucked from atop the roofs of their houses by rescue helicopters as torrential rain filled our major river systems which then overflowed into towns and suburbs.

Then in Queensland, my home state, with the flood clean up far from finished, Mother Nature turned on the biggest cyclone [a.k.a. hurricane ...ed.] in Australia's history. It was the third cyclone of the season and another three are

expected before the end of March.

But this one, named Yasi, was a shocker. Within hours of hitting the coastline the authorities had raised it to a category five storm, and that's as high as you can go here. Yasi had made history. Your Katrina was a category five.

As a kid in the central Queensland city of Rockhampton I was in a cyclone and I know all about its unseeing eye, that eerie cone of silence in the dead centre, which is then followed a short time later by even more vengeful swirling winds. My boyhood cyclone boasted 100 kilometre hour winds. Yasi's winds were more than double that.

Yasi was so huge – a storm 500 km in diameter – that its eye would take one hour to pass. Queensland's premier Anna Bligh, who took charge during the whole crisis, jumped onto the radio waves and warned the inexperienced

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Reader Reply No. 99



## Under the Southern Cross

"when the storm suddenly becomes quiet, don't think it's over and rush out sightseeing. This is the eye of the cyclone and it will take one hour to pass. Then you will be hit with winds more fierce than before."

An unbelievable 90% of my home state has been declared a disaster zone and the reconstruction bill is estimated at \$1.5 billion.

On top of the Great Dividing Range in Australia's city of flowers, Toowoomba, a long established and respected auto electrical and air conditioning workshop was virtually wiped off the map by a wall of muddy water three metres high which raged through the centre of the city.

One by one stories have emerged of VASA member workshops that had been affected in some way by the raging floodwaters or the high winds. It was then that the true spirit of the great Australian mateship rose to the surface.

VASA doesn't expect any of its flooded members to pay their forthcoming membership subscriptions. They will be renewed automatically for at least the next year.

Wholesalers and equipment repairers have come forward with offers of help to rush through repairs on flood damaged equipment—overnight if necessary—and informal networks have been established to help out with loans of scan tools or with locating spare parts.

Rebuilding a business after such a devastating flood is difficult enough without the insurance companies arguing the toss over whether their clients are insured within the meaning of the word 'flooding' on their already clumsily worded policies.

Many of the major insurance companies have emerged as the real villains of this natural disaster. The government has stepped in and the insurance industry is high on the list of issues to be examined in a one-year investigation of our flood mitigation measures, and flood warning and response mechanisms.

If anything good comes out of this disaster it might be clearer definitions of what insurance policies cover. The sticking point is the difference between flash flooding and riverine flooding. Most policies cover flash flooding, but the majority do not cover property loss or damage when rivers break their banks.

The workshop owner in Toowoomba who lost everything, including an irreplaceable library of technical volumes on auto transmissions, was asked by his insurers to produce invoices for everything lost in the flood including equipment he had purchased more than 30 years ago. All his business records and his computers were washed away in the flash flood.

The government has appealed to insurance companies to pay up all flood damage regardless of how it was caused. So far this has fallen on deaf ears.

*Editor's note: Queensland is Australia's second largest state and includes an area more than twice the size of Texas. ❀*

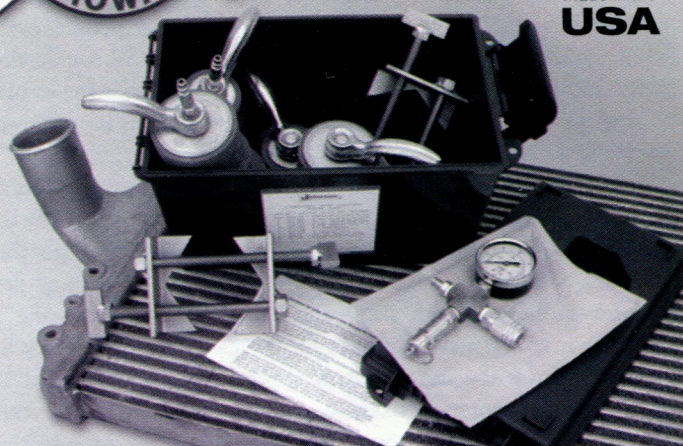
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