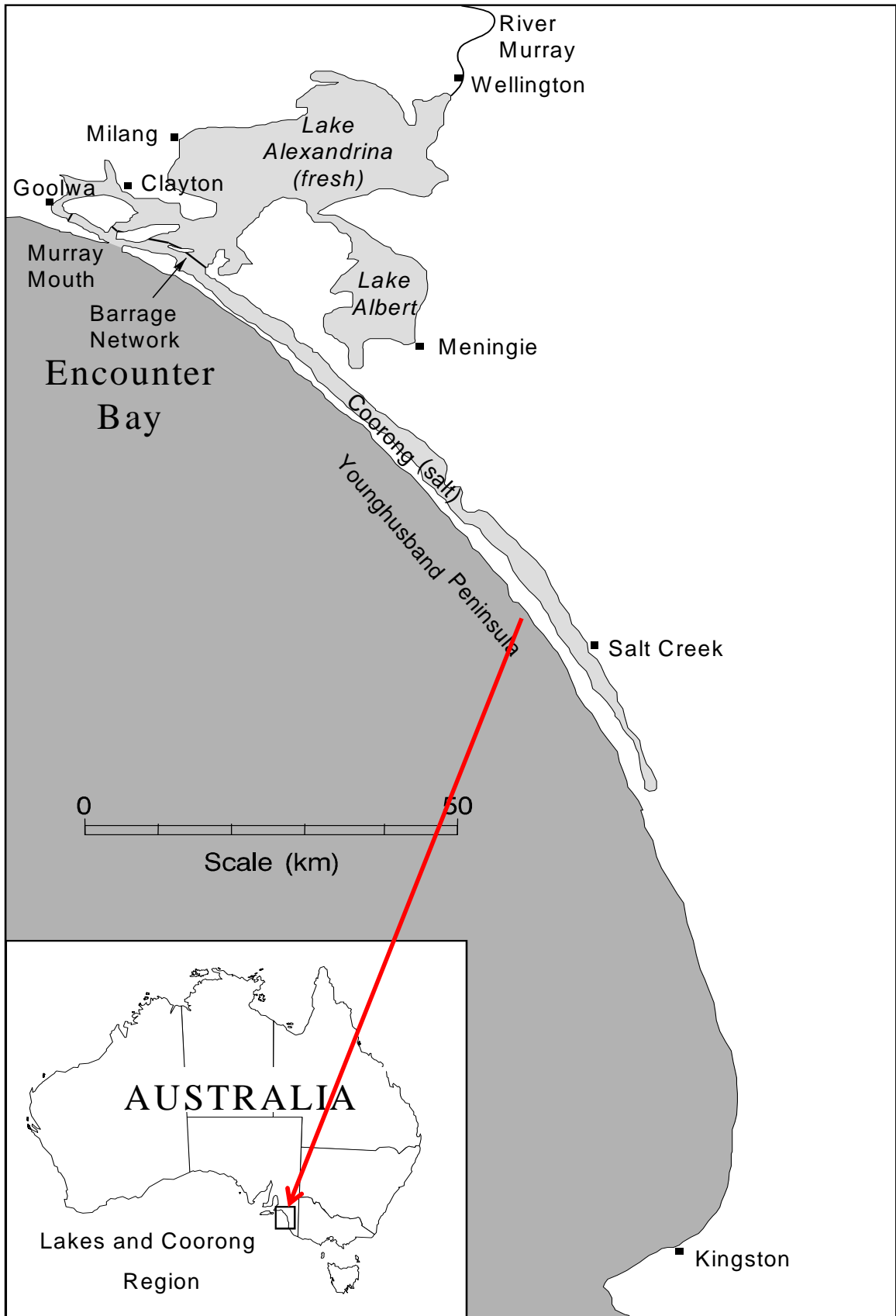


Temporary Weir – Issues Statement

Meningie and Narrung Districts





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INTRODUCTION

This 'Issues Paper' endeavours to identify the Impacts and Ramifications of an already serious situation of low lake levels being compounded by government intervention, in the building of a weir near Wellington.

The Paper has been compiled by the people in the communities that physically and practically work and deal with the lower river and lakes system. Their knowledge and understanding comes from decades, and in the Indigenous case, centuries of experience and observation, as a result of which they have mastered the art of working with 'Mother Nature' to achieve successful outcomes.

Having developed a substantial knowledge base of the region, lower lakes communities believe there is a very clear and present danger of potentially inducing an **Ecological, Social** and **Economic** disaster by constructing a temporary weir near Wellington, creating a disconnection between river and lakes at 0.35AHD as proposed.

Whilst this document deals essentially with the Meningie and Narrung Peninsula areas, there is huge support right across the lower river and lakes region for a 'NO WEIR' stance against the government's proposal.

It appears that the lower lakes region has become the Rann government's 'Sacrificial Lamb'. Our community believes action is discriminatory, unfair and lacks whole of river equity.

We appeal to the good sense of the wider community to get involved and prevent long term damage to the health of the river and lakes iconic system.

Neil Shillabeer
Chair Lower Lakes & Coorong Infrastructure Committee
Meningie

STATEMENT

After a visit from Minister Maywald a community forum was held.

The communities of Meningie and Districts reject the concept of and are opposed to the building of a weir at or near Wellington, South Australia.

It is the opinion of the community that a weir would create social, economic and health problems of a magnitude sufficient to cause permanent damage to the social and economic wellbeing of the community.

A proposed weir would be an ecological disaster for the Lower Lakes and the Coorong and threatens the ecological viability of the region and its status as a RAMSAR wetland.

“NO WEIR”

SA RIVER MURRAY DROUGHT POLICY

GOVERNMENT OF SA & DWLBC– SA RIVER MURRAY DROUGHT WATER ALLOCATION POLICY

Main objective of drought water restriction policy:

“Ensure that any detrimental impacts associated with drought or poor water quality are shared equitably across all water users by applying a whole of system approach to management and use of the water resources of the River Murray within South Australia.”

OVERVIEW

The announcement from South Australian Premier, Mike Rann to build a “temporary weir” at Wellington has already had an enormous effect on the wellbeing of the people of Meningie and the Narrung Peninsula. There is extreme concern about the impact the weir will have on their livelihoods. Already it has been noted that since the announcement there has been a decrease in property sales. That will just be the start of an escalating pattern in this region. If a weir were to go ahead, it will have a significant impact on the following aspects of our community:

1. Business:

- Will result in a **loss of income** which will attribute to either **downsizing or closure of local business**. The first to suffer will be the employees – their positions will either become extremely unstable or extinct. Because of this, many people will leave the region taking their much needed skills and qualifications with them.

2. Fisheries:

- This industry generates substantial revenue from the Lakes and Coorong. **Loss of employment** will be extremely high with the majority of fishermen leaving the area.
- Possible **loss of species** due to no fish passage through the weir and the increase in salinity and quality of water.

3. Health:

- **Increase in physical and mental disease.**
- **Loss of health care workers** such as GPs, nursing, aged care and disability health workers resulting in a down grade in services being provided to nursing homes, mental health programs and indigenous health, to name just a few.

4. Indigenous:

- Ngarrindgeri people will **lose heritage** and **loss of cultural traditions**.
- **Health problems will escalate.**
- **Loss of tourism income.**

5. Irrigators and Dairy:

- Equity in business and property will be **extremely reduced**
- **Lower production** (if any) in milk, beef, lamb, pigs, wool, fodder, potatoes and carrots.
- **Many jobs will cease.**

As a result of the above-mentioned impacts, many other services will suffer. With a decline in population there will be **fewer volunteers** – who currently serve the SES, CFS, SA Ambulance, Lions Club, Hospital Auxiliary, and many more individuals who aid our community. **Education will be a big loser**, the local Area School will have less funding and will be unable to offer an adequate subject range – rural students are already at a disadvantage with this. **Will our area still be policed in the same manner** we are now, or will the already stretched resources be stretched that little bit further?

Employment, Economy, Health, Indigenous Heritage, Ecology and the social well being of the Meningie and Narrung districts will be highly impacted on (with the building of the Wellington weir) and all will need to be addressed comprehensively.

BUSINESS

The business community is holistic encompassing all aspects of industry such as agriculture, health, tourism etc. After comprehensive consultation with these various groups several aspects of obvious concern have been consistently highlighted.

ECONOMIC IMPACT

Having consulted with the business community of Meningie and surrounds we have received substantial information to gauge the effect the weir will have on the continuing economic viability of our business sector.

It is estimated that the average business will lose in excess of 55% - 60% of their gross income which can be attributed directly to the impact of the weir. The local economy is already suffering due to the rural sector being unable to attract or retain rural investment.

This loss of income will have a multiplier effect as many businesses rely on one another for ongoing services. Many in outlying regions such as Tintinara, Coonalpyn, Salt Creek, Coomandook, Narrung and Raukkan all depend heavily on local services and industry such as health, pharmacy and agriculture.

With the downsizing or loss of business houses, work will become seasonal or need to be purchased at increase cost to the consumer.

EMPLOYMENT

In our consultation it was obvious that the business sector anticipate staff will be made redundant due to the long term impact and devastation in rural confidence.

Conservatively speaking the immediate effect will be the loss of 100 or more families with an anticipated flow on effect of approximately another 50 families. The issues arising with this would be the loss of:

- **Skills attraction & retention** – country businesses have always struggled to attract and retain a skilled labour force, the loss of these qualified employees will be very difficult and costly to entice back.
- **Community service and industry** – with a decreasing population, health, disabilities services, education and volunteers will all be down sized or maybe even lost to the region altogether.
- **Youth** – it is estimated that we currently employ 8 apprentices and 12 trainees in Meningie alone. Rural communities also struggle to retain our youth and we are now in a position where local businesses have

become economically enabled to develop the youth skill base through apprentices and trainees.

- **Sponsorship** – our communities rely on the annual sponsorship to sporting clubs. With a loss of the business dollar this will be affected greatly. This will have a social impact due to the importance in keeping young people occupied and mature people socialised.

IMMEDIATE RESULTS

Since the announcement of the proposal to build a temporary weir at or near Wellington, South Australia, there has been a significant impact on business, community and consumer confidence. Evidence of this has already been shown in the real estate and tourism industries.

- **Devaluation of Real Estate** – Regardless of the weir being built business has already been dramatically affected. Real estate had been stable with prices increasing steadily, since the announcement it is determined that interest in local real estate has decreased by 32% resulting in November sales dropping 66%. Properties which have been selling within 1-2 months of coming on to the market are now expected to take between 3-6 with approximately 41% having to reduce their prices (Refer to Appendix A).
- **Tourism: Loss of Potential** - Our community relies heavily on the tourist market. With out the influx of tourists the accommodation and food industries will be highly affected. The key element that draws the tourist to Meningie and surrounding districts is the lake and its abundant wildlife. Amenity features, foreshore parks, bowling clubs, golf courses etc all attract a thriving tourism and a retirement industry however without the lake these will be irrelevant. Tourism until the announcement of the weir was a growth industry.

IMPACT ON FUTURE PLANNING – SELF FUNDED RETIREES

Many of the business owner operators have invested all their equity into their business in the view of it being their superannuation. They also have put in place succession planning to ensure the viability of the family business into the future. This is severely under threat and we are receiving evidence on a daily basis of extreme stress.

In conclusion the announcement and future erection of a temporary weir has already significantly impacted on the economic viability of the Lakes communities. It should be understood that the Lakes are the life blood of our communities and we respectfully request this be given due consideration when making the decision to erect the weir.

FISHERY

The Lakes and Coorong Commercial Fishery is an inland and inshore waters community fishery, harvesting estuarine, saltwater and freshwater species. It has been commercially fished since 1846, with a number of generational fishing families (some going back 5 generations), still conducting their activities in the area. This gives fishers an intimate knowledge of the environment and an understanding of the history that has shaped the development of the fishery.

The area fished by the license holders stretches from Wellington on the River Murray, Lakes Alexandrina and Albert, the waters of the Coorong estuary, and the coastal waters from the Goolwa Beach to Kingston SE out to 3 nautical miles.

It has become a highly modified system, following the construction of barrage network from 1935 to 1940, when 89% of estuary turned into fresh water. The impacts of man's interference in the natural regime include reverse/summer flooding, riparian zone modification, introduced species, massive water usage and flow modification and pollution.

The fishery is partly contained in the Coorong National Park that also incorporates a wetland of international importance, protected under the RAMSAR treaty.

A weir at Wellington will have enormous detrimental impact on the region environmentally, socially and economically.

The dam, as described by the Minister for the River Murray, Karlene Maywald, will have a negative impact on the commercial fishery. The fishery wholeheartedly supports the Meningie and Narrung community's **NO WEIR** position.

ENVIRONMENTAL IMPACTS

There are no positives for the species of the Lower Lakes.

- South Australia has an obligation to maintain and enhance the RAMSAR Wetlands of International importance.
- There will be a huge stress put on native species as they will be cut off from the refuge of the river. A barrier completely across the channel which will not allow for fish passage.
- Possible extinction of Yarra and Southern Pygmy Perch and Murray Hardyhead which are listed as Vulnerable ie EPBC Act 1999, Fisheries Act 1982.

- Significant effect on other species Chanda Perch and Murray Rainbow Fish leading to local extinction¹.
- Effects on bird rookeries for shags, egrets, herons and other species such as long and short neck turtles, water rats unknown.
- There will be extensive algal blooms causing low oxygen levels resulting in major fish kills.
- Fish kills cause an ecological disaster due to thousands of tonnes of carp, bony bream washing up on the shoreline and polluting the water. It will be a rotting and stinking mess that will impact on the health of the community.
- Increased salinity due to lower lake levels leading to fish retracting to deep pools and main channel, reduced refuge areas.
- The rotational harvest strategy of the fishery, shifting effort between the freshwater and marine environments and between species contributes to the long-term viability and sustainability of the resource.

SOCIAL IMPACTS

Severe impact for the region if fishers are forced to leave and find employment elsewhere.

- 36 families around the lakes system at Meningie, Wellington, Hindmarsh Island, Clayton and Goolwa.
- License holders in the fishery are relatively young compared with the average age of farm owner/managers was 50 to 53 years (ABARE 2002). With the majority of fishers falling within the age group of 36 to 45, but range from 31 to 60+.²
- Potential loss of jobs of 73 fulltime employees, 45 part-time employees and possibility of people moving away from region.
- School age children - 38 of the licence holders, 23 children of the employees. Removal of children from schools resulting in loss of teachers, reduced subject choices, reduced school funding, further loss of students.
- Contribution of volunteers to community services average 248hrs/month.
- Activities such as conservation, marine rescue average 61hrs/month.
- Provision of technical advice, compilation of research data 167hrs/month.

¹ (*The Lower Lakes Fish Inventory, Wedderburn & Hamme, June 2003*)

² (*Economic Indicators for the Lakes and Coorong Fishery 2004/05, Econsearch*)

ECONOMIC IMPACTS

There could be a significant impact on the regional economy

- The thirty six family businesses rely on the Lakes for up to 100% of their income.
- Landed wharf value of \$5.5m however in 2004/05, total Lakes and Coorong fishing industry related contribution to GSP³ in South Australia was \$11.5 million (\$6.4 million in the Murraylands region), \$3.6 million generated by fishing directly, \$2.0 million generated by downstream activities and \$5.9 million generated in other sectors of the state economy.
- A total of \$23m being the economic impact of the Lakes and Coorong fishing industry in South Australia, 2004/05⁴.
- Up to 1000 tonnes of carp and bony bream are harvested from the lakes each year as bait for the Rock Lobster industry.
- Around 58% of the finfish value for the whole fishery or \$3.2m came from the lakes 2004/05, (average 50%).
- The ability for fishers to shift effort to species that are abundant and better value underpins the industry's profitability and ability to support regional businesses.

Fishers have no property rights in regards to fishing. Although licences are able to be bought and sold (for which they pay stamp duties) it only authorises the holder to undertake fishing activities in a particular commercial fishery. The licence is renewed on an annual basis and conditions and endorsements are at the discretion of PIRSA Fisheries.

Unlike land or water licences, fishing licences will not be worth the paper they are written on, nor the gear and equipment they have accumulated over many years of business. Most fishers have bank debt as well as expecting their licence would be sold to fund their retirements i.e. de facto superannuation.

The fishing industry is one of the major industries in the Lakes region. The building of a weir will have significant impact on the ecology of the Lakes system. It will also severely impact the fishers and their families, as well as the families that rely upon the industry for the whole or part of their livelihoods.

No weir/dam structure should be constructed that does not have fish passage, navigation and water management capabilities.

³ *Contribution to GSP or GRP is a measure of the net contribution of an activity to the state/regional economy.*

⁴ *(Economic Indicators for the Lakes and Coorong Fishery 2004/05, Econsearch)*

It is ludicrous that millions of dollars have been spent on the Lower Lakes, Coorong and Murray Mouth, a **significant ecological asset**⁵ (for migratory fish passage, improved barrage operation, and weir pool management) under the Living Murray initiative, to have all of that wasted due to the construction of a “temporary” dam.

However it is the recommendation of the industry that if the weir is to be built, then a fully functioning weir/barrage system should operate. This will allow for the freshwater interface to remain for recruitment of fish, allow fish to take refuge up river when conditions in the lakes deteriorate, allow for more immediate rehabilitation and recovery of the system, and better management of water when the drought breaks and flows are forthcoming.

Whilst this would cost more in the short term, it will give more flexibility for the government and have better outcomes for the flora, fauna and people of the lower lakes.

⁵ *Asset environmental Management Plan for 2005/06 MDBC*

HEALTH

Reduction in lake levels flows will result in:

DIRECT INCREASE IN INFECTIOUS DISEASE

- bacterial – skin-eye-ear- gastroenteritis
- algal blooms- liver – brain

MENTAL HEALTH

- depression – mood changes, anger, violence, suicide.
- substance abuse – increases in alcohol, illicit and licit drug abuse
- either above category alone or together - violence – psychotic episodes
- cultural factors – indigenous- association with the lands and lakes

ECONOMIC DOWNTURN

- business failures
- families leave community
- downgrade facilities across community

LOSS OF HEALTH FACILITIES

- GP services, nursing, administrative staff losses
- Affect hospital, nursing homes and outreach services – home nursing, mental health, indigenous health.

Any reduction in water flows into Lake Alexandrina, Lake Albert and the Coorong, will impact adversely on the health and well being of the communities of the “Lower Lakes”. There are diverse communities living and working within the region. There would be both direct and indirect effects on the health of these communities. The nature of the effects would vary in some respects depending on whether they live adjacent to the waterways or not.

DIRECT EFFECTS

Are those associated with direct negative physical and emotional impacts. Such effects would be due to a reduction in water quality in the lower lakes leading to an increase in infectious diseases and possible chemical toxicity.

The Murray Darling Basin Commission Report “The Murray Mouth” 2002, chapter “Water Quality”, Dr Justin Brookes reports the reduced flows would lead to an increase in potential exposure to pathogens. These include Cryptosporidium, Giardia, Campylobacter, E Coli – including enterohaemorrhagic E Coli, Enterococcus, Campylobacter, and “algal bloom related cyanobacteria including Nodularia Spumigena -can cause chronic liver damage and Anabaena Circinalis- neurotoxic.

In particular there would be an increase in skin infections- bacterial and parasitic- including Staphylococcus, Streptococcus, Pseudomonas and Scabies. Conjunctivitis bacterial, including Staphylococcus, Streptococcus, Haemophilus and E Coli. Otitis externa (outer ear infection), bacterial and fungal including Streptococcus, Staphylococcus, Pseudomonas and Aspergillus. Gastrointestinal infections - gastroenteritis and colitis, bacteria, viral and parasitic including Rotavirus, Adenovirus- Campylobacter, Salmonella, Giardia, Cryptosporidiosis and E Coli. Systemic infections, septicaemia- renal including enterohaemorrhagic E Coli (associated with cattle and irrigation run-off), this is a devastating disease with gastroenteritis and potential systemic organ involvement including renal disease.

As a community practice we know that “dry” years lead directly to an increase in presentations with these diseases. Already this year we have seen an increase in conjunctivitis, otitis externa and gastroenteritis including Campylobacter. Any reduction in flows through the lakes would lead to a significant increase in such presentations.

It should be noted that the elderly, the young and those who are immunosuppressed are particularly at risk.

The nation is currently experiencing a severe drought, the Federal and State Governments are working together to deal with an increase in depression and other mental health problems. Government figures state that currently there is a farmer committing suicide every 4 days across the nation. To proceed with any plan to reduce/prevent water flows into the lakes would lead to a dramatic rise in depression within the communities of the Coorong. It would magnify many times the effects of the drought by affecting the economic, social and cultural well being of the community. No one would be spared as the flow on effects of job losses, business and service downgrades and closures would affect everyone’s lives.

This is particularly true for the indigenous community of the Coorong and lakes. Their cultural attachment to the land and lakes would inevitably lead to a rise in mental health problems as their cultural identity is attacked. The

relationship between their cultural identity and its negative mental health impacts have been revealed in many reports including the “Stolen Generations”.

INDIRECT EFFECTS

Indirect health effects are those effects that occur as a response to behavioral changes caused by stress, depression. These fall into 2 categories:

1. **Mental health**: The name given to the reaction of humans to sudden and often unwanted changes in life is referred to as Adjustment Disorder. The symptoms include depression, insomnia, anger, even leading to violence. There is an increase in relationship breakdown and domestic violence.
2. **Substance abuse**: An increased use of legal and illicit drugs, alcohol, cigarettes, marijuana, narcotics and amphetamines. Allied to increases in alcoholism and substance abuse, there is a reduction in compliance with self management of chronic health conditions – diabetes, hypertension, heart and lung disease. This is already apparent in the farming community. It would be expected to particularly be a major problem within the indigenous community which already has a much higher rate of chronic disease and as research shows have a significantly shorter life expectancy than the non-indigenous community. There has been extensive research which shows the relationship between loss of cultural identity and low self esteem and poor health outcomes.

The negative health consequences cannot be underestimated they would be significant and long standing.

Dr Michael Kerrigan
Coorong Medical Centre

INDIGENOUS – NGARRINDJERI PEOPLE

The view of many Ngarrindjeri people is that they do not want a weir to be built at Wellington.

The impact on Ngarrindjeri people can be identified or categorised in three areas:

- Environmental
- Cultural/Social
- Economic

ENVIRONMENTAL IMPACT

Ngarrindjeri people have, since time began worked in partnership with their environment. The land and waters form the base (the rock) on which our people's existence was secured. Since European invasion, our rock was constantly being moved and fragmented to such a degree that every component of our culture is being challenged. Any reduction of water into the Lakes and Coorong will further damage our rock, and continue to impact dramatically on:

- Closure of the Murray Mouth
- Decrease in reproduction and population of our Native Birds, fish, animals, Bush Tucker, Bush Medicines, Native Grasses (eg; reeds and rushes)
- Salinity
- Healthy water

Once again we will be restricted in passing on our Cultural Traditions and Practices and knowledge to future generations.

The whole ecosystem within the Lower Lakes and Coorong Region will be more seriously under threat of irreparable damage.

CULTURAL/SOCIAL IMPACT

The Aboriginal people of Australia, according to all social indicators, suffer the worst health conditions (eg; Coronary Heart Disease, Diabetes Type 2, Eye Disease, etc).

Any reduction in water will also have further serious consequences on the **mental health** of Ngarrindjeri people because we are culturally mandated to maintain and pass on our Heritage. If our culture is no longer there, our people will suffer lower self-esteem once again and crime rates are certain to go up.

Reduction in water will impact on our **stories** – the geography will be so changed that our stories (which are based on the geography of the land) will no longer be evident and will be lost. We've already lost so many

components of our heritage, like language and genealogy with the European invasion.

Reduction in water will bring to light burial sites and other culturally important sites, and these will then be open to erosion and desecration.

ECONOMIC IMPACT

Our culture and traditions are our economy. The weir will set back any opportunities for setting up tourist programs within the Lower Lakes and Coorong that would provide employment opportunities for local Ngarrindjeri people. It would also decrease the opportunities of informing the larger Australian population and overseas tourists of our heritage and culture for future preservation.

It will have an immediate effect on existing groups such as Camp Coorong, Heritage protection, Native Title, Wilderness Lodge, RAMSAR, and Natural Resource Management activities.

IRRIGATORS & DAIRY

The irrigation and dairy industry incorporates many farming sectors within the community - dairy, beef cattle, sheep, pigs, feedlot, horticulture and fodder producers. Currently employing 146 people the development of the weir has placed their futures in jeopardy.

OVERVIEW

- 143 rural properties
- 35,000 Dairy and Beef cattle
- 21,605 Sheep
- 4,700 pigs
- Fodder: Produces 6240 tonne Lucerne Hay annually
- Horticulture: 3500 tonnes produce
- 4,640,990 litres water required per day for live stock only.
Additional water is required for domestic and dairy wash down to meet health standards.

IMPACT

Dairy Industry: The dairy businesses supply 50 million litres of milk (Appendix C) which is 55% of Adelaide's autumn milk demand. The dairy industry has already suffered a decrease in lactating cows with farmers having to de-stock due to drought conditions. If the weir is erected and irrigation comes to a halt or the lake waters are unusable due to poor quality water our farmers will have no choice but to sell their remaining stock. Decades of genetic breeding will be lost, the replacement of these valuable animals will be at considerable cost.

There are already grave concerns that provision of adequate volumes of quality stock and domestic water supplies, as an alternative to lake water, will be very difficult for the government to achieve. There is no mains or underground water available on the Narrung Peninsula.

Potential Loss: \$17,000,000

Beef/Sheep & Pigs: These industries are also at risk, they rely heavily on Lucerne and grain hay produced in the area by irrigation. The cost of importing this feed into the area is not sustainable. The re-structuring of paddocks into feed pastures is an extremely expensive exercise. Provision of stock and domestic water is also a major concern.

Potential Loss: \$8,000,000

Fodder Production: Meningie and Narrung districts produce approximately 8000 tonnes of irrigated fodder. A large percentage of this is Lucerne hay supplied to the Adelaide market. Without this product South Australian farmers will have to source further afield, opening the doors to interstate supply.

Potential Loss: \$1,800,000

Horticulture: Narrung peninsula produces white washed potatoes and carrots, the climate is perfect for this being relatively frost free and temperate, conditions made possible by the body of water in the lakes (see Appendix D). Seed potatoes are also produced to supply many other areas. If the water is unavailable obviously this crop will be non-existent.

Potential Loss: \$1,850,000

Employment: With the obvious loss of production in the above sectors employment will be cut dramatically. Starting on the farms themselves and leading on to affect adjoining town ships for example: milk factories at Jervois and Murray Bridge will have up to 200 jobs at risk. Many local farming entities have spouses working in nursing, teaching, health administration etc which eventually will mean a loss of these valuable skills to this area. A considerable number of our youth are also employed as farm hands.

Equity: Property values in the area have substantially been affected already due to the very mention of a weir (see Appendix A). With the erection of the weir, equity in rural properties will be eroded forcing people to close down and consider moving. Satisfactory financial outcomes will not be possible. There will be a breakdown in long standing farms.

Social: The immense social impact this will have on community is frightening. The stress as a direct result of the weir will cause family and personal breakdowns. Health of all our community will be highly affected putting our health resources under immense strain.

Direct potential losses of the rural sector \$28,650,000.

Lower Lake irrigators have clearly demonstrated an ability to convert higher salinity water into high value production. No one else in the river system has the soil profile to successfully achieve this.

The building of the weir will incur a huge cost to the South Australian government. However, the building of the weir will incur an even greater cost to the irrigators, farmers and the general community of the Meningie and Narrung peninsula areas. It will cost in employment, production, health, animal welfare and potential growth. It will cost other members of the South Australian public in availability of general products. It will cost our environment with the loss of bird life, fish and a natural resource that through man made actions will be un-recoverable. We implore the government to get serious and spend the resources to save the river and Lower Lakes and to find an alternative. **NO WEIR!!!**

OTHER ISSUES

WATER QUALITY

The Lower Lakes play an important role in flushing the Coorong and maintaining the opening of the Murray Mouth. Following the building of the barrages at Goolwa during the 1930s, flows from the Lower Lakes into the Coorong has been greatly reduced, already causing a number of environmental concerns. This includes a decrease in water quality of the Lower Lakes and Coorong⁶, leading to increased turbidity, nitrogen, phosphorous, heavy metal concentrations and salinity, closure of the Murray Mouth and changes in the natural ecosystems of the area.

As a result of poor water quality, changes in the plants, birds and animals have been observed in the Lower Lakes and Coorong⁷, with several fish species becoming extinct in the area, loss of several species of native plants and a reduction in the bird populations. The proposed weir would only exacerbate this, leading to further loss of natural diversity in these areas. Changes in the plant life in the area can lead to increased erosion and salinity, which would be detrimental to this region.

The Lakes are the “Salinity Treatment Works” for the river. Salt loads estimated to be in the vicinity of 900 tonnes per day flowing down river need to be dispersed into the Lakes to maintain water quality in the river.

Disconnection between river and Lakes by constructing a weir will result in high salinity build up in the river channel between Wellington and Lock 1, rendering water usage for the vast horticultural industry effectively useless.

Salinity build up would very quickly surpass the world standard threshold of 800 EC units for human consumption and one questions the impacts of pumping high salinity water into Adelaide hills reservoirs.

Will there be an environmental impact study?

ANIMAL WELFARE

With decreased movement and lack of water mixing as a result of the construction of a weir in the proposed position, I⁸ would anticipate an increased likelihood of algal blooms, heightened levels of E. Coli in the water an increase of similar enteric pathogens such as Giardia. Higher levels of salinity which will first adversely affect animal production and ultimately start to cause salt poisoning. With the likely fish kill resulting from the changes, there would also be a very real chance of widespread deaths from diseases

⁶ Environmental Protection Agency 1997, DWLBC 2005, Geddes 2005

⁷ Environment Victoria, 2005, Geddes 2005

⁸ Dr Harry Ousley, Veterinary Doctor

such as Botulism which thrive in masses of necrotic anoxic organic matter. This would widely affect many species of birds in the lake environs.

There is virtually no access to practical quantities of acceptable well water on the Narrung Peninsula and no access to scheme piped water, so the only practical approach would be the planned removal of all domestic stock on the peninsula. Affected wildlife and fish would need constant monitoring and prompt removal of dead animals to prevent pandemics developing. The cost and compensation involved in such action would be prohibitive. The effect on native fauna and flora would be devastating.

CLIMATIC CHANGE

Lake-effect precipitation is a phenomenon that occurs over large lakes, such as Lake Alexandrina and Lake Albert, or for reference the Great Lakes in North America⁹. When the temperature of the lake is high, water evaporates from it into the atmosphere, where it creates clouds and eventually falls as rain. This occurs at all times of the year and is largely responsible for precipitation in these areas. Changes in the amount of evaporation occurring from lakes will affect rainfall not only in that location but in surrounding areas. By building a weir at Wellington, the amount of water coming into the lower lakes will be reduced. This could possibly lead to a reduction in rainfall in the area.

Will there be an impact study done on climatic change?

ECOLOGICAL IMPACT – RAMSAR

There are already over 100 regulatory devices in the Murray-Darling system ranging in size from major storage dams to a variety of smaller locks and weirs. However, this particular weir will have a dramatic effect on an international agreement.

In 1985 the Coorong and Lower Lakes was listed as a Ramsar Site. The criteria for RAMSAR states any change to the ecological wellbeing of its sites would in effect result in that site being delisted. Australia would be the first developed nation to break this agreement and be struck off. What an embarrassment for the South Australian Government.

⁹ Miner & Fritsch 1997, Wikipedia 2006

RETIREMENT

Meningie has for some time now been a popular retirement location. With our many amenities ranging from recreational to medical facilities it has been very enticing. However, the other redeeming feature is obviously the lake and its birdlife. A lake without water will no longer encourage a holiday maker, let alone a retiree looking for permanent residence. Meningie without a good health structure will also discourage any future settlement in the town. The economy of this area relies not only on the industry within our borders but also on the investment coming in.

PROPERTY VALUATION

There has already been a downturn in the real estate market. If the weir is erected and water levels in the lake drop dramatically property prices will plummet. Currently there are:

- **480 residential homes in Meningie (refer Appendix E)**
- **197 rural homes in Hundred of Baker (refer Appendix E)**

For many people their home is their retirement fund. The good old Australian dream of buy your home and invest in your future will be torn down by a man-made intervention. Unfortunately with the decrease in value these people will be forced into a life style not of their own making.

Another point of interest is the engineering report on the Warrengie Drive, Meningie, subdivisions construed by Robert C. Frazer (see Appendix F) where it is stated that “Whilst ever Lake Albert is retained at a relatively constant level, the soil conditions here will remain relatively steady”, however if the lake level is lowered and with the associated reduction in garden watering the drying out of the sub-soils could result in most dwellings showing signs of distress. Unfortunately under these circumstances insurance will not be forthcoming (see Appendix F).

SUMMARY

The retributions of building a weir will flow through the community affecting every aspect considerably ie increased disease and mental health issues – less medical staff, less employment – reduction in educational services, decline in South Australian GDP – upsetting the region's economy. The roller coaster will continue to spiral causing devastation to all areas.

Possible Solutions: Although there are no quick and easy solutions to this problem there are a number of options that need to be explored:

- Desalination Plant in Adelaide and major towns with access to sea water.
- Buy back over allocated water on a national basis.
- Eradication of flood irrigation in high temperature areas of Australia.
- More storages, e.g. Dartmouth dam.
- More reservoirs in the Adelaide hills.
- More rainwater tanks for domestic use.
- Use of underground aquifers in Adelaide.
- Recycling of water to be expanded.

A question the government has to be asked is “Why has this disaster been left to fester?” The last water catchment to be constructed was Little Para Reservoir¹⁰ in 1977. Back in 1980 the population of South Australia was 1,308,000¹¹ in 2005 the population was 1,542,000¹², an increase of approximately 18%. Considering we are an arid country and do suffer drought periodically and with such an increase in population why has there has not been infrastructure put in place to accommodate this?

Unfortunately the Rann government has displayed a degree of arrogance in the manner in which it has withheld information engendering very little confidence into Lakes and river communities, concerning the government's preparedness to listen and get it right.

If the weir is built the Rann Government will go down in history as the government which desecrated the Lower Lakes and Coorong and destroyed their populations.

¹⁰ www.sawater.com.au

¹¹ www.abs.gov.au

¹² www.abs.gov.au

QUESTIONS TO THE RANN GOVERNMENT

1. Minister Maywald said that people come first, is that just north of Wellington?
2. How much unemployment does the Rann government think is acceptable in the Lower Lakes region?
3. What value does the **Rann** government place on Aboriginal culture?
4. Does the **Rann** government want to be responsible for breaking the RAMSAR agreement?
5. Why does the **Rann** government want to worsen an already disadvantaged Rural Health & Education?
6. Does the Coorong, Lakes and Murray Mouth “ICON SITES” environment matter to this Rann government?
7. What guarantee can **Minister Maywald** provide to the people of the Lower Lakes district as to the equity and allocation the Minister promised?
8. The South Australian government has previously acknowledged that building weirs have a detrimental effect on the environment (DWLBC Report 2005), why change now?
9. How and where will the users of lake water only obtain adequate stock and domestic supplies if a weir is built?
10. Will the government guarantee not to let sea water into the lakes?

11. It is considered that a plan to build a 'temporary' weir would save 30GL of river water (EFWQORM 2001). Market value of approximately \$45,000,000. How much will be spent on a weir and associated infrastructure when a weir doesn't add flows to the river?

12. When will the **Rann** government tell the truth to the communities regarding its planned construction of the 'temporary' Wellington Weir?

APPENDIX A

Letter – Raine & Horne

Meningie

December 6, 2006

70 Princes Highway, Meningie
(PO Box 61, Meningie)
South Australia 5264

Telephone 08 8575 1140
Facsimile 08 8575 1224
Email meningie@rh.com.au

REAL ESTATE MARKET BEFORE & AFTER WEIR

For the last six (6) month from May'06 to Oct'06 the local real estate market was vibrant and prices were steadily increasing.

The amount of hits and enquiries from the internet was high, private inspections of properties had increased and the turnover of stock was regular.

Compared to the last 6 months, the start of November to now has seen a severe decrease with the local property market.

A good judge of local enquiry is through the amount of traffic through our internet sites. It has shown that the amount of hits on our sites has dropped by 32% for the month of November 2006, compared to the previous 6 months.

Around 50% of Meningie's sales are through out of towners who are looking for investment properties, holiday homes or are at an age where they wish to retire to a quiet town on the waters edge.

This downturn in enquiry in our real estate market could be reflected directly back to the publication and general talk of a weir at Wellington.

For a township that is heavily reliant on Lake Albert, as soon as the weir was published it created a large negative to people thinking of purchasing a property in a town that may not have the very thing that people come here for, water.

From the downturn in enquiry it has directly affected sales in the district. November has dropped by 66% in sales, compared to the previous six (6) months, and as we are going into December it does not appear to be increasing.

Of course, from the lack of enquiries and huge decrease in sales it then has an effect on how long properties are staying on the market, and what price vendors are getting.

Over the last six (6) months most properties were selling within a 1 - 2 month period and they were getting within 3% - 6% of their asking price.

Properties that have been coming on the market recently are now expecting to take somewhere between 3 - 6 months to sell and 41% of the prices have been reduced.

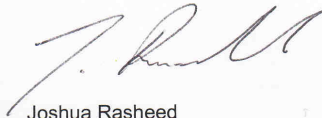
The future of our market is largely based on the perception people have of not only our township, but the lake itself. If the weir is publicized more, then construction is commenced in late February 2007 this will again have a devastating effect on our future market.

The downturn in enquiry will spiral as many will believe (as they do now), that with the weir comes the end of Lake Albert. Why would people buy and invest with Meningie when the very thing they come here for, Lake Albert, has the risk of not being here at all.

This will again lead on to little, if any, outside enquiries, less sales, greater reduction in prices (possibly up to 40% of current values) and eventually the demise of a thriving town.

Meningie is in a volatile position and with rain and river flows could bounce back strongly, but the damage the talk of a weir has done already together with the damage it could cause to this market once built is something this township may find hard to recover from.

Should you have any queries please do not hesitate to contact me.



Joshua Rasheed
Sales Manager

APPENDIX B

Business Case Studies



PO BOX 339
MENINGIE SA 5264

Telephone: (08) 85751345
Fax: (08) 85751018

ABN: 42 105 065 405
7/12/2006

Swan Brothers Business Case Study

Our family owned business is situated in Meningie and has been operating for over 50 years. The main source of income (90%) derives itself from the local agricultural industry. We currently employ eleven people plus a casual grounds person.

We have projected that the erection of a weir would dramatically reduce our income and employing abilities. At a conservative estimate we would expect a down turn in business of 35%. This will affect the structure of our business making the bulk of our work seasonal which will naturally also affect the number of people we could realistically employ.

This would only be a short term estimate as we could see a bigger loss over the long term due to a lot of people leaving the area, as this town is so dependent upon our agriculture and tourism industries.

Our company along with others would be financially unable to maintain the current support to sporting clubs and community functions. Our viability will have a roll on affect to other businesses as we would not require their products or services.

The weir will not only hold back water flow to our area but will also hold back any investment confidence. Investment in regional Australia is very hard to achieve, these sorts of band aid measures makes the problem only worse.

Lastly it will also dramatically affect the overall capital value of our business. We have spent many years of extremely hard work building our business into the success it is today. With the erection of the weir the current value and any thoughts of growing the business will no longer be a reality. What happened to the 'great Australian dream', how very, very disappointing.

Craig Swan
Operations Manager

Peter Hood Holden

Phone: (08) 85751 109

Mobile: 0407 392 633

A/H: (08) 85751 616

Meningie SA 5264

ABN 38 007 876 888

Fax: (08) 85751 537

Email: matthood@peterhood.com.au

www.peterhood.com.au

14-12-2006

The weir will have a major affect on our lives and business that we have owned and operated for 28 years in Meningie. We currently employ 14 full time staff and two part time. Once there is no water in the lake we estimate that we would put off 3 staff over the first twelve months and a decline in our turn over of approx. \$1,000,000 in the first year, with a decline every year there after.

It would guarantee us that over a period of time we would close our doors. If you look at any country town with cars & farm machinery the only ones that have survived are major towns/Rural Cities with a major attraction ie river, lake, or major industries. All other small country towns without these attractions, the car and farm machinery dealers have closed their doors and we estimate that we would be finished within 4 years.

The land where our business is located will be worth nothing, the Holden & John Deere franchises will be worth nothing, after 28 years of working 12 hours a day 7 days a week we will have nothing.

Regards

Peter, Kay & Matthew Hood
Owners

Peter Hood Holden & Machinery.

E&OE

APPENDIX C

Letter – Dairy Farmers
National Foods



30 November 2006
Lesley Fischer
PO Box 77
Meningie, SA 5254

Dear Lesley,

Thank you for bringing to our attention the difficulties and uncertainties being faced by our suppliers, and farmers in general in the Meningie Narrung Peninsular region regarding the issue of a weir at Wellington and water security overall.

Currently our suppliers drawing water from Lake Alexandrina and Lake Albert produce in excess of 32 million litres of milk.

The potential loss of this level of production not only to National Foods but the entire dairy industry in South Australia could only be described as disastrous with milk production falling to a dangerously low critical mass.

I look forward to hearing how your discussions with the Rann Government progress. The repercussions of a weir at Wellington without thorough consultation, appropriate planning and implementation could be calamitous for the Meningie Narrung Peninsular region and the South Australian dairy industry in general.

Due to the importance of these issues we will be contacting Karlene Maywald's office directly to voice our concerns.

Best regards,

A handwritten signature in black ink, appearing to read "Paul Rees".

Paul Rees
Milk Supply Manager - Tas/SA
By Julian Manowski for Paul



Dairy Farmers
154 Caullfield Avenue
Clarence Gardens
SA 5039
PO Box 121
Edwardstown
SA 5039

Tel: 08 8292 7707
Fax: 08 8371 1898

17 November 2006

JW & RL Eckerman
"Juron"
Narrung SA 5259

Dear John,

Re: Dairy Farmers – Milk Supply Lower Murray and Lakes

This letter is in response to a request from Narrung dairy farmers JW & RL Eckerman.

Dairy Farmers has a large cheese factory at Jervois, which produces over 20,000 tonne of cheddar and mozzarella cheese, and 5,000 tonne of whey powder, per year. A large part of the raw milk supply for this factory comes from the Lower Murray and Lakes region, from Members of Dairy Farmers Milk Co-operative, and from notional milk supplied by other dairy farmers.

We are concerned about milk supply from this region, particularly from those suppliers whose sole source of stock water comes from the Meningie Lakes system.

Over 50 million litres comes from this area, most of it to supply our Jervois plant, and this area is of significant importance to the South Australian dairy industry.

Yours sincerely,

GJ GILBERT
Farm Services Manager, South

Quality. Fresh everyday!
Dairy Vale Foods Limited ACN 000 923 597
A Division of Dairy Farmers

APPENDIX D

Letter – Zerella Holding



ZERELLA HOLDINGS

ABN 18 048 361 442
Growers and Packaging Specialists of
Quality Potatoes, Carrots and Onions

To whom it may concern,

Zerella Holdings are a supplier to Woolworths, Coles, Independent supermarkets and Merchant traders throughout Australia.

Our product schedules are based upon achieving the best quality results possible in the right location to ensure consistency and reliability of supply. We are presently producing potatoes and carrots in four different locations across South Australia.

The lakes region is a very important part of our supply chain management as it offers a climate that is unique for the production of potatoes and carrots during the spring and autumn periods.

The Winter/Spring period on the peninsula is relatively frost free - which is a rarity in South Australia. Only regions that are coastal are able to produce frost sensitive crops such as potatoes. The region also produces seed potatoes which underpins our winter harvest in other regions.

The fact that it is isolated from other growing regions and has a conducive climate that enables frost prone plants to be grown makes this region an integral part of our business structure.

The late summer, early autumn period around the lakes provides the perfect cool climate for producing carrots. The average temperatures are significantly cooler than the Plains region or Riverland and Mallee districts. It is an ideal region for producing quality carrots that are comparable with the best Australia has to offer.

Zerella Holdings employs around eighty staff in its processing factory. The loss of production from this region will have a direct impact on the business and staff numbers employed.

This region's unique climate is, unfortunately, extremely difficult to find elsewhere in South Australia, mainly because coastal regions are being developed for housing or don't have suitable water available for irrigation purposes.

South Australia supplies 80% of Australia's washed potatoes. If an area such as the Lakes region is cut off from water we would be left with only one region for supply in the spring period, which, in turn, could end up being a disaster of the same style as the banana industry found itself in.

Robert Zerella
Managing Director
Zerella Holdings Pty Ltd

PO BOX 41, VIRGINIA SA 5120
Phone: 08 8380 9096 Fax: 08 8380 9249
Email: admin@zerella.com.au

APPENDIX E

Property Valuations – Coorong District Council

All Correspondence to be addressed to:
PO BOX 28, MENINGIE SA 5264
A.B.N. 36 233 436 743
Email: council@coorong.sa.gov.au



Extract from valuation reports dated 27/11/2006

Total Property Capital Values for East Wellington as at 1/7/2006.

	Valuation	Non Ratable	Split Val	Ratable
Total	19,446,300	82,300	0	19,364,000
Count :	83	6	0	77

Total Property Capital Values for the Hundred of Baker as at 1/7/2006.

	Valuation	Non Ratable	Split Val	Ratable
Total	62,431,240	5,670,140	0	56,761,100
Count :	334	137	0	197

Total Property Capital Values for the township of Meningie as at 1/7/06

	Valuation	Non Rateable	Split Val	Ratable
	86,144,100	4,843,752	0	81,300,348
Count :	525	45	0	480



MENINGIE OFFICE

49 Princes Highway
Meningie SA 5264.

Telephone: 08 8575 1008
Facsimile: 08 8575 1516

TAILEM BEND OFFICE

95 Railway Terrace
Tailem Bend SA 5260

Telephone: 08 8572 3611
Facsimile: 08 8572 2000

TINTINARA OFFICE

37 Becker Terrace
Tintinara SA 5266

Telephone: 08 8757 2100
Facsimile: 08 8757 2000

APPENDIX F

Letter – Robert C. Frazer
OAMPS Insurance Pty Ltd

Robert C. Frazer

23 Torrens Rd.
MURRAY BRIDGE
SA 5253
Ph: (08) 85322521

4th December 2006

Lower Lakes Community,
c/- Swan Brothers
PO Box 339
MENINGIE SA 5264

Dear Anthony,

Re: Lake Albert – Change in Water Level and Salt Concentrations

Please accept my apologies for the delay in responding to your email of 24/11/06.

Following some back research of a number of soil reports related to dwellings constructed mostly in the area of the Warringee Rd subdivisions, and mostly during the early '90's, I offer the following comments:

1. These reports generally include a statement very similar to:
"Whilst ever Lake Albert is retained at a relatively constant level, the soil conditions here will remain relatively steady. However there is the possibility of some variation which could produce some differential movements within both the filling and the natural soils, in the order of 30mm"
This statement is generally associated with the borelogs applicable to the relevant report, and the differential soil movement nominated varies dependant upon the specific local variations across each allotment.
The movements nominated in each case, are not the extreme potential movements, but estimates based upon assumed seasonal moisture variations, including allowances for slight variations in the water table associated with the water level of Lake Albert.
2. The current depth to the water table in the Warringee Rd area varies between nominal 1.5m to 2.0m, dependant upon the local topography and depth of filling on each allotment.
This near constant water table, coupled with reasonably consistent site management practices, with respect to garden water application & stormwater drainage etc., help to retain the site soils at a near equilibrium moisture, particularly within the black, organic clay stratum generally found close to the original natural ground surface level.
This accounts for the current, relatively stable conditions.
3. With respect to the possible, initial lowering of the Lake Albert water level, coupled with an associated reduction in garden water application due to water restrictions and reduced rainfall, the moisture within these soils will reduce.
 - The first resultant effect would likely be the corresponding shrinkage within the black, organic clay stratum.
Fortunately in this area, the thickness of this stratum is less than 0.5m, and consequently total shrinkage from it's current state would be expected to be less than 50mm, with differential movement across the dimension of any dwelling likely to be less than this, dependant upon the rate at which the water level drops and the rate of moisture loss surrounding the perimeter of the dwelling.
It should be noted here that the moisture loss from beneath the concrete floor slabs would be much slower than that from around the perimeter, due to the varying evaporation rates and transpiration rates of any plants around the perimeter.
 - The second resultant effect would likely be some small settlement within the underlying sands under the draw-down situation.
These settlements would be expected to be only minimal due to the generally compact nature of these sands, coupled with a total thickness of generally less than nominal 2m, of which generally less than 1.5m is below the current water table.
 - Whilst some distress can be expected, most of the dwellings in this area supported on footing systems recommended by the office of Robert C. Frazer and Associates, should be able to accommodate the combined differential movements of these two mechanisms with less than moderate distress.

4. If the Lake level is lowered dramatically further, it is possible that the underlying, more saline ground water from the broader area would infiltrate into the lake depression. This mechanism is currently suppressed by the head of fresh water currently held in the Lake. Whilst this issue would have to be addressed by a full hydrological report, a side affect of this would be the slow migration of salts upwards through the sands and into the organic clay stratum. This would dramatically increase the affinity for free water within this clay. The result of this would be seen at a later date upon rewetting of this clay, particularly with rain water from a potential future wet season, whereby the resultant heaving is likely to be greater than the previous shrinkage. Because the main difference would be around the perimeter of the dwelling, a significant edge heave mode of distress could be expected. Dependant upon a number of interrelated factors, the extent of this movement could be in excess of 50mm. Most dwellings constructed here would show signs of distress under these circumstances.
5. A separate, but unlikely concern would be related to the deeper underlying clays, generally found below nominal 3m depth. It is unlikely that the lake level would fall below sea level, and consequently the affect within these clays would be minimal.

I trust this helps in adding to your submission to the Government, to enable informed and balanced decisions to be made with respect to their current proposal.

Please do not hesitate to contact me with any further queries.

Yours truly,



.....
Rob Frazer



OAMPS Insurance Brokers Ltd.
A.C.N. 005 543 920
168 Greenhill Road
PARKSIDE SA 5063

<http://www.oamps.com.au>

F a c s i m i l e

28/11/06.
3:55pm

Date : Tuesday, November 28, 2006	Page 1 of 2
To : Craig Swan	From: Julie Kemp
Company : Swan Bros.	Fax No.: 08 8172 8100
Fax No : 08 8575 1018	Tel: 08 8172 8072
CC :	E-Mail : Juliek@oamps.com.au
Subject : Business Pack Insurance	

Dear Craig

In relation to your conversation of yesterday with Lauren, I have investigated the scenario posed and can advise as follows.

If the Government continues with their proposal to drain the weirs in the vicinity of your properties and this causes movement of the earth, any subsequent damage to your buildings would not be covered by your insurance policy. I have enclosed the section of the policy which would apply in this instance. Loss or damage caused by subsidence or settling of the land is excluded.

I trust this information is satisfactory. If I can be of further assistance, please contact me.

Regards

Julie Kemp ANZIIF (Snr Assoc), CIP
Account Executive – Employee Adviser

- 1.5 'Sea' – oceans, bays, ports or tidal waters.
- 1.6 'Stock' – the items belonging to you or for which you are legally responsible or have assumed a responsibility to insure described below:
- merchandise or materials of trade manufactured, un-manufactured or in the course of manufacture, including the value of work done,
 - materials used in making or packing,
 - consignment stock,
 - goods held in trust or on commission.
- 1.7 'Water' – includes snow, sleet or hail.

2. Cover

We will indemnify you up to the limit specified in the Schedule

- 2.1 in respect of physical loss of or damage to:
- (a) Buildings
 - (b) Contents
 - (c) Other interests as defined in the Schedule,
- directly caused by the following insured events.

3. Insured events

- 3.1 (a) Fire, but not loss or damage to any property undergoing heating or the direct application of heat. This exclusion is limited to the item(s) immediately affected and shall not apply to other property damaged as a result of such application of heat.
- 3.1 (b) Escape of molten material from its normal confines on or about the business premises but excluding:
- (i) the cost of repairing any fault which enabled such escape,
 - (ii) the cost of retrieving or removing escaped material from any escape channel or catchment area designed for the purpose,
 - (iii) loss of or damage to such escaped material,
 - (iv) loss or destruction of or damage to furnace linings, crucibles, moulds, other containers or ladles from which molten material escapes.
- 3.2 Lightning
- 3.3 Wind and water
- Wind and water including water and any other liquid discharged from mains, pipes, gutters, drains, tanks or fixed apparatus used to hold or carry liquids, but not loss or damage:
- (a) by sea, tidal wave, high water, flood, erosion, subsidence, landslide, mudslide or settling
 - (b) by steam or condensation
 - (c) by water seeping from outside the premises
 - (d) to gates, fences, retaining walls or signs, or

- (e) to property in the open air unless such property comprises part of a permanent structure designed to function without the protection of walls or roofs.
- (f) to shadesails, shade cloths, plastic or textile awnings, plastic or textile blinds.

Exclusion (d) of Insured Event 3.3 does not apply to the first \$20,000 of loss or damage in any one period of insurance, provided that you must pay the first \$250 (or any higher amount specified in the Schedule for this cover) of each and every claim arising out of one event.

We will also cover the reasonable costs incurred in locating the source of insured loss or damage, where such loss or damage is caused by bursting or leaking of any mains, pipes, gutters, drains, tanks or fixed apparatus used to hold or carry water or other liquids, is included up to the sum of \$25,000 in any one period of insurance. We will not pay for the repair or replacement of apparatus, pipe or tank itself.

3.4 Sprinkler leakage

- (a) Water discharged or leaking from any automatic sprinkler or drencher installation or tank connected therewith.
- (b) The indemnity granted shall include expenses incurred for attendance of the fire brigade for the purpose of shutting off the water supply following accidental discharge of water from the automatic sprinkler or drencher system or the cost of removal of such water or cleaning operations incidental thereto.

However, this clause 3.4 shall not include the cost of cleaning up any pollutant material which has gone beyond the boundaries of the location or has entered the public drainage system or any creeks or waterways.

3.5 Impact

Impact by:

- (a) vehicles designed for use on land
- (b) animals, excluding animals kept on the premises
- (c) a falling tree or part of a tree but not if the loss or damage is caused by you or a person acting with your express or implied consent felling or topping trees.
- (d) a communication tower, mast, aerial, antenna or any satellite dish and other fixture attached thereto following collapse or breakage but not including damage to such tower, mast, antenna, satellite dish or fixture unless caused by an event insured by this policy.
- (e) a falling building or other structure or part thereof but not if such collapse is caused by:
 - (i) lack of maintenance to a building or structure at the location, or
 - (ii) demolition of a building or other structure at the location except for demolition following loss or damage otherwise insured by this section.

CONTRIBUTORS

Business:

Sharon Bland
Craig Swan

Fishery:

Garry Hera-Singh
Tracey Hill

Health:

Dr Michael Kerrigan

Indigenous:

Matt Rigney

Irrigators & Dairy:

Clem Mason
John Eckermann
Neil Shillabeer

Animal Welfare:

Dr Harry Ousley

General:

Neil Shillabeer

Contact:

Neil Shillabeer
Chair of Lower Lakes and Coorong Infrastructure
Committee
Tel: 0427 475 455

