

As of 1 July 2024, our name changed from the Earthquake Commission to the Natural Hazards Commission Toka Tü Ake. Find out more about our organisation and insurance scheme on www.naturalhazards.govt.nz.

CASH SETTLED CLAIM(S)

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

If you require sign off or repair completion documents, they may be obtainable from the contractors who completed the substantive repairs at the property.



ENTERED

Statement of Claim Checklist

Author: BRYAN STAPLES

المراز المرازي

055441 Claim No.: 2010 | 062485

Date: 17 Sept 2010 Claimant: KAIAPOI WORKING Men's Club

Situation of Loss: 101 Raven Quay

KALAPOI

LA: BRYAN STAPLES Estimator: Doug TREDUNNICK

	Damage	Walls	Ceiling	Floor	Description of Damage
Room	Y/N	1	1	1	
Lounge	N				No DAMAGE.
Dining Room	MA				
Kitchen	N				1 May 12 8 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1 2 1
Family Room	MA				A Seaso Assument
Bedroom 1	N				A Marian guillan
En Suite	NA				Apply House Apply 1000 and 100
Bedroom 2	N				n vi soniqami
Bedroom 3	NA				Operations continued to the continued to
Bedroom 4	NA			N.	Samuel A good
Bathroom	N	- - -	63	3,000	A sources
Toilet 1	N				1)
Toilet 2	NA				Subuildings A derect Same Sa
Office/Study	NA	43	1.00	New Y	and & Retaining Walfs A A SOMMAN CO
Rumpus	NA				Discovered and properties
Entry/Hall(s)	NA		Infoati	DOS-1	Paris, without software model record county from it seems four county and a state of
Stairwell	NA	HSOUR.	erbe o	ff, Dijas	Committee memories and areas insert areas used to the least section that because of the standisting that because of the standistribution of the country of the standistribution of the standistributio
Laundry	N				N
Other	4		There is		Chimney Damaged Shighthy.

ltem was sold			Description of Damage		
<u> 18 jajoura</u>		Y/N		Y/N	
Roof		N	FLAT Roof with Rolled Metal cladh	, erlottu	
External	North	1/-	Conercte skirting	13/	
Walls	South	V	Barrarel Witte Celling Hook Descript		
	East	4	10 V V MYY	oodi -	
	West	4	G.W3	Tigrino.	
		1	II(Lander	
Decks		MA)		
Chimney	Base	N	YA Y		
Ceiling Cavity	N		- phone		
	Above Roof	у	Some NINON DAMAGE to Chimne	7	
	Fireplace	N	Cap.	ntin2 m	
Foundatio	ns	y	ONLY MINOR CRACKING to Concrete SKIRTING	terodiser	
Piling		N		racelesi	
Services		4	NO Appenent DAMAGE.	umribak	
Other Dw Items	elling	NA	all services are lenerted	nordra	
Outbuildings		N	small wood Shed out back no	Oslet 1	
Land & Retaining Walls		N	NO Apparant DAMAGE to LAND.	Zworii C	
(Discuss wit	h Supervisor)		Jan 19 19 19 19 19 19 19 19 19 19 19 19 19	eugmuš	

I confirm the rooms and areas I	sted above have been inspected by an EQC representative.
Damage caused by the event h from the event.	as been noted and to my knowledge there are no other areas of damage resulting

Signature of Claimant:

Dated:

7/9/10





Scope of Works

EARTHQUAKE COMMISSION

Roof

Completed By:	D006	TREDIANICH	

Date: 17-9-10

2010 1 062485 CLM

Claimant Name: KAIRPOI WORKINGMENS
CLUB

101 PAVIN QUAY

Element Details:						
Land	/	Building	/	Bridges/culverts	Retaining walls	Other
Lounge		Dining		Kitchen	Family Room	Bedroom
Office/Study		Rumpus		Hallway	Stairwell	Toilet
Laundry	noie	Bathroom	ily envio	Ensuite	Chimney	Foundations
Piling		Services	4:21-10/02	Kitchen Ovens	Hot Water Cylinders	Header Tanks

Outbuildings Other

Glazing/windows

DESCRIPTION: CRACKING TO POUNDATION LAND IN ARMY HAS LIQUEACTION

External Walls

REPAIR STRATEGY: STABILIZATION OF SOIL.

Fireplace/woodburner

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
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UN-ECONIMIC TO REPAIR LAWS WITH	EA.				71	1300	9230
DWELLIAL ON IT.		GO LACK	20.74	naW	Ren	e I	
varinore man oce day	d sd.bli	68 79	in ,an	o grada	HBIT.		
	1 21180	L 1 98	#IFAU D	u pal	wod		
(30.10.20	9) [80				447		
10000							
rings	G Had	nun	hazari n	2915	, marks	5	
These short be returned in addition		11111111		G and	1111	o Cl	

^{*} Unit Categories to be used as follows: Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Subtotal 92

EQC 039 - Revised 07-09

1-3662 + P&G, Margin & GST Figure

TOTAL

EQC 039 - Re



Sketch Plan of Property

Completed By: DOUG TREDINNICK.

Supvr II LA ID

Date: 17-9-10

LA File Ref:

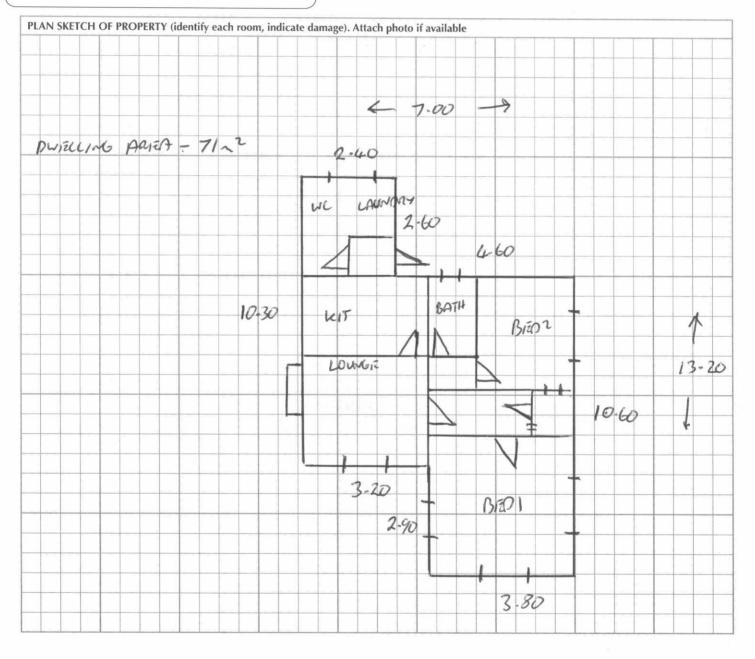
2010 OSS441

KAIAPOI WORKING MEN'S Chus

Affix Label

Here

101 RAVIN GUAY. KAIAPOÜ



Additional Information

NO VISABLIZ. INTERNAL DAMAGIE VISBABLIZ.

INTERNAL YMM HARDBOARD & SOFTBOARD,



Sketch Plan of Property

Completed By: DOUG TREDINGICK.

Supvr ID LA ID

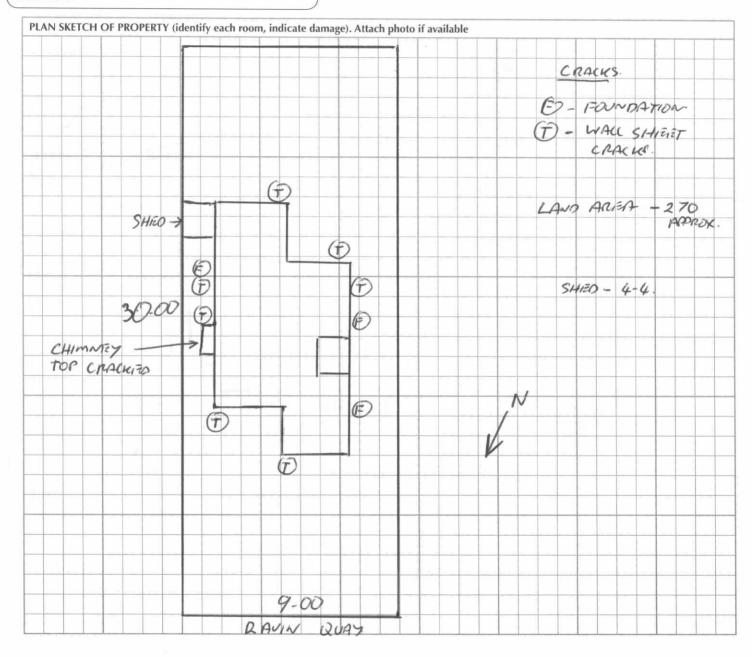
Date: 17-9-10

LA File Ref:

2010 OSS441 KAIAPOI WORKING MEN'S Club

Affix Label Here

101 RAVIN QUAY. KAMAPOI



Additional Information					
VISADUT	LAND	PAMAGIT.			
ROOF					
1128 SLATA	12 XTIZALO	r.			
	2001	20012	VISADUT LAND PAMAGIT.		



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LAND DOCUMENTS

The following information contains documents relating to the land assessments that were either cash settled or declined:

The attached land document(s) help NHC Toka Tū Ake identify information that may be relevant to its assessment of your residential land claims. They are not intended to form a complete technical report on land damage to your land. The land information, including valuations, repair costs and estimates, do not necessarily reflect the final land settlement received



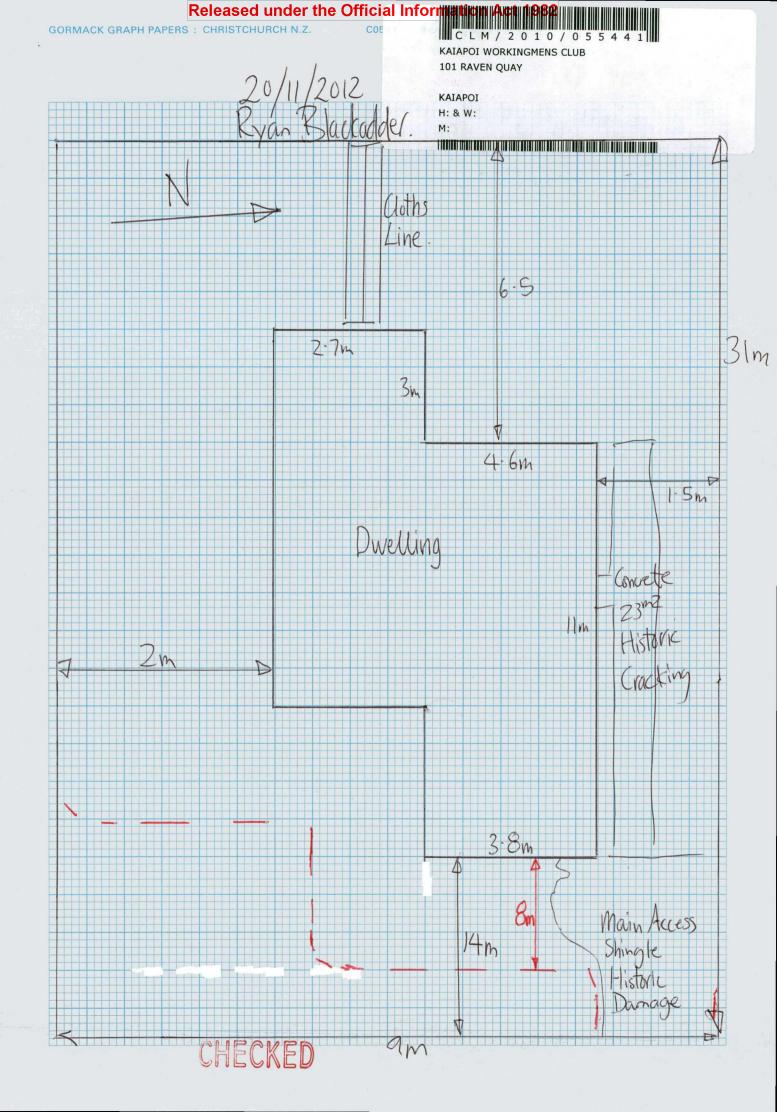
Inspection Summary



Completed by: ANDY LASH-			L M / 2 0 1 0 / 0 5 5 4 4 1 POI WORKINGMENS CLUB				
Date: 20/11/12 Page:	1 of 1	KAIAPOI H: & W: M:					
Time arrived at site: 3 30 Time le	ft site: 4	: 30	Was an inspection carried out?				
Customer present: Yes No Customer Customer	Name						
Access denied	Loose dogs	Other If oth	ner, please provide reason				
If No inspection carried out, why not?							
Where an inspection has been conducted:		Yes No	Notes				
 Any land damage under the main access way or other hard surfaces? 							
- Were any bridges or culverts damaged within EQC	Cover?						
- Were any retaining walls damaged within EQC Cov	er?						
- Is an engineer required?							
- Is a valuation required?							
 Is a resource consent required for any remediation (proximity to protected trees and waterways) 	work?						
- Has anything in this pack been escalated?							
- Did you receive any invoices or similar from the cla	imant?						
- Customer advised of next action?							
Land Damage to Area A? If Yes, add details Yes No							
Yes No							
Yes No							
Total m ² of Damaged Land: m ²	Notional I	Land Damage	Value @\$300/m²: \$				
Any feedback on the Assessment Process you would like	e to offer						
* NO EQ (GATE) LAND PAMAGE	E ideas	nie:ed					
Next action RECOMMEND CLOSE CA	i An.						



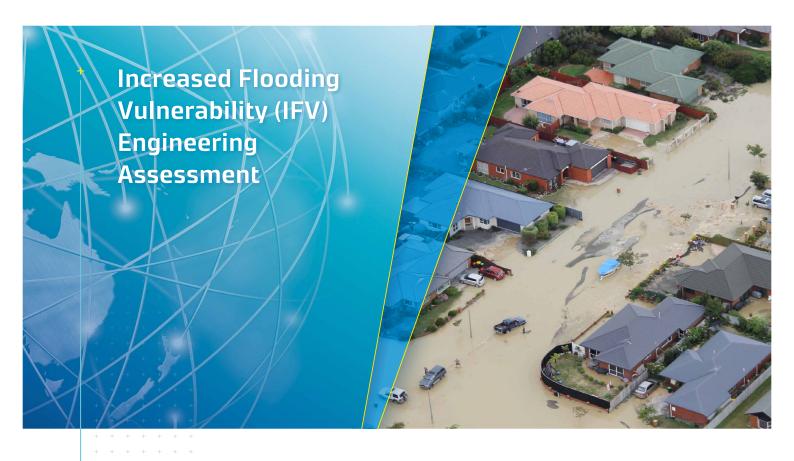






101 Raven Quay Kaiapoi Canterbury

Tonkin+Taylor















Exceptional thinking together www.tonkintaylor.co.nz

Increased Flooding Vulnerability (IFV) Engineering Assessment

Property details

Property address	101 RAVEN QUAY, KAIAPOI 7630
Property ID (QPID)	1143960
Master claim number	CLM/2010/055441
Date	11 May 2017
Claim issue number	1

Engineering assessment

This engineering assessment identifies that the Property	DOES have potential IFV land damage

Introduction

This report sets out the engineering assessment results for the individual property above (the Property) to determine whether potential IFV land damage has occurred.

IFV is a type of land damage recognised by EQC. In some parts of Canterbury the earthquakes caused changes to residential land that mean that

some properties are now vulnerable to flooding, where previously they were not, and some are now more likely to experience a greater depth and/or frequency of flooding.

More information on IFV, including the supporting policy documents, can be found on the EQC website (see the "References and Further Information" section below for details).

Engineering assessment methodology

Tonkin + Taylor (T+T) has undertaken the engineering assessment of the Property in accordance with the methodology set out in the report Canterbury Earthquake Sequence: Increased Flooding Assessment Methodology; April 2014 (see the "References and Further Information" section below).

To identify land with potential IFV, T+T has assessed the change in flood depth in a 1 in 100 year flood event or less caused or contributed to by the reduction in the height of the land (exacerbated flood depth) as a result of the earthquake events. T+T has

 Undertaken flood modelling to identify properties that satisfy all three of EQC's engineering thresholds (refer below) for site specific assessment

- Identified additional properties that meet EQC's exceptions to the thresholds, for inclusion in the site specific assessment
- Undertaken a brief site inspection for each identified property, and
- Undertaken a final engineering review to compare the Property results with that of the wider neighbourhood, and identify any additional properties for inclusion in the site specific assessment.

If this engineering assessment process confirms that the property has potential IFV land damage, then EQC will undertake a valuation assessment to confirm whether or not IFV land damage has occurred. This valuation assessment is undertaken by others, so is not part of this report.

Engineering assessment results

Land has potential IFV

Threshold 1: Has the exacerbated flood depth on the residential land increased by 0.2m or more as a result of the Canterbury earthquake sequence?	Yes				
Threshold 2: Has the exacerbated flood depth on the residential land increased by 0.1m or more as a result of a single earthquake event?	Yes				
Threshold 3: Has the residential land suffered observable land damage as a result of the Canterbury earthquake sequence?	Yes				
Have any exceptions to the three engineering thresholds been identified for the Property? EQC requires consideration of Event exception, Uplift exception and Land damage exception.					
What is the finding of the site specific assessment?					
Land has potential IFV					
What is the finding of the final engineering review including consideration of the vulnerability of properties to higher frequency events and patterns of exacerbated flood depths of between 0.1m and 0.2m?					

Flood modelling approach

T+T has used the following inputs to develop flood models for the assessment of IFV.

Flood modelling	Models assess flooding caused by rivers, drainage channels and stormwater run-off from rainfall. Flood depths are assessed before and after each main earthquake.
Rainfall event Probability) rainfall event based on current climate conditions and existing urban development.	
River and drainage channels	Capacity and location of rivers, drainage channels and major stormwater pipes. Temporary stop banks on the Avon are not considered.
Topography Terrain and elevation derived from LiDAR before and after each main earthquake	
Tidal conditions Based on a 1 in 10 year sea level combined with the rainfall event, except for lo rivers where a 1 in 100 year sea level is used.	

Flood modelling results

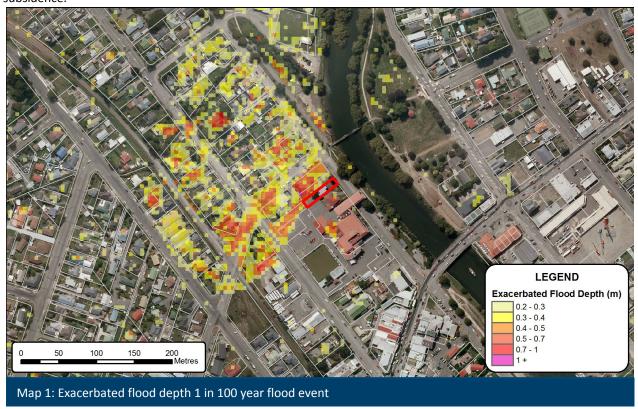
The flood model results for this Property and the surrounding area are included in Maps 1, 2 and 3. The Property considered in this report is outlined in red in the middle of the maps.

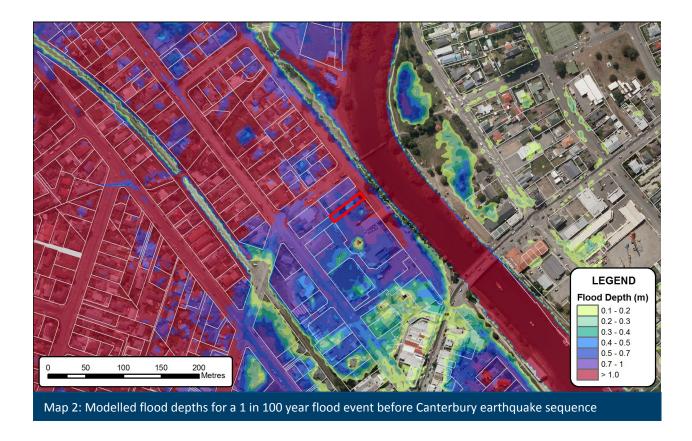
Map 1 shows exacerbated flood depth caused by the Canterbury earthquake sequence. The exacerbated flood depth is used as a measure of IFV. The exacerbated flood depth is defined as the increase in flood depth due to onsite land subsidence

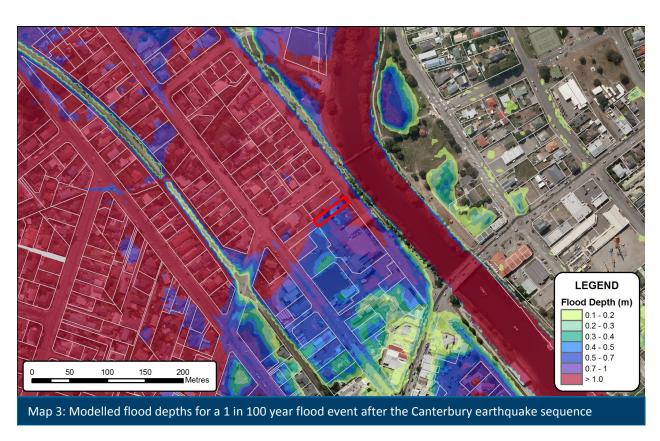
This does not include changes in flood depth that may have occurred due to off-site factors, such as changes to river heights, river banks, river beds and damage to stormwater infrastructure.

Map 2 shows flooding for the 1 in 100 year flood event before the Canterbury earthquake sequence.

Map 3 shows flooding for the 1 in 100 year flood event after the Canterbury earthquake sequence.



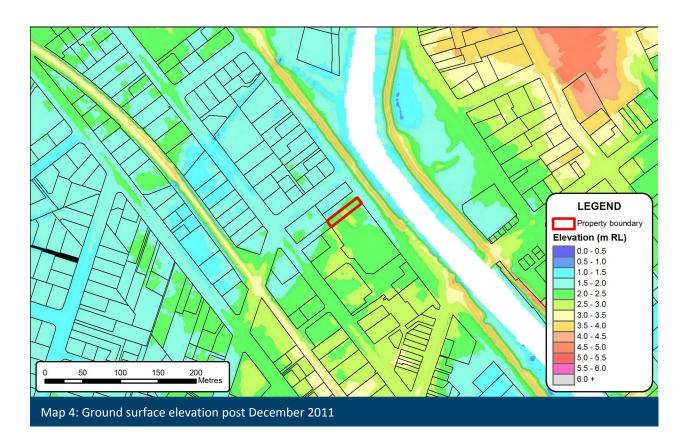




Topography

Map 4 shows the ground elevation (i.e. the height of the land) following the Canterbury earthquake sequence. The ground surface elevation was measured using an aerial LiDAR survey (which involved scanning the ground surface

from an aircraft). This post-earthquake ground elevation survey is a key input into the modelling of the post-earthquake flood depth. Similar surveys were used as an input into the modelling of pre-earthquake flood depths.



Disclaimer

This report was produced for EQC purely for the purposes of assisting EQC to determine whether it has any liabilities under the Earthquake Commission Act 1993. The report is not meant to be used for any other purpose. T+T understands that EQC will provide this report to the EQC customer.

The engineering assessment has been undertaken in accordance with EQC's Increased Flooding Vulnerability Policy Statement Document; September 2014 and the Canterbury Earthquake Sequence: Increased Flooding Vulnerability Assessment Methodology; April 2014 (refer below).

References and further information

For more information about IFV land damage and the engineering assessment, refer to the following reports which are available on the EQC website:

- EQC Increased Flooding Vulnerability Policy Statement Document; September 2014
- Canterbury Earthquake Sequence: Increased Flooding Vulnerability Assessment Methodology; April 2014
- Canterbury Earthquake Sequence: Increased Flooding Vulnerability River Modelling and Coastal Extensions Report; August 2014
- Increased Flood Vulnerability: Geological Processes
 Causing Increased Flood Vulnerability; August 2014
- Increased Flood Vulnerability: Overland Flow Model Build Report; August 2014
- EQC Stage 3 Land Report; July 2012

Data references

Parcel database sourced from the LINZ Data Service and licensed by LINZ for re-use under the Creative Commons Attribution 3.0 New Zealand licence. Aerials supplied by NZAM (Date of Photo: Feb 2011).

Important notice: The maps in this report were created from maps and/or data extracted from the Canterbury Geotechnical Database (https://canterburygeotechnicaldatabase.projectorb it.com),

which were prepared and/or compiled for the Earthquake Commission (EQC) to assist in assessing insurance claims made under the Earthquake Commission Act 1993. The source maps and data were not intended for any other purpose. EQC and its engineers, Tonkin + Taylor, have no liability for any use of the maps and data or for the consequences of any person relying on them in any way. This "Important notice" must be reproduced wherever these maps or any derivatives are reproduced.

Increased Flooding Vulnerability (IFV) Engineering Details

For EQC and Valuation Purposes



Residential

Property Summary					
Property identification (QPID) address		101 Raven Qy	Engineering IFV assessment status	Complete	
Property identification (QPID) suburb		Kaiapoi	Report date	11/05/2017	
Property identification (QPID)		1143960	Valuation reference	21761/80000	
EQC master claim number		CLM/2010/055441	Legal description	PT RURAL SEC 321 KAIAPOI BOROUGH	
EQC master claim address		101 RAVEN QUAY, KAIAPOI 7630	Inferred parcel type	Freehold	
Associated property identification (QPID)		None	MBIE technical category	N/A - Urban Nonresidential	
Category		All thresholds			
Additional information		Not applicable.			
Associate	Associated QPID Claim				
QPID	Master claim	EQC master claim address EQC suggested building use		EQC suggested building use	

CLM/2010/055441 **Engineering Assessment**

		165	

1143960

Site visit date	13/07/2015	Reviewed date	15/07/2015		
Insured land area from EQC mudmap (m²)		Insured land area calculated by T+T (m²)	316	Indicative dwelling floor height above ground level (m)	0.4

Flood information

101 RAVEN QUAY, KAIAPOI 7630

Modelled flood extents	Annual Exceedance Probability (AEP)		
	10 %	2 %	1%
Insured area (m²) affected by flooding ≥ 0.2 m depth pre Sept 2010	0	5	316
Insured area (m²) affected by flooding ≥ 0.2 m depth post Dec 2011	0	5	316
Evacorbated flood area	10 % AED	2 % AED	1 % AED
Exacerbated flood area	10 % AEP	2 % AEP	1 % AEP
Exacerbated flood area Insured area (m²) affected by exacerbated flood depth ≥ 0.2 m	10 % AEP Not applicable	2 % AEP Not applicable	1 % AEP 15
	20 /0 / 121	_ /011_	
Insured area (m²) affected by exacerbated flood depth ≥ 0.2 m	Not applicable	Not applicable	15

Increased Flooding Vulnerability (IFV) Engineering Details

For EQC and Valuation Purposes



IFV Assessment Results				
Threshold 1: Has the exacerbated flood depth on the residential land increased by 0.2 m or more as a result of the Canterbury earthquake sequence?	Yes			
Threshold 2: Has the exacerbated flood depth on the residential land increased by 0.1 m or more as a result of a single earthquake event?	Yes			
Threshold 3: Has the residential land suffered observable land damage as a result of the Canterbury earthquake sequence?	Yes			
Have any exceptions to the three engineering thresholds been identified for the Property? EQC requires consideration of Event exception, Uplift exception and Land damage exception.	No			
What is the finding of the site specific assessment?				
Land has potential IFV				
What is the finding of the final engineering review including consideration of the vulnerability of properties to higher frequency events and patterns of exacerbated flood depths of between 0.1 m and 0.2 m?				

Land has potential IFV

Land Repair Feasibility		
Does the dwelling need to be removed to complete land repair?	Yes	
Based on EQC criteria is land repair feasible?		

Increased Flooding Vulnerability (IFV) Engineering Details

For EQC and Valuation Purposes



Glossary of Terms				
Term	Definition			
x% AEP (Annual Exceedance Probability) flood	The flood caused by a rainfall event with a depth that has an x% probability of being exceeded during a year.			
CCC	Christchurch City Council			
CDD	Christchurch Drainage Datum			
CES	Canterbury Earthquake Sequence			
DEM (Digital Elevation Model)	A 3D topographic model which utilises LiDAR data.			
ECan	Environment Canterbury			
Exacerbated flood depth (EFD)	The measure of IFV. The lesser of the change in flood depth and the change in ground surface elevation.			
EQC (Earthquake Commission)	The national insurer of residential land for natural disaster damage in New Zealand.			
FMA (Flood Management Area)	An area identified in the proposed Christchurch Replacement District Plan, which is at risk of flooding in a major flood event, where specific minimum floor level and earthwork rules apply.			
HAIL (Hazardous Activities and Industries List)	A compilation of activities and industries that are considered likely to cause land contamination resulting from hazardous substance use, storage or disposal. The HAIL is intended to identify most situations in New Zealand where hazardous substances could cause, and in many cases have caused, land contamination. Data accessed on 29 March 2016.			
IFV (Increased Flooding Vulnerability)	A physical change to residential land as a result of an earthquake (subsidence) which adversely affects the amenity and value that would otherwise be associated with the land by increasing the vulnerability of that land to flooding events.			
Insured land area	As defined in the Earthquake Commission Act 1993.			
Land repair feasibility	EQC has determined that if exacerbated flooding extends under a dwelling or a resource consent is likely to be required; then the repair of the land is unlikely to be feasible for EQC claim settlement purposes.			
LiDAR (Light Detection and Ranging)	Ground surface elevations measured using optical sensing technologies from a plane (an aerial survey).			
LLUR (Listed Land Use Register)	A publicly available database that identifies sites where hazardous activities and industries have been located throughout Canterbury. Data accessed on 29 March 2016.			
MBIE technical category	Ministry of Business, Innovation & Employment Technical Categories, assigned on an area wide basis to provide guidance for foundation investigation and design.			
Mudmap	Sketch made of property by EQC staff.			
NES Soil	Resource Management (National Environmental Standard for Assessing and Managing Contaminants in Soil to Protect Human Health) Regulation 2011			
Property identification (QPID)	T+T's unique property identifier that has been derived from Quotable Value's Property ID.			
Shared land	Land that is shared or common to all respective owners e.g. cross-lease property or a shared driveway as determined by EQC.			
T+T	Tonkin + Taylor			
WDC	Waimakariri District Council			

Increased Flooding Vulnerability (IFV) Engineering Details

For EQC and Valuation Purposes



Disclaimer

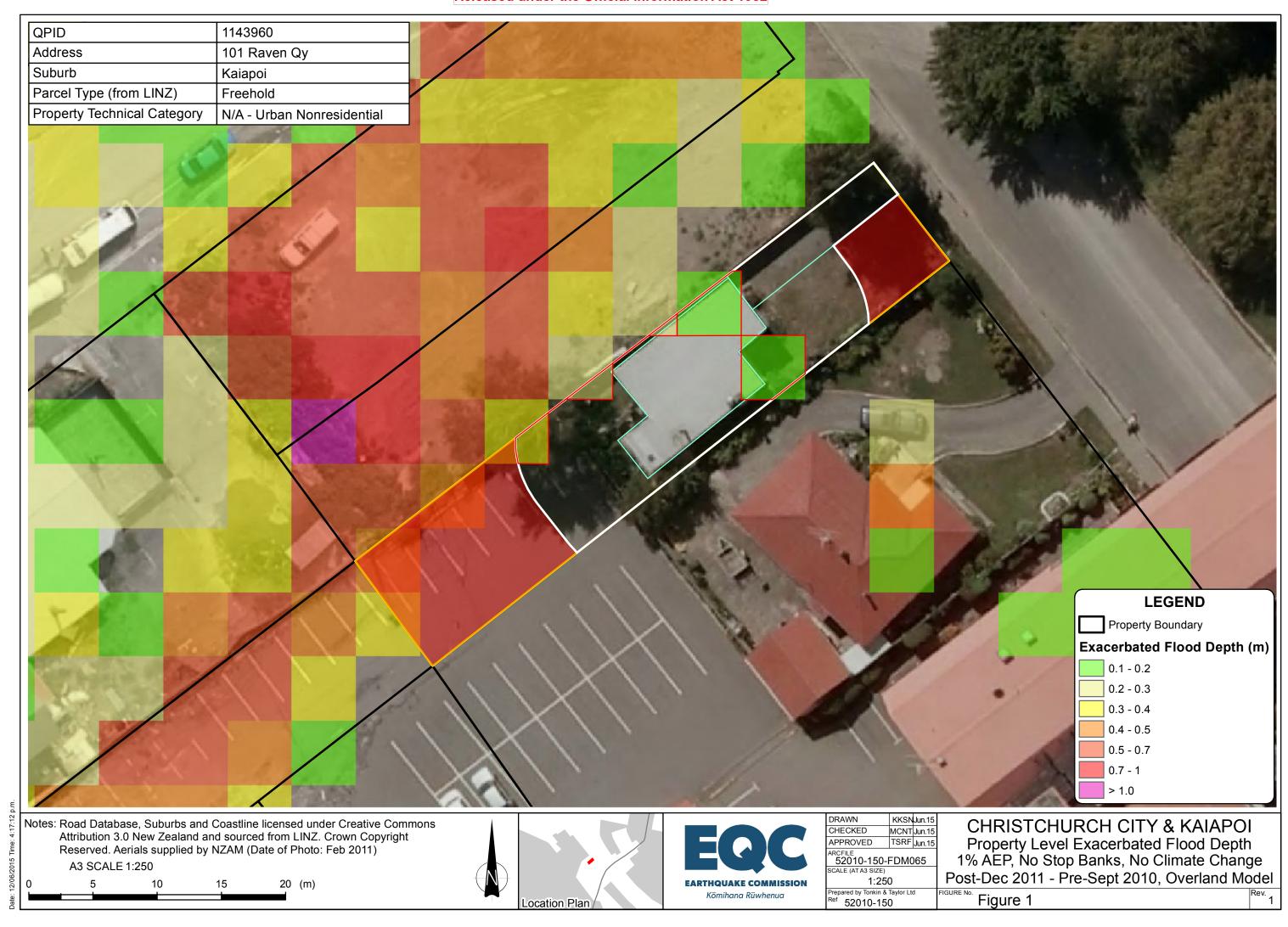
This report was produced for EQC purely for the purposes of assisting EQC to determine whether it has any liabilities under the Earthquake Commission Act 1993. The report is not meant to be used for any other purpose.

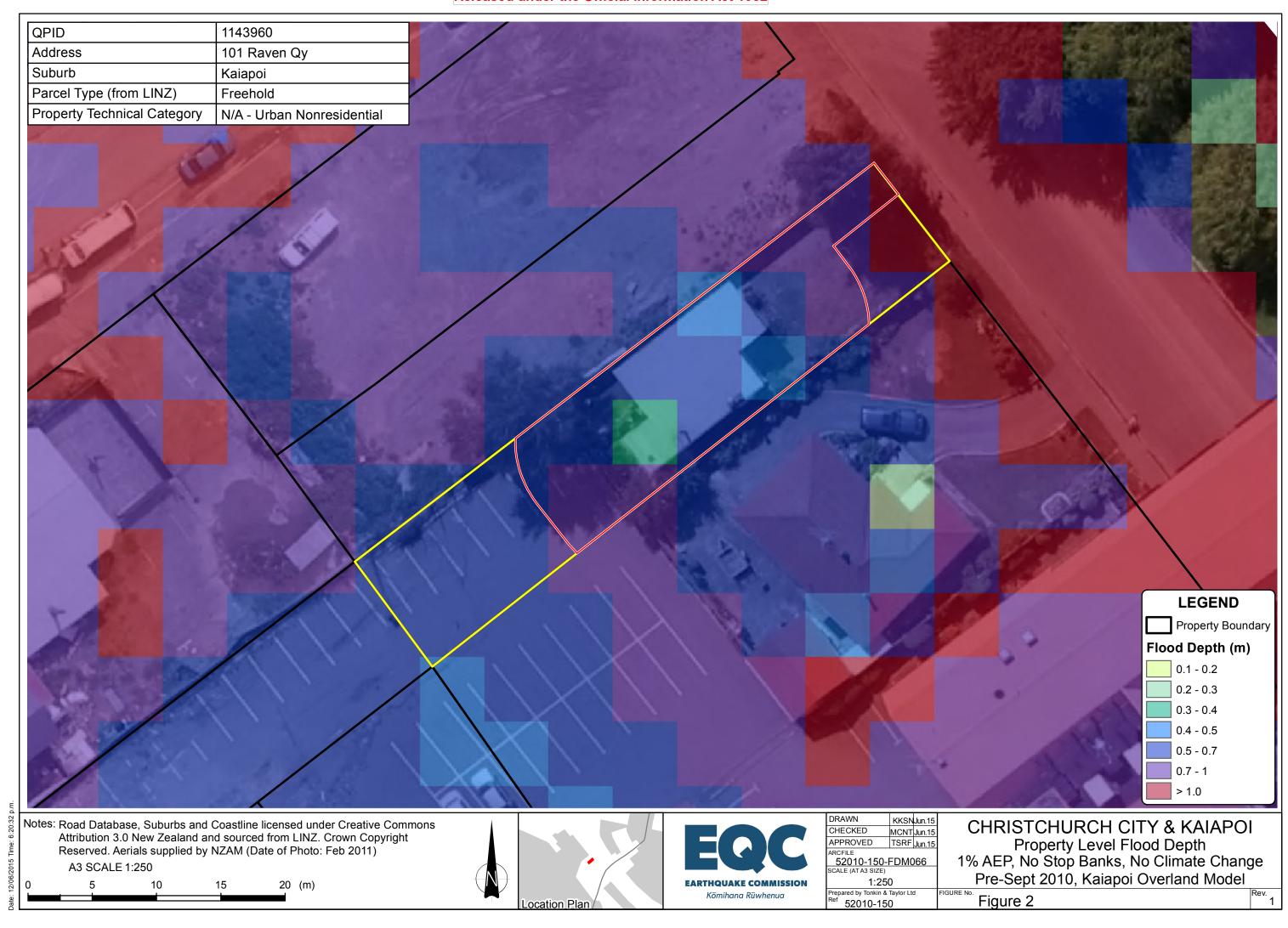
The engineering assessment has been undertaken in accordance with EQC's Increased Flooding Vulnerability Policy Statement Document; September 2014 and the Canterbury Earthquake Sequence: Increased Flooding Vulnerability Assessment Methodology; T+T April 2014.

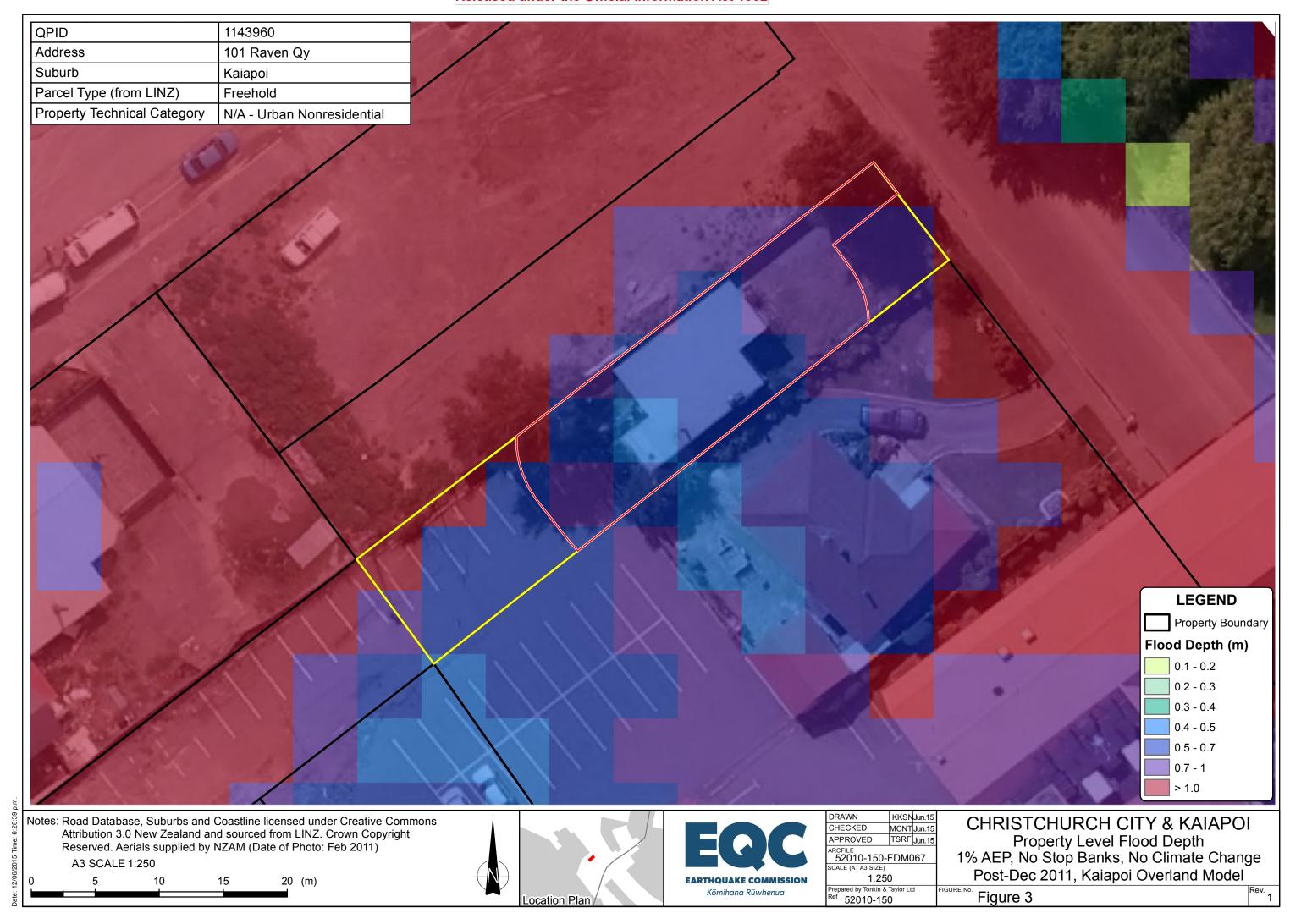
As all available data sources were not provided for the claim, T+T cannot guarantee the accuracy of the claim/QPID match or the associations. In each case the Property Identification (QPID) provided is a suggestion, and it is strongly recommended that EQC confirm the Property Identification (QPID) and address to ensure the match is accurate. T+T cannot be 100% certain of the accuracy of their Property Identification (QPID) matching, and can only work within the bounds of the information given. The valuation reference, legal description and legal parcel type provided is this report are based on information provided to T+T by others.

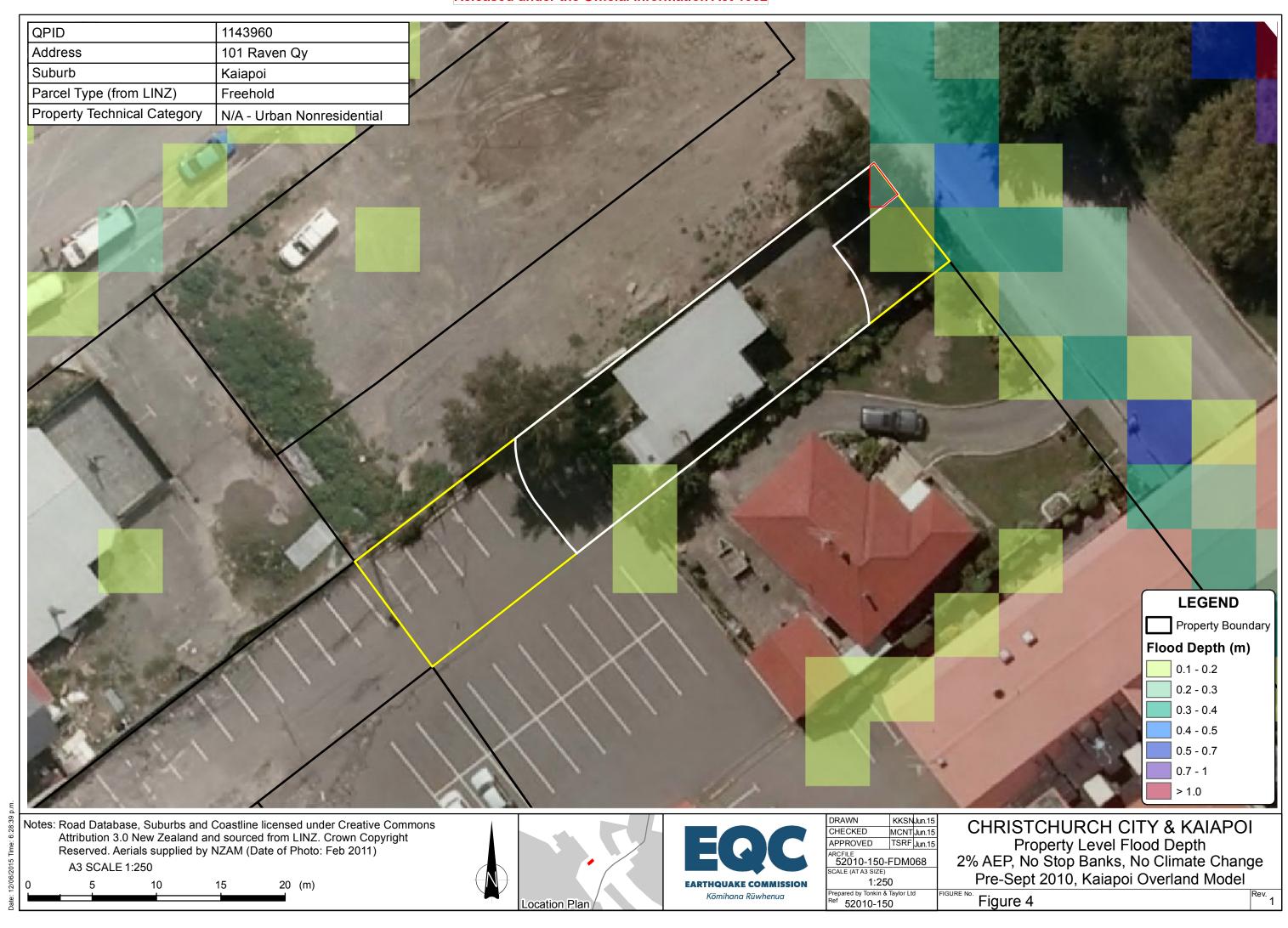
Our assessment of archaeological sites was undertaken using information from the Christchurch City Plan and New Zealand Archaeological Authority's 'ArchSite' database. These sources are not exhaustive and the works may require authority from Heritage New Zealand Pouhere Taonga. Accordingly, landowners are advised to engage specialist archaeological advice prior to undertaking work.

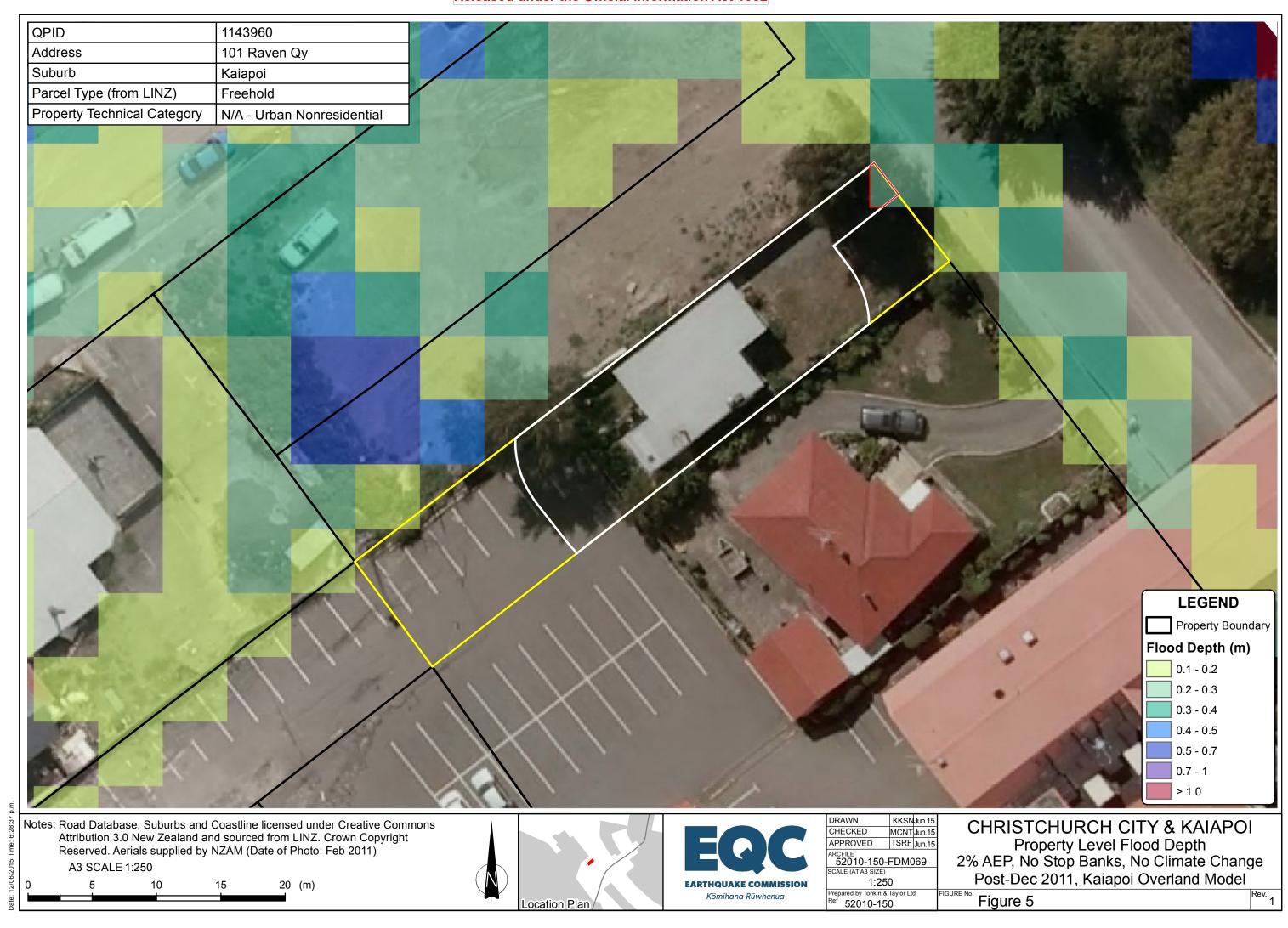
Resource consent complexity and supporting assessment requirements are provided in accordance with T+T's letter to EQC titled IFV assessments - professional fee estimates associated with planning approvals; dated 18 February 2016.

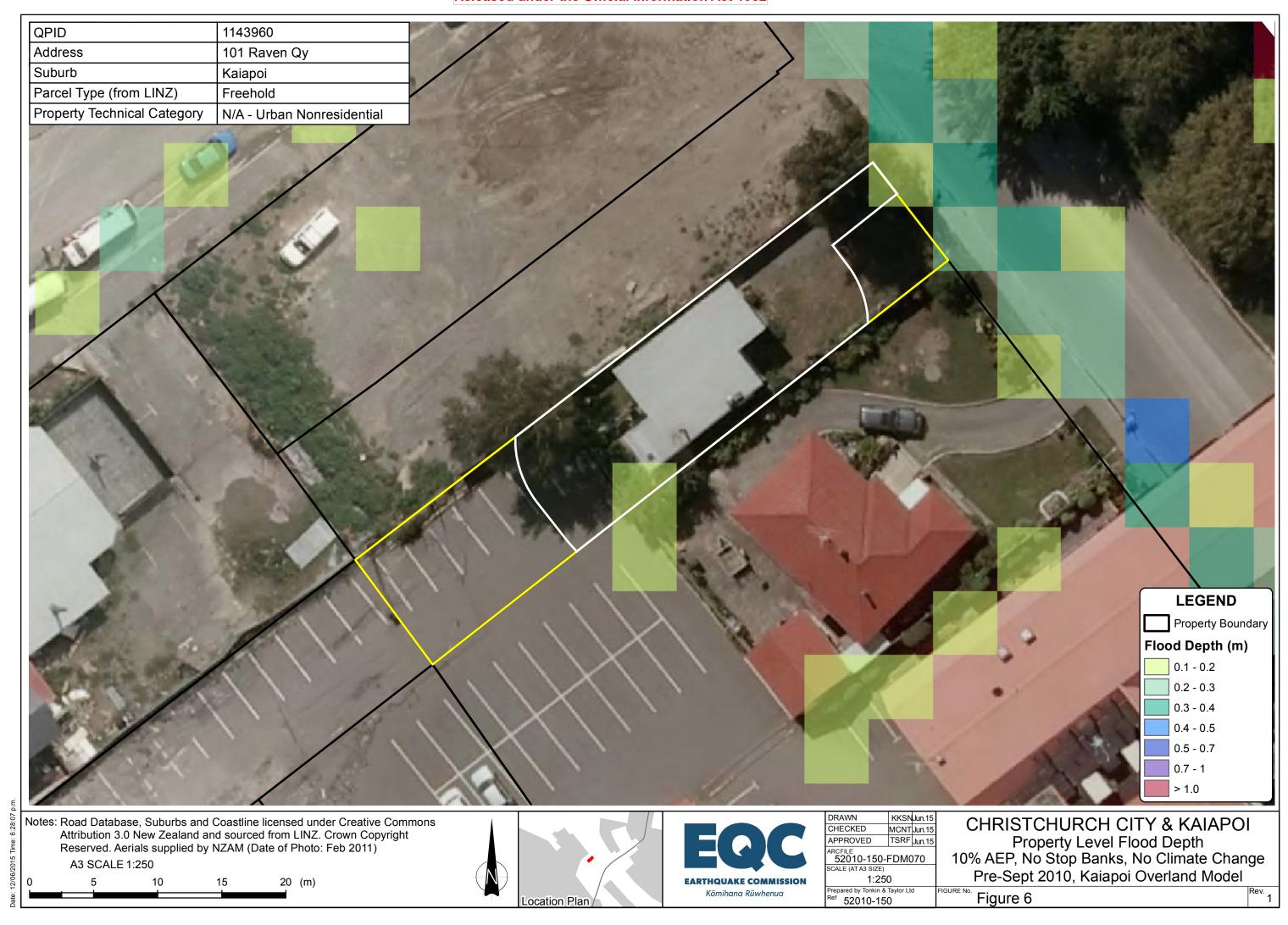


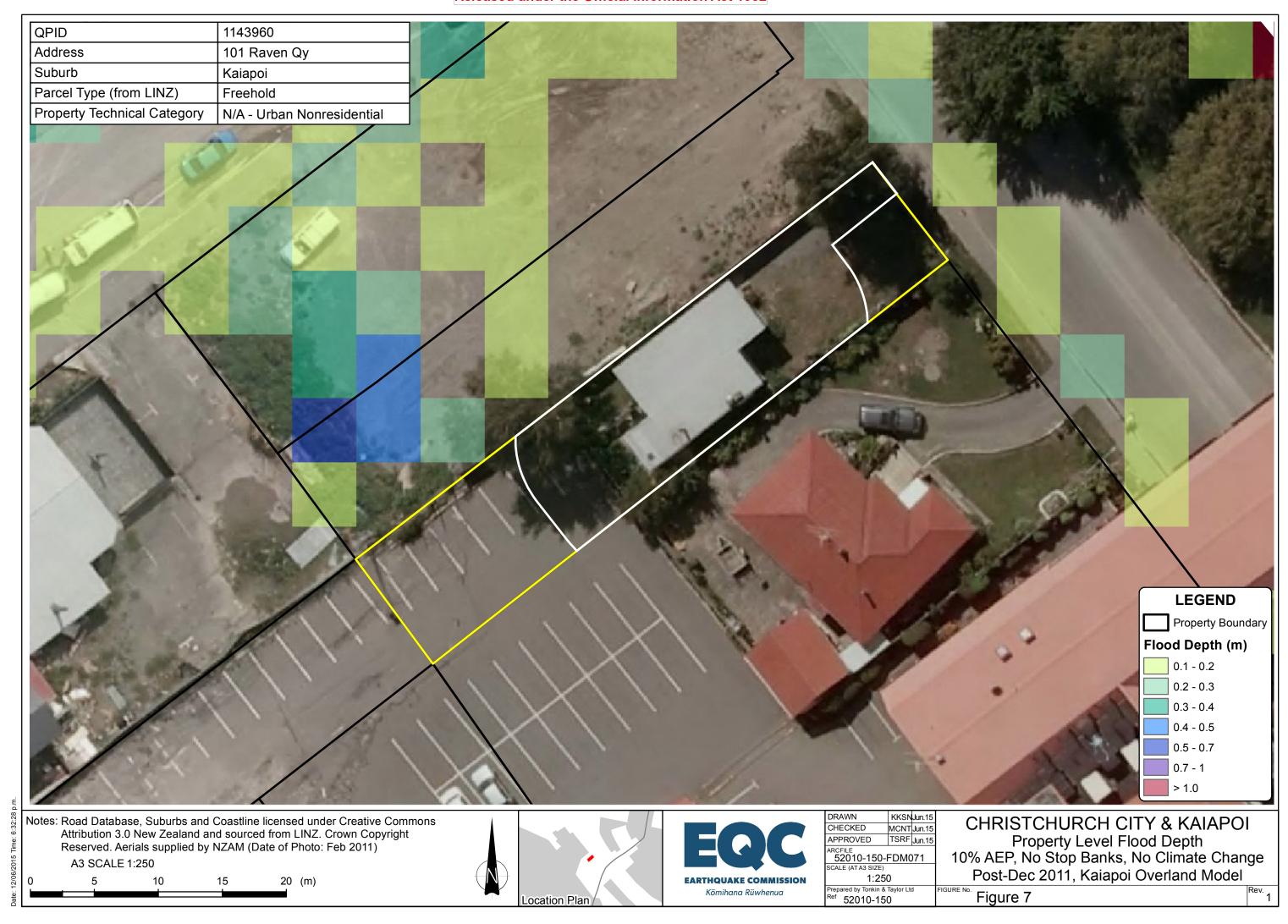














Metropolitan Valuation Services Limited

Project Reference: MVL4000-5271

Property ID (QPID): 1143960

Date of Inspection: 25thApril 2017

Date of Report: 28thApril 2017

Earthquake Commission Canterbury Field Office PO Box 34-027 Fendalton Christchurch 8540

Property address: 101 Raven Quay, Kaiapoi (the Property)

VALUATION ASSESSMENT

The increase in flooding vulnerability impacted the market value of the Property.

The amount of Diminution of Value (DOV) assessed for the Property as a result of Increased Flooding Vulnerability (IFV) land damage is:

\$9,600

Valuation Assessment – Increased Flooding Vulnerability impacted the Property's market value

EQC asked us to assess the impact of the increased flooding vulnerability on the market value of the Property. We have concluded that the increase in flooding vulnerability impacted the market value of the Property. The amount of the Diminution of Value of the Property is set out above.

In making our assessment, we took into account:

- the vulnerability of the Property to flooding before the Canterbury earthquakes, and
- the extent and location of the increase in the flooding vulnerability on the Property as a result of the physical changes to the land caused by the earthquakes.

We also considered the following information:

- a land damage assessment map provided by EQC, and information and flood maps provided by EQC's engineers, Tonkin & Taylor. This material indicates specific changes in flooding vulnerability as a result of the Canterbury earthquakes,
- a kerbside inspection of the Property,
- the most relevant comparable market evidence for the area, in order to assess the value of the Property before the earthquakes, and
- database information available to us on the Property.

We have used accepted valuation standards and practice

We carried out our valuation in accordance with the *Diminution of Value Methodology for Increased Flooding Vulnerability* which is available at www.eqc.govt.nz/IFV. This methodology was established in April 2014 and complies with accepted valuation standards and practice. The methodology has been endorsed by an Expert Valuation Peer Review Panel and approved by EQC.

Under this methodology, we assessed the value of the Property as at 3 September 2010, the day before the first earthquake in the Canterbury earthquake sequence. This valuation is made as at 3 September 2010 to ensure that the valuation is a fair market valuation and is not distorted by the effects of the earthquakes on the property market.

We assessed the amount of the reduction in the value (the Diminution of Value) of the Property as a result of the increased flooding vulnerability. To assess this, we considered the long-term reduction in market value from the market price that would have been paid for the Property on 3 September 2010, taking into account the physical change that occurred to the land as a result of the earthquakes, and its impact on the vulnerability of the land to flooding.

Our valuation is based on some assumptions

In carrying out the valuation we have assumed that:

- the engineering information provided to us is accurate,
- the physical boundaries to the Property reflect legal boundaries, and
- the Property has a clear title.

About this report

This report is prepared for EQC to assist EQC to determine its liabilities under the Earthquake Commission Act 1993. The report is not intended for any other purpose. It is understood that EQC will provide this report to the EQC customer.

Our assessment relied on information provided to us, information obtained from a kerbside inspection, and database information available to us on the Property. Should we subsequently become aware that any of this information was inaccurate, we reserve the right to review our assessment.

This report is a summary. As such, it does not fully meet International Valuation Standards (IVS) reporting standards. Full workings are not included in this summary, but are available to EQC customers upon request by contacting EQC on 0800 326 243 between the hours of 7.00am to 9.00pm Monday to Friday, and 8.00am to 6.00pm on Saturday. The EQC customer should quote their claim number when contacting EQC.

Yours faithfully

Metropolitan Valuation Services Limited

L. C. Hodden

L. C. Hodder

ANZIV SPINZ

Registered Valuer