

CASH SETTLED CLAIM(S)

The following information contains documents relating to claim(s) that were cash settled for the property.



Scope of Works



Customer: [REDACTED]

Document explanatory note:

This document provides a summary of the earthquake damage identified by the EQC assessment team. Land, building and room by room damage is listed along with an indication of how this damage is to be repaired.

A glossary of terms describing the type of damage that may be listed on your Scope of Works is provided at the end of this document.

Assessment of Property at 30A CORONATION STREET, RANGIORA 7400 on 25/01/2012

Site

Element	Damage	Repair
Garden Shed (Garden - Steel - 6.45 m ²)		
Land (Exposed - Soil - 722.00 m ²)		
Main Access (Drive - Concrete - 120.00 m ²)		

Services

Element	Damage	Repair
Sewerage (Town Connection - PVC Pipe - 45.00 l/m)	No Earthquake Damage	
Water Supply (Town Connection - Plastic - 45.00 l/m)	No Earthquake Damage	

Main Building

Exterior

Elevation (West 7.5m)

Element	Damage	Repair
No Damage		

Elevation (South 15.6m)

Element	Damage	Repair
Wall Cladding (Brick Veneer - Brick - 35.88 m ²)	Cracking	Relay and re-bed loose bricks 0.01 m ²
Wall framing (Timber Frame - Timber - 37.44 m ²)	No Earthquake Damage	

Elevation (North 15.6m)

Element	Damage	Repair
Wall Cladding (Brick Veneer - Brick - 35.88 m ²)	Cracking	Relay and re-bed loose bricks 0.03 m ²
Wall framing (Timber Frame - Timber - 37.44 m ²)	No Earthquake Damage	

Elevation (East 7.5m)

Element	Damage	Repair
No Damage		

Roof

Element	Damage	Repair
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No Damage

Foundations

Element	Damage	Repair
No Damage		

Interior**Ground Floor - Kitchen**Room Size: 2.75 x 3.05 = 8.39 (length(m) x width(m) = Area Size(m²))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

Ground Floor - LoungeRoom Size: 5.55 x 4.35 = 24.14 (length(m) x width(m) = Area Size(m²))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

Ground Floor - Entry (Front)Room Size: 1.15 x 1.15 = 1.32 (length(m) x width(m) = Area Size(m²))

Stud Height: 2.40 m

Element	Damage	Repair
Ceiling (Gib - Paint - 1.32 m ²)	No Earthquake Damage	
Door (External) (Single glass door - Aluminium - 1.00 No of)	No Earthquake Damage	
Floor (Concrete - Tiles - 1.32 m ²)	No Earthquake Damage	
Wall covering (Gib - Paint - 11.04 m ²)	Cosmetic damage	Rake out, plaster and paint 8.28 m ²

Ground Floor - Bathroom (Includes toilet)Room Size: 2.65 x 2.40 = 6.36 (length(m) x width(m) = Area Size(m²))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

Ground Floor - Bedroom (Master)Room Size: 3.35 x 3.15 = 10.55 (length(m) x width(m) = Area Size(m²))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

Ground Floor - Bedroom (Bed 2/sons room)Room Size: 2.75 x 3.15 = 8.66 (length(m) x width(m) = Area Size(m²))

Stud Height: 2.40 m

Element	Damage	Repair
Ceiling (Gib - Paint - 8.66 m ²)	No Earthquake Damage	
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	No Earthquake Damage	
Floor (Concrete - Carpet - 8.66 m ²)	No Earthquake Damage	

Wall covering (Gib - Paint - 28.32 m2)	No Earthquake Damage		
Window (Aluminium Awning - Pane double glazed - 2.00 No of)	Cosmetic damage	Gap fill and paint jambs / sills	1.60 l/m

Ground Floor - Internal Garage

Room Size: 5.60 x 6.20 = 34.72 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Paint - 34.72 m2)	No Earthquake Damage		
Door (External) (Single glass door - Aluminium - 1.00 No of)	No Earthquake Damage		
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Painted dust sealed - 34.72 m2)	No Earthquake Damage		
Garage door (Sectional Metal - Steel - 1.00 No of)	No Earthquake Damage		
Wall covering (Gib - Paint - 56.64 m2)	Cosmetic damage	Rake out, plaster and paint	56.64 m2

Scope of Works - Glossary of Terms

Cosmetic Damage	Cosmetic damage is used to record repairs to an element that can be done in situ e.g. minor cracking to plasterboard. For example a repair strategy may state "rake, stop and paint" and this is carried out without needing to remove or replace the damaged element. Where the plasterboard for example needs to be removed and replaced, this will be recorded as 'structural damage'.
Impact Damage	Impact damage is where an element or part of a building sustains earthquake damage and then breaks away or collapses causing damage to another part of the building. An example is a chimney that has collapsed and caused damage to roof tiles.
Structural Damage	The term structural damage is used where a repair requires an element to be removed and replaced e.g. major cracking to plasterboard or external cladding that has been dislodged. This term does not relate to the structural integrity of the building as a whole, but to the individual element only.

Additional Information

Building Terms	The Department of Building and Housing website has a comprehensive list of common building terms: http://www.dbh.govt.nz/building-az-wxyz
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EQC Full Assessment Report

Claim Number: CLM/2011/252094
Claimant: [REDACTED]
Property Address: 30A CORONATION STREET
 RANGIORA 7400

Assessment Date: 25/01/2012 12:55
Assessor: Milne, Tim
Estimator: Jones, Garret

Claimant Setup

Type	Name	Home Number	Mobile Number	Work Number	Email Address
Owner	[REDACTED]	[REDACTED]	[REDACTED]		

Insurance & Mortgage Details

Insurance Details - From Claim Centre

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
AMI Insurance	Dwelling	[REDACTED]	Yes	

Insurance Details - Added in COMET

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
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Insurance Details - Comments

Renewal date 6/2/2013

Mortgage Details - From Claim Centre

Bank

Mortgage Details - Added in COMET

Bank

Southland Building Society

Mortgage Details - Comments

Opt Out

For repairs costing between \$10,000 and \$100,000 the claimant wishes to manage their own repairs? No

Hazards

Hazards: Dog
Property Sticker: No Sticker

Building Configurations

Leaky Home Syndrome? No

Building Name	Number of floors	Building Finish	Age of house	Footprint	Area (m2)
Main Building	1	Standard	Post 1980	Other	96.53

Full Assessment

Site

Element	Type	Material	Damages	Measure	Rate	Cost
Garden Shed	Garden	Steel	No Earthquake Damage			
Land	Exposed	Soil	No Earthquake Damage			
Main Access	Drive	Concrete	No Earthquake Damage			

General Comments:

Services

Element	Type	Material	Damages	Measure	Rate	Cost
Sewerage	Town Connection	PVC Pipe	No Earthquake Damage			
Water Supply	Town Connection	Plastic	No Earthquake Damage			

General Comments:

Main Building

Exterior

Elevation (West 7.5m)

Damage: No damage
Require Scaffolding? No
General Comments: 7.5x2.2m brick veneer.

Elevation (South 15.6m)

Damage: Earthquake damage
Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Wall Cladding	Brick Veneer	Brick	Cracking			
			Relay and re-bed loose bricks	0.01 m2	85.00	0.85
Wall framing	Timber Frame	Timber	No Earthquake Damage			

General Comments:

Elevation (North 15.6m)

Damage: Earthquake damage
Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Wall Cladding	Brick Veneer	Brick	Cracking			
			Relay and re-bed loose bricks	0.03 m2	85.00	2.55
Wall framing	Timber Frame	Timber	No Earthquake Damage			

General Comments:

Elevation (East 7.5m)

Damage: No damage
Require Scaffolding? No
General Comments: 7.5x2.3m brick veneer.

Roof

Damage: No damage
Require Scaffolding? No
General Comments: 140m sq coloursteel metal tiles.

Foundations

Damage: No damage
Require Scaffolding? No
General Comments: 100m sq concrete pad.

Ground Floor - Kitchen

Damage: No damage
Require Scaffolding? No

General Comments:**Ground Floor - Lounge****Damage:** No damage**Require Scaffolding?** No**General Comments:****Ground Floor - Entry (Front)****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	No Earthquake Damage			
Door (External)	Single glass door	Aluminium	No Earthquake Damage			
Floor	Concrete	Tiles	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out, plaster and paint	8.28 m2	27.00	223.56

General Comments: Paint three walls only**Ground Floor - Bathroom (Includes toilet)****Damage:** No damage**Require Scaffolding?** No**General Comments:****Ground Floor - Bedroom (Master)****Damage:** No damage**Require Scaffolding?** No**General Comments:****Ground Floor - Bedroom (Bed 2/sons room)****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	No Earthquake Damage			
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			
Window	Aluminium Awning	Pane double glazed	Cosmetic damage			
			Gap fill and paint jambs / sills	1.60 l/m	12.00	19.20

General Comments:**Ground Floor - Internal Garage****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	No Earthquake Damage			
Door (External)	Single glass door	Aluminium	No Earthquake Damage			
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Painted dust sealed	No Earthquake Damage			
Garage door	Sectional Metal	Steel	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out, plaster and paint	56.64 m2	27.00	1,529.28

General Comments:**Fees****Fees**

Name	Duration	Estimate
Small Job Fee	1.00	180.00

Overheads

Name	Estimate
Preliminary and general	142.04
Margin	209.75
GST	346.08

Scope Of Works Estimate

Property

Description	Estimate
Site	0.00
Services	0.00
	0.00

Main Building

Name	Description	Estimate
Exterior	Foundations	0.00
	Roof	0.00
	Elevation (East 7.5m)	0.00
	Elevation (North 15.6m)	2.55
	Elevation (South 15.6m)	0.85
	Elevation (West 7.5m)	0.00
		3.40

Floor	Description	Estimate
Ground Floor	Bathroom (Includes toilet)	0.00
	Bedroom (Bed 2/sons room)	19.20
	Bedroom (Master)	0.00
	Entry (Front)	223.56
	Internal Garage	1,529.28
	Kitchen	0.00
	Lounge	0.00
		1,772.04

1,772.04

Fees

Description	Estimate
Small Job Fee	180.00
	180.00

Overheads

Description	Estimate
Preliminary and general	142.04
Margin	209.75
GST	346.08
	697.87

Total Estimate	2,653.31
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Inspection Sign Off

Description	Answer	comments
Contents Damage		
Has the contents schedule been left with claimant?	No	
Have the contents been sighted?	No	
Land Damage		
Is there land damage?	No	
Landslip damage has been assessed on paper	No	
Was a full inspection done?		
In roof space	Yes	
On roof?	Yes	
Under sub floor?	No	Slab
Decline Claim		
Recommend Declining Claim	No	
Next Action:		

Previous Claim Numbers (recorded manually in field)

- 2011/248982

File Notes

Date Created: 25/01/2012 12:35
Created : Milne, Tim
Subject: Assessment
Note: 2007, single storey, two bedroom, brick veneer, metal tile roof, concrete slab, internal garage, concrete driveway.
 External:
 Internal: Minor cosmetic cracks to wall and window.
 Weathertight/Habitable.

Next Action:

Date Created: 25/01/2012 12:46
Created : Milne, Tim
Subject: Apportionment
Note: This claim number relates to a leaking hot water cylinder from the 23/2/2011 event. This was repaired by local plumber under emergency repairs. Plumber used was Plumbing and Heating Services Ltd. This repair requires no further work. The recorded damage relates to the June event claim number 2011/248982 and therefore damaged apportioned 100% to June event

Next Action:

Urgent Works Items

Claim No. CLM/2011/252094

16/07/2013

[REDACTED]
 30a Coronation Street
 Rangiora 7400

Dear [REDACTED]

Your Settlement Calculation: 30a Coronation Street, Rangiora 7400

EQC has now calculated your claim entitlement and paid the following amount(s).

Item	Amount	Excess	Balance
Dwelling CLM/2011/252094	\$2653.29	\$200.00	\$2453.29
Total			\$2453.29

Total amount of this payment is **\$2453.29****Payment**

It is important that the payment(s) made to you are used for the purpose of repair or replacement of damaged property.

If you have not provided EQC with a bank deposit slip (to enable electronic payment) your payment will be made by cheque. If you are expecting further payments from EQC and would prefer payment by direct credit, please send us a bank deposit slip, or a letter from your bank identifying your bank account number. We can accept these electronically if they are scanned and emailed. Please include your claim number in any correspondence to us.

If you believe there are outstanding aspects of your claim, you should bank your cheque(s) and EQC will continue to respond to your queries. Banking your claim settlement cheque does not affect your correct or any future entitlement(s).

Your obligations

By accepting this payment from EQC, you are agreeing that the claim information that you submitted was true and accurate; that you have not withheld any material information; that you will inform EQC if any information provided later becomes incorrect; and that you will provide any further information required for EQC to assess your claim.

Further contact

If you have any concerns about your claim please contact us either by sending an email to claims@egc.govt.nz or call our free phone number 0800 DAMAGE (0800 326243) international call +64 4 978 6400 or +64 4 978 6401.

Yours sincerely

Bruce Emson

General Manager, Customer Services

DECLINED AND/OR WITHDRAWN CLAIM(S)

The following information contains documents relating to claims that were declined by EQC and/or withdrawn by the claimant.



Shared Accessway
28, 30 - 30a
Coronation St
Rangiora
3-713

Chris Muller

30

30a

28

NO/DIT

Exposed
Agg
Concrete
N/D

CONCRETE
N/D

Tar
seal

Damaged

23.50

to
Rel
↓

3.50

CHECKED

SM

Coronation Street

Inspection Summary

EQC

Completed by: Jerry Wong / Chris Mullar

Date: 3/7/2013 Page: 1 of 1
dd / mm / yy

CLM / 2011 / 252094

30A CORONATION STREET

RANGIORA

Time arrived at site: 12:30 Time left site: 1:15 Was an inspection carried out? Yes No

Customer present: Yes No Customer Name: [REDACTED]

Access denied Loose dogs Other If other, please provide reason

If No inspection carried out, why not?: NA

Where an inspection has been conducted:

	Yes	No	Notes
- Any land damage under the main access way or other hard surfaces?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
- Were any bridges or culverts damaged within EQC Cover?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
- Were any retaining walls damaged within EQC Cover?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
- Is an engineer required?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
- Is a valuation required?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
- Is a resource consent required for any remediation work? (proximity to protected trees and waterways)	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
- Has anything in this pack been escalated?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
- Customer has advised of invoices for emergency work?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	
- Customer advised of next action?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<u>Verbal on site</u>
- Was any silt found under the dwelling?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	

- If there was nil damage, why was that? NA Building removed Building repairs have fixed No visible damage

- If a potential or actual 8/9 property, was the dwelling present? NA Building removed Building present

Land Damage to Area A? If Yes, add details

Yes No

Land Damage to Area B? If Yes, add details

Yes No

Land Damage to Area C? If Yes, add details

Yes No

Total m² of Damaged Land: 0 m² Notional Land Damage Value @\$300/m² (Incl GST): \$ NA

Next action Refer to Shared Accessway Analysis & Recosting.



0800 DAMAGE (0800 326 243)

05 April 2014

[REDACTED]
30A Coronation Street
Rangiora, 7400

Dear [REDACTED]

Your land claim settlement

The Earthquake Commission has received the following claim/s relating to land damage at 30A Coronation Street, Rangiora:

- Claim No. CLM/2011/252094 on report date 24/12/2011 caused by 23/12/2011 event

Decision

EQC has reviewed your land claim/s and carried out an assessment of the damage to your property. We have found that the settlement amount for your land damage is less than the minimum excess with EQCover of \$500 per claim and therefore no payment will be made and your land claim/s will be closed.

This settlement for land does not affect other claims you may have submitted for content or dwelling with EQC. Those other claims will be settled separately, if not already.

Next steps

If you do not agree with this decision, or you have new information you believe may support your claim, you can ask us to reconsider. Reconsideration may result in us upholding or overturning our original decision, or issuing a new decision for a different reason, not previously considered. Please send your request and supporting information within three months of the date of this letter.

How to contact us

You can contact us by email to info@eqc.govt.nz or call 0800 DAMAGE (0800 326 243) international call +64 4 978 6400.

Yours sincerely

Bruce Emson
General Manager, Customer Services