Toka Tū Ake EQC

5 September 2022

Mrs. K. Pierce
426 Downs Road
Spotswood
Cheviot 7381

Sent by email to: kcndm@xtra.co.nz

Kia ora Mrs. Pierce

Information request – CLM/2016/020481 - 426 Downs Road, Spotswood, Cheviot 7381
Thank you for your information request received on 15 August 2022. You asked for a property pack in relation to 426 Downs Road. Your request has been considered under the Official Information Act (OIA).

Please find the enclosed documentation in response to your request.

The above Toka Tū Ake EQC claim was paid out. If you require sign off or repair completion documents, they may be obtainable from the contractors who completed the substantive repairs at the property.

You have the option of approaching the Office of the Ombudsman and/or Privacy Commissioner should you wish. The Ombudsman can be contacted at P O Box 10 152, Wellington 6143, on Freephone 0800 802 602, or visit http://www.ombudsman.parliament.nz.
If you believe anything specific is missing, or if you have questions about the claim and would like an explanation of the information provided, please contact us so we can discuss your requirements.

Ngā mihi,

Ike Kurimoto-Fischer
OIA Advisor

IN CONFIDENCE-CUSTOMER

Toka Tū Ake EQC
Level 11, Majestic Centre
100 Willis Street
Wellington 6011, New Zealand
Telephone: (04) 978-6400
Fax: (04) 978-6431

Corporate Mail: PO Box 790, Wellington 6140
Claims Mail: PO Box 311, Wellington 6140
www.eqc.govt.nz

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CASH SETTLED CLAIM(S)

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

Toka Tū Ake EQC

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MORGAN PROJECT SERVICES

BIR Review

DATE:	08/11/2017
LOCATION:	Office
DOCUMENT:	Declined Building Inspection Reports- Proposal
AUTHOR:	Trev McCaughan
CLAIM ADDRESS:	426 Downs Road, Cheviot
CLAIM NUMBER:	P022124611
CASE MANAGER:	Belinda Archibald

BC Allocation: Mike Van Maastricht

PRELUDE-

This report is prepared for the Vero Insurance at their request for further information pertaining to the repair strategy and its cost for the above property.

We have been requested to complete a review on the following items:

1- The Actual areas requiring crack repairs to the Garage floor
2- Any EQ damage to the Foundation as mentioned by the Client
3- EQ related paver repairs to the pool surround
4- General CAT3 inspection required

REVIEWS-

I have reviewed the documentation presented to me including-

- The original BIR — Yes
- The quote supplied
- The picture files — Yes
- Engineering Report
- Underfloor Inspection
- Roofing Report
- I have spoken to — The CM, the previous BC and the client

SITE VISIT -

Site visit is required and was attended by:

Trev McCaughan

Discussed on site was:

The previous site measures by contractors and BC's , the repair methodology required to repair the Garage floor. The dislodging of the pool pavers in conjunction with the concrete replacement. The previously missed Foundation cracking and repair strategy. A crack Map was produced and explained with the Client. Both agree the Cracks are all included to obtain the correct meterage.

A site visit is not required due to:

RECOMMENDATIONS-

The changes to the B.I.R I believe are required are as follows:

Dwelling or Cat 3	Room	Recommended change to original BIR	Revised Repair Strategy	Quantity	Unit	Rate	Total ($)
	Garage	Add correct cracked lengths for epoxy	17.4m added to original epoxy repairs (see crack map dated 7-11-17	17.4	m	$ 108.00	$ 1,879.20
	Exterior Foundations	Add missed cracking and painting to foundation	Missed cracking added to Foundation including paint (2m of epoxy and 6m of paint)	1	lot	$ 391.00	$ 391.00
Cat3		Exterior left side of property pool pavers	Remove and reinstate existing pool pavers due to concrete replacement (Refer Photos on SP) 5 hours labour and 5 x glue at $60 per Cartrage (special pool paver glue)	1	sum	$ 575.00	$ 575.00
		Add CAT3 damage to Paths if missed	Included 6m2 of Concrete Path replacement (see photos)	6	m2	$ 125.00	$ 750.00
				Sub total			$ 3,595.20
				P&G (9%)			$ 323.57
				Margin (10%)			$ 391.88
				Sub-total			$ 4,310.64
				GST (15%)			$ 646.60
				TOTAL			$ 4,957.24

Produced by: Andy Lin (Nov 9, 2017) ..... Date: .....

Project Manager: Trev McCaughan (Nov 9, 2017) ..... Date: .....

Case Manager: Belinda Archibald (Nov 9, 2017) ..... Date: .....

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BUILDING INSPECTION REPORT

SITE SPECIFIC HAZARD IDENTIFICATION

Claim Number	P022124611	Inspection Date:	27/03/2017
Loss Address	426 Downs Road, Lowry Hills Range, Cheviot 7381		
Case Manager	Belinda Archibald		
Building Co-ordinator/ Assessor	Mike Van Maastricht		

LOCATION	MAKE SAFE REPORTED (HAZARDS PRESENT)	DESCRIPTION	REMEDIAL ACTION Eg Danger tape / Spray	JSA Required (Y/N)
OUT SIDE THE PROPERTY GROUNDS	Metal Rd at boundary			
WITHIN THE PROPERTY GROUNDS	No hazards			
WITHIN THE BUILDING	No Hazards			

Immediate make safe requirements (weather proofing scope of works)

Estimate of cost to make building safe and habitable

Vulnerable No

(Yes/No/Action)

Heat Pump Functional	Yes
Hot Water Services Functional	Yes
Power On & Safe	Yes
Water Tight	Yes
Building able to be secured	Yes
External Access to Building Safe	Yes
Other	

Prepared By: Mike van Maastricht Signature:

Date: 30/03/2017

Vero Claim Number	P022124611		**Claim Type**		Dwelling	
EQC Claim Number			**Event Date**		14/11/2016	
Unique Identifier (QPID)		**Site (Flat, Hill)**	Flat	**Ease of access**		Lowry
Location	Canterbury/Inland	**Lattitude**		**Longitude**		
Policy Holder/ Contact Name	Kaye Pierce					
Loss Address	426 Downs Road, Lowry Hills Range, Cheviot 7381					
Suburb	Lowry Hills Range					
Assessment Completed By	Mike Van Maastricht	**Date**	27/03/2017	**Time**		8.30am
Current Status of Property		**Occupier**	Owner	**Elderly**	No	
Dwelling Occupied?	Yes	**Status**		%		

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Dwelling Statistics – including attached garage and decking					
Foundation Type	Concrete Slab Foundation		**Chimney Type**	Metal Flue	
External Perimeter	81.36	m	**Building Footprint**	240.00	m2
Number of levels	2	nr	**Gross int floor area**	223.91	m2
Stud Height	2.70	m	**Decking**		m2
Approx Construction Date	2013's		**Freestanding Dwelling**	Yes	
External Inspection		**Cladding Type**	Board & Battern	**Internal Inspection**	Yes
If No - Reason for not Inspecting					
Dwelling Type	Executive	**Wall Finish**	Painted Plasterboard	**Roof Construction**	Rolled Metal
Quality of Fittings/ Finish	High	**Ceiling Finish**	Painted Plasterboard		
Number of:					
Bedrooms	3	**Living Areas**	2	**Bathrooms (incl ensuites)**	2
Office	1	**Garages**	4		
Type of Heating system	Wood Burner	**Carport**		**Drive Surface**	Metal
Detached structures	2x Large Sheds				

Floor Construction Type	Concrete Slab Foundation		
Type of Floor Displacement		**Foundation Damage**	
Change in height between High and Low points			mm
Distance between high and low points			mm
Slope of floor			%
Dwelling Out of Plumb	No	**Dwelling out of Level**	No
Initial Assessment			
Future Assessment Required	**Zip Level floor levels taken (all floors)**	No	
	Structural Engineering review	No	
	Geotechnical Survey Required	No	

Proposed Repair/Rebuild Strategy			
		Date	
Comments / Further Explanation / House Plan			
Interior - Painted plasterboard.			

Minor EQC Repairs	Total ($)	Minor Non EQC Repairs	Total ($)
Total	$ -	**Total**	$ -

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426 Downs Road, Lowry Hills Range, Cheviot 7381

vero AA Insurance SUNCORP GROUP

Financial Summary of Building Inspection Report

Description		Total excl CAT 3	CAT 3	Total	Comments
Minor Works Repairs		$ -	$ -	$ -	
Exterior to Building - No Damage		$ -		$ -	
CAT 3			$ 7,320.00	$ 7,320.00	
Garage		$ 6,363.75		$ 6,363.75	
Family Room (No Damage)		$ -		$ -	
Kitchen (No Damage)		$ -		$ -	
Laundry (No Damage)		$ -		$ -	
Lounge		$ 2,640.70		$ 2,640.70	
Main Bathroom		$ 347.75		$ 347.75	
Entry-Hallway		$ 2,094.37		$ 2,094.37	
Stairwell		$ 3,281.03		$ 3,281.03	
Master Bedroom (No Damage)		$ -		$ -	
Master Ensuite (No Damage)		$ -		$ -	
Walk-In Wardrobe (No Damage)		$ -		$ -	
Bedroom 2 (No Damage)		$ -		$ -	
Bedroom 3 (No Damage)		$ -		$ -	
	%				
P&G of Build Cost	9%	$ 1,325.48	$ 658.80	$ 1,984.28	
Margin	10%	$ 1,605.31	$ 797.88	$ 2,403.19	
Subtotal		$ 17,658.39	$ 8,776.68	$ 26,435.07	
Location Factor		$ 1,750.00	$ -	$ 1,750.00	
Total excluding GST		$ 19,408.39	$ 8,776.68	$ 28,185.07	
GST		*$ 2,911.26*	*$ 1,316.50*	*$ 4,227.76*	
TOTAL inc GST		$ 22,319.65	$ 10,093.18	$ 32,412.83	

Notes (General Repair Strategy):

Produced by: James Greenly (Oct 3, 2017) Date: .....

Project Manager: Trev McCaughan (Oct 3, 2017) Date: .....

Case Manager: Belinda Archibald (Oct 3, 2017) Date: .....

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Exterior to Building - No Damage**

Total External Wall Area 0 m2

Sheet Total $ -

Wall 1	Length (m)	0.00		Height (m)	0.00
				Wall Area	0.00
Floor area	0.00	m2			

EXTERIOR FRONT OF PROPERTY (Looking from the street)

	Comments	Quantity	Unit
Foundations - No Damage	Concrete slab foundation, no damage.		note
Wall Cladding - No Damage	Board and batten, no damage.		note

Wall 1	Length (m)	0.00		Height (m)	0.00
				Wall Area	0.00
Floor area	0.00	m2			

EXTERIOR REAR OF PROPERTY

	Comments	Quantity	Unit

Wall 1	Length (m)	0.00		Height (m)	0.00
				Wall Area	0.00
Floor area	0.00	m2			

EXTERIOR RIGHT SIDE OF PROPERTY

	Comments	Quantity	Unit

Wall 1	Length (m)	0.00		Height (m)	0.00
				Wall Area	0.00
Floor area	0.00	m2			

EXTERIOR LEFT SIDE OF PROPERTY

	Comments	Quantity	Unit

Notes & Sketches:

Board and batten, 2 story.

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **CAT 3**

Sheet Total $ 7,320.00

EXTERIOR FRONT OF PROPERTY (Looking from the street)			
	Comments	Quantity	Unit

EXTERIOR REAR OF PROPERTY			
	Comments	Quantity	Unit

EXTERIOR RIGHT SIDE OF PROPERTY			
	Comments	Quantity	Unit

EXTERIOR LEFT SIDE OF PROPERTY			
	Comments	Quantity	Unit
Pool - Concrete surrounding the pool showed signs of differential settlement and cracking	Remove dispose and replace Including compacted hardfill	51.00	m2
Pool concrete - Allow sum for travel and location including possible tile maintanance		1.00	sum

Notes & Sketches:

Please include damage assessment for all pools, tennis courts and any other hardstanding areas. Gravel surfaces (eg driveways) are not covered.

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Garage** N/A

Sheet Total $ 6,363.75

Garage						
Wall 1	Width (m)	6.20			Height (m)	2.70
Wall 2	Length (m)	11.61			Wall Area	96.17
Floor area	71.98	m2				

	Comments	Quantity	Unit
Walls	**No Damage**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)			m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**No Damage**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)			m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor			
Floor - Grind out and epoxy crack	8-12mm wide, 2.00m.	2.00	m
Floor - Grind out and epoxy crack	up to 4mm wide, 30.00m.	30.00	m
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Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
Floor - Apply acid wash, etch primer and two top coats of epoxy two pot paint	Paint floor, 71.78m2.	71.78	m2
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Notes & Sketches:

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Family Room N/A**

Sheet Total $ -

Family Room (No Damage)						
Wall 1	Width (m)	4.32			Height (m)	2.70
Wall 2	Length (m)	9.94			Wall Area	76.99
Floor area	42.90	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard - No Damage**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)			m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard - No Damage**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)			m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
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Notes & Sketches:

No Damage

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Kitchen (No Damage)**

Sheet Total $ -

Kitchen (No Damage)						
Wall 1	Width (m)	2.70			Height (m)	2.70
Wall 2	Length (m)	7.56			Wall Area	55.40
Floor area	20.40	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard - No Damage**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)			m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard - No Damage**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)			m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**Tiles on Concrete - No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
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Notes & Sketches:

No Damage

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Laundry (No Damage)**

Sheet Total $ -

Laundry (No Damage)						
Wall 1	Width (m)	1.68			Height (m)	2.70
Wall 2	Length (m)	2.27			Wall Area	21.33
Floor area	3.81	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard - No Damage**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)			m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard - No Damage**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)			m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**Tiles on Concrete - No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
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Notes & Sketches:

No Damage

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Lounge**

Sheet Total $ 2,640.70

Lounge						
Wall 1	Width (m)	4.18			Height (m)	2.70
Wall 2	Length (m)	5.75			Wall Area	53.62
Floor area	24.03	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)		53.62	m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)		24.03	m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**Carpet on Concrete - No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
Services - Electrical attendance	Remove and replace heat transfer switch. Electrician that completed make safe has tested the circuit back to the board and it's ok.	4.00	hr
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Notes & Sketches:

This is room part of the Family Room, no door seperates these rooms.

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Main Bathroom**

Sheet Total $ 347.75

Main Bathroom						
Wall 1	Width (m)	2.50			Height (m)	2.70
Wall 2	Length (m)	3.79			Wall Area	33.93
Floor area	9.46	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard - No Damage**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)			m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard - No Damage**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)			m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**Tiles on Concrete - No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
Electrical - Underfloor elements testing including travel	As per James Tacon Electrical invoice 3706. Checked and probe adjustment completed.	1.00	sum
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Notes & Sketches:

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Entry-Hallway**

Sheet Total $ 2,094.37

Entry-Hallway						
Wall 1	Width (m)	4.38			Height (m)	2.70
Wall 2	Length (m)	4.59			Wall Area	48.43
Floor area	20.10	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)		48.43	m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)		20.00	m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**Tiles on Concrete - No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
			-
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Notes & Sketches:

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Stairwell**

Sheet Total $ 3,281.03

Stairwell						
Wall 1	Width (m)	2.08			Height (m)	5.98
Wall 2	Length (m)	5.73			Wall Area	93.38
Floor area	11.91	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)		93.38	m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)		11.91	m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**Carpet on Chipboard - No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)	Stair stringers	10.00	m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
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Notes & Sketches:

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Master Bedroom (No Damage)**

Sheet Total $ -

Master Bedroom (No Damage)						
Wall 1	Width (m)	3.96			Height (m)	2.70
Wall 2	Length (m)	5.15			Wall Area	49.18
Floor area	20.39	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard - No Damage**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)			m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard - No Damage**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)			m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**Carpet on Chipboard - No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
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Notes & Sketches:

No Damage

Released under the Official Information Act 1982

Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Master Ensuite (No Damage)**

Sheet Total $ -

Master Ensuite (No Damage)						
Wall 1	Width (m)	2.78			Height (m)	2.70
Wall 2	Length (m)	4.23			Wall Area	37.86
Floor area	11.77	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard - No Damage**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)			m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard - No Damage**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)			m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**Tiles on Chipboard - No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
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Notes & Sketches:

No Damage

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Walk-In Wardrobe (No Damage)**

Sheet Total $ -

Walk-In Wardrobe (No Damage)						
Wall 1	Width (m)	1.40			Height (m)	2.70
Wall 2	Length (m)	5.14			Wall Area	35.31
Floor area	7.20	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard - No Damage**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)			m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard - No Damage**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)			m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**Carpet on Chipboard - No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
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Notes & Sketches:

No Damage

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Bedroom 2 (No Damage)**

Sheet Total $ -

Bedroom 2 (No Damage)						
Wall 1	Width (m)	3.00			Height (m)	2.70
Wall 2	Length (m)	3.58			Wall Area	35.57
Floor area	10.76	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard - No Damage**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)			m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard - No Damage**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)			m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**Carpet on Concrete - No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
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Notes & Sketches:

No Damage

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Loss Address: 426 Downs Road, Lowry Hills Range, Cheviot 7381

Area: **Bedroom 3 (No Damage)**

Sheet Total $ -

Bedroom 3 (No Damage)						
Wall 1	Width (m)	3.08			Height (m)	2.70
Wall 2	Length (m)	3.92			Wall Area	37.83
Floor area	12.09	m2				

	Comments	Quantity	Unit
Walls	**Painted Plasterboard - No Damage**		
Wall - Paint wall			m2
Wall - Rake out, plaster and paint (plasterboard)			m2
Wall - Remove, dispose and replace 10mm plasterboard and stop			m2
Wall - Fibre fuse, pigment seal and skim			m2
Wall - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Wall - Remove, dispose and replace wallpaper (PC sum $65/roll)			m2
Wall - Remove, dispose and replace lining paper (inc pigment seal, rake and stop)			m2
Ceiling	**Painted Plasterboard - No Damage**		
Ceiling - Paint ceiling (1 sealer + 2 coats paint)			m2
Ceiling - Rake out, plaster and paint (plasterboard)			m2
Ceiling - Remove, dispose and replace 13mm plasterboard and stop			m2
Ceiling - Refix plasterboard (inc minor plaster repairs, popped nails etc.)			m2
Ceiling - Square stopping			m
Ceiling - Repair stipple plaster			m2
Ceiling - Paint cornice			m
Floor	**Carpet on Chipboard - No Damage**		
Floor - Lift, store and relay carpet			m2
Floor - Remove, dispose and replace floor tiles (PC sum $50/m2) inc Floor Preparation			m2
Floor - Remove, dispose and replace T&G flooring (PC sum $7.50/m)			m2
Floor - Strip and polyurethane timber floor			m2
Floor - Refix timber flooring			m2
Floor - Grind out and epoxy crack			m
Floor - Remove, dispose and replace vinyl flooring (medium quality)			m2
Other Items			
Trim - Paint trim (includes preparation)			m
Door/Window - Ease and paint			no
Trim - Gap fill and paint jambs/sills			m
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Notes & Sketches:

No Damage

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KEQ Dwelling Claim Summary

vero AA Insurance SUNCORP GROUP

Property Details

Loss address	426 Downs Rd Cheviot		
Policy Holder	Kay and Denis Pierce		
Claim Number	P022124611	EQC Claim #	2016/020481
Case Manager	Belinda Archibald		
Date of Loss	14.11.16	Vero Excess	$ 400.00
Sum Insured Amount (Incl GST)	$ 776,695.00	Square Metre Size of Property	303

Recommended Dwelling Settlement

(Including GST)	Cost	Comment
Scope (Excluding CAT 3 & retaining walls)	$ 25,449.92	
less prior claim costs	$ -	
Scope for KEQ	$ 25,449.92	
Make Safe Paid (Gross of Excess)	$ 83.95	Electrical make safe
Make Safe Paid (Gross of Excess)	$ -	
Other Reinstatement Costs Paid (Gross)	$ -	
Dwelling scope subject to EQC Contribution	$ 25,533.87	
Plus Dwelling CAT 3 (incl P&G, Margin, GST etc)	$ 11,920.16	
Plus Retaining Walls (Net of EQC payment)	$ -	
Total Scope Cost / Sum Insured	$ 37,454.03	

EQC Excess Calculations

Dwelling scope subject to EQC Contribution	$ 25,533.87	
Contents Portion (EQC only - Gross and up to CAP only)	$ 19,639.57	
Total EQC Contribution	$ 45,173.44	
Less EQC Excesses		
Gross EQC Excess	-$ 451.73	
Less Excess deducted on Make Safe	$ -	
Less Excess deducted on Contents	$ 322.44	$200 contents/ $122.44 carpet
Net EQC Excess	-$ 129.29	

Settlement Summary

Total EQC Contribution	$ 45,173.44	
Dwelling CAT 3 Costs (Subject to SI Limit)	$ 11,920.16	
Net Retaining Wall Costs (Subject to SI Limit)	$ -	
Total Scope	$ 57,093.60	
Additional Benefits (see additional note)	$ -	
Less Excesses		
EQC Excess	-$ 451.73	
Dwelling CAT 3 Excess	-$ 5,000.00	
Vero Dwelling Excess (enter as negative)	$ -	
Net Settlement	$ 51,641.87	
Less Paid to date (actual payment amount)		
Make Safe Paid (Net of Excess)	$ 83.95	Electrical make safe
Contents Settlement Paid (Net)	$ 19,317.13	
Other	$ -	
Recommended Settlement	$ 32,240.79	

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Dwelling Payment Allocation	Vero /AAI	EQC Contribution	Total
Allocated Costs	$ 11,920.16	$ 25,533.87	$ 37,454.03
Excess deducted	-$ 5,000.00	-$ 129.29	-$ 5,129.29
Net Allocated Costs	$ 6,920.16	$ 25,404.58	$ 32,324.74
Less Dwelling Costs Paid to Date	$ -	$ 83.95	$ 83.95
Less Contents Claim Paid to Date			$ 19,317.13
NET AMOUNT TO BE PAID	$ 6,920.16	$ 25,320.63	$ 32,240.79

Approval (where Dwelling >$75 / CAT 3 > $50k)

ASSESSMENT COSTS PAID TO DATE

Cost per SFA / Invoice	Cost	Comment
Scope	$ -	
Structural Engineering	$ -	
Geo Tech Engineers	$ -	
Plumbing / CCTV inspections	$ -	
Weather Tightness	$ -	
Other Consultant	$ -	
CT Search costs	$ -	
Total	$ -	

Other Costs	To allocate	Vero	EQC	Total
Scope	$ -	$ -	$ -	$ -
Structural Engineering	$ -	$ -	$ -	$ -
Geo Tech Engineers	$ -	$ -	$ -	$ -
Plumbing / CCTV inspections	$ -	$ -	$ -	$ -
Weather Tightness	$ -	$ -	$ -	$ -
Other Consultant	$ -	$ -	$ -	$ -
CT Search costs	$ -	$ -	$ -	$ -
Total	$ -	$ -	$ -	$ -

	Gross	Costs Paid	Net
Claim Reserve (excluding Contents)	$ 32,240.79	$ -	$ 32,240.79
Recovery Reserve (excluding Contents)	$ 25,404.58	n/a	$ 25,404.58

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PROJECT REPORT

Report Number:	**1**
Date:	**01-Dec-16**
Purpose:	1st Site Visit- Triage
Author:	David Patterson
Project Manager:	David Patterson
Claims Manager:	Add name here- Leave blank if unknown
Quantity Surveyor:	Rob Peart

Claim Details

Claim Number:	AAI8002914
Loss Location:	426 Downs Road, Cheviot
Insured Name:	Mrs Kaye & Mr D Pierce
Policy Type	
Sum Insured:	Add Sum Insured Here
Claim Type:	Earthquake Building
Cause of loss:	Earth Quake
Observed Damage:	House constructed approx. 2010. Concrete slab foundation, board and baton external cladding with trim deck roof cladding. Internal – Minor cosmetic cracking to wall and ceiling junctions, above and below doors and windows. Fire damage to electrical switch in lounge, curtains, carpet, chair and table damaged. Customer has burns from taking burning curtains out to save house. Tiles in entry and laundry have cracking in grout. Garage has cracking to slab (mostly less than 2mm, one expansion crack exacerbated by 7mm). External – Minor cracking to plastered foundation, cracking to concrete path (less than 5mm). Pool – Fiberglass insert set level with ground appears to be ok. However, concrete surround has separated (greater than 15mm) and lifted (greater than 10mm). Perimeter tiles have lifted.
Recommendations:	Engage engineer to provide repair methodology for concrete slab in garage. Engage electrician to inspect source of fire. Customer has had an electrician to make safe last week.

Damage Assessment

Quote Total	$75,000
GST	GST
Total	Total

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Recommendations	After carpet is lifted in lounge and living from fire damage, inspect slab and engage engineer to provide repair methodology for cracks. Electrician to inspect electrical cabling.
Vero – Next Actions	Add Vero- Next Actions here.
MPS – Next Actions	Engage engineer and electrician. Competent LBP builder to scope cosmetic damage to property.

Attachments	**Attachments**
Pictures	
Description	**Damage to?**

Add Name Here

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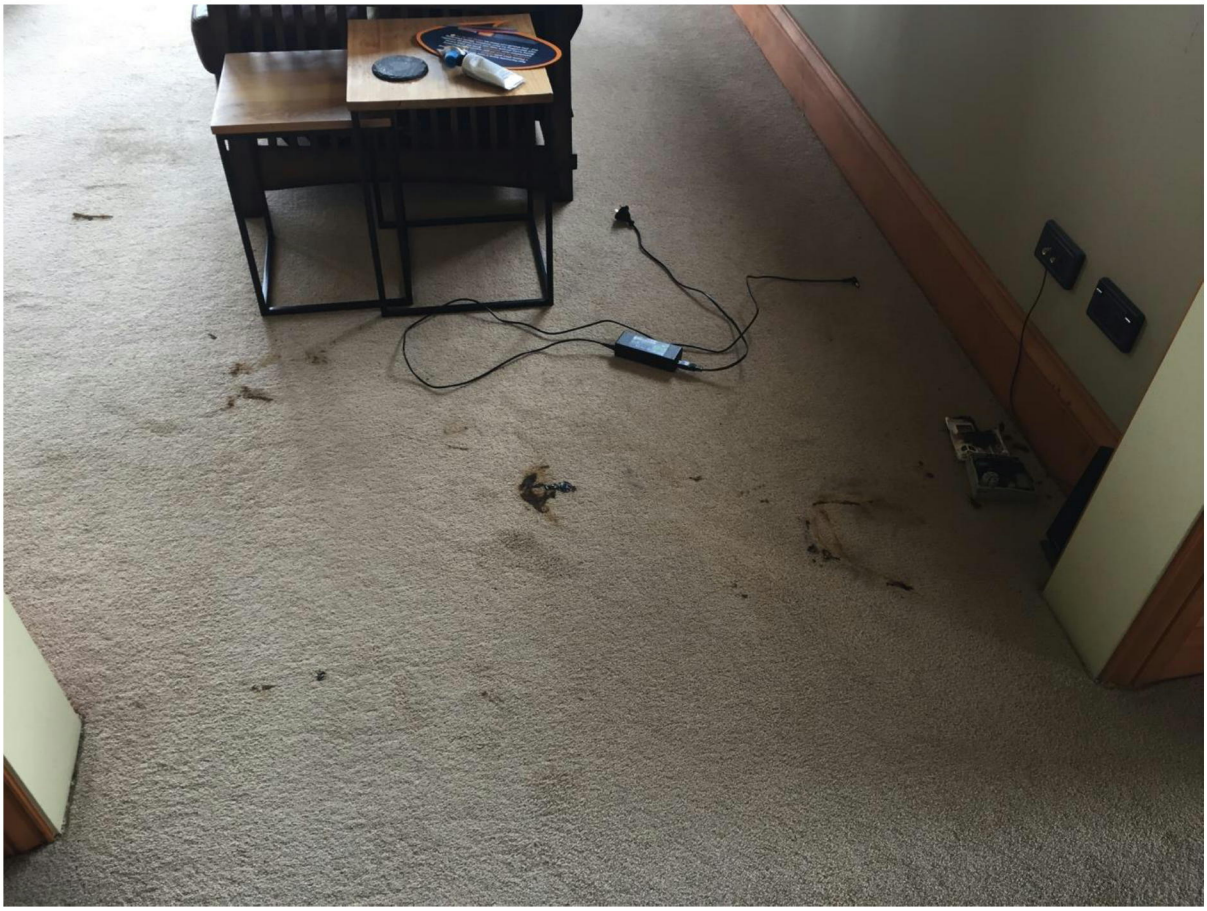

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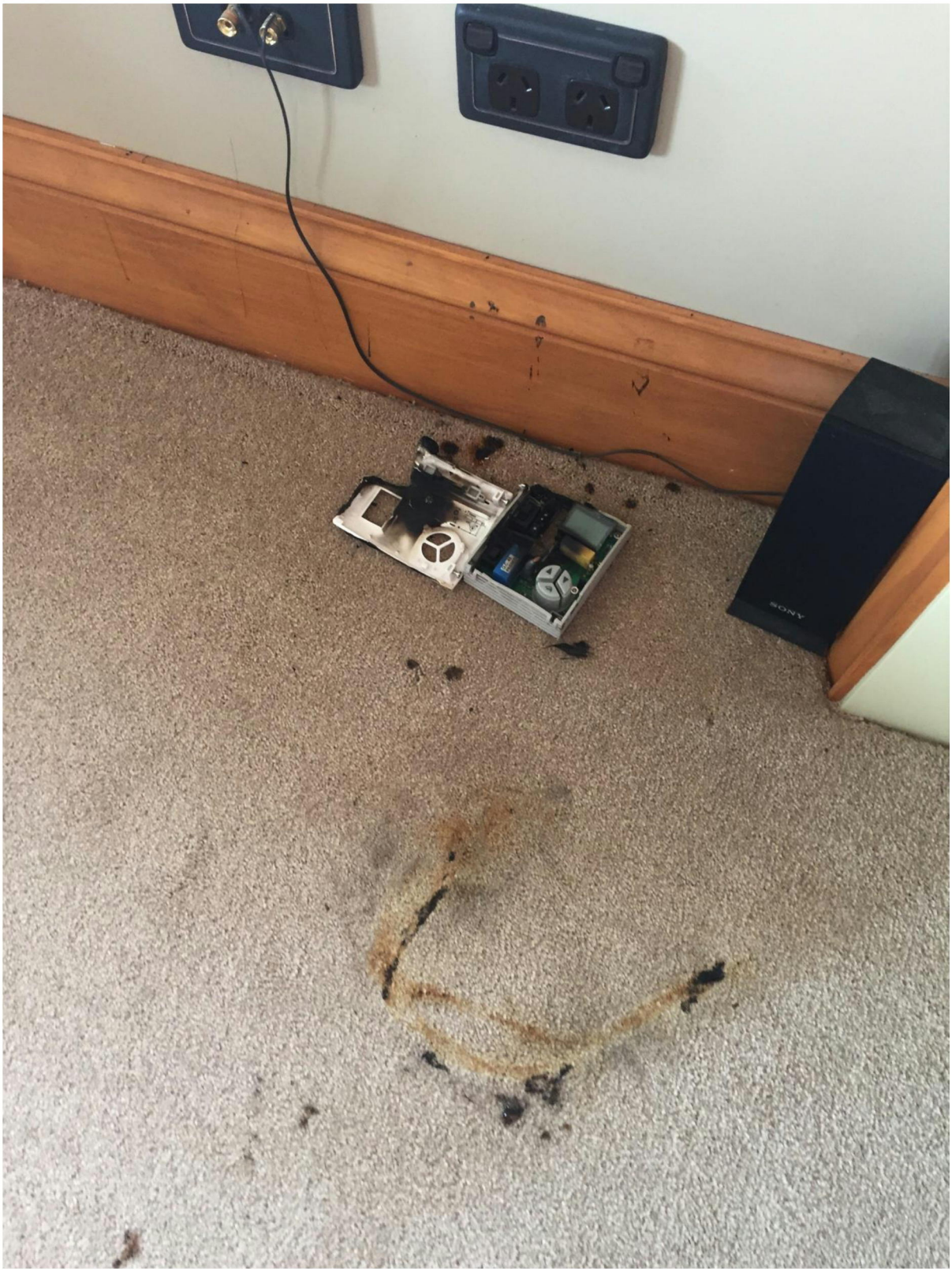

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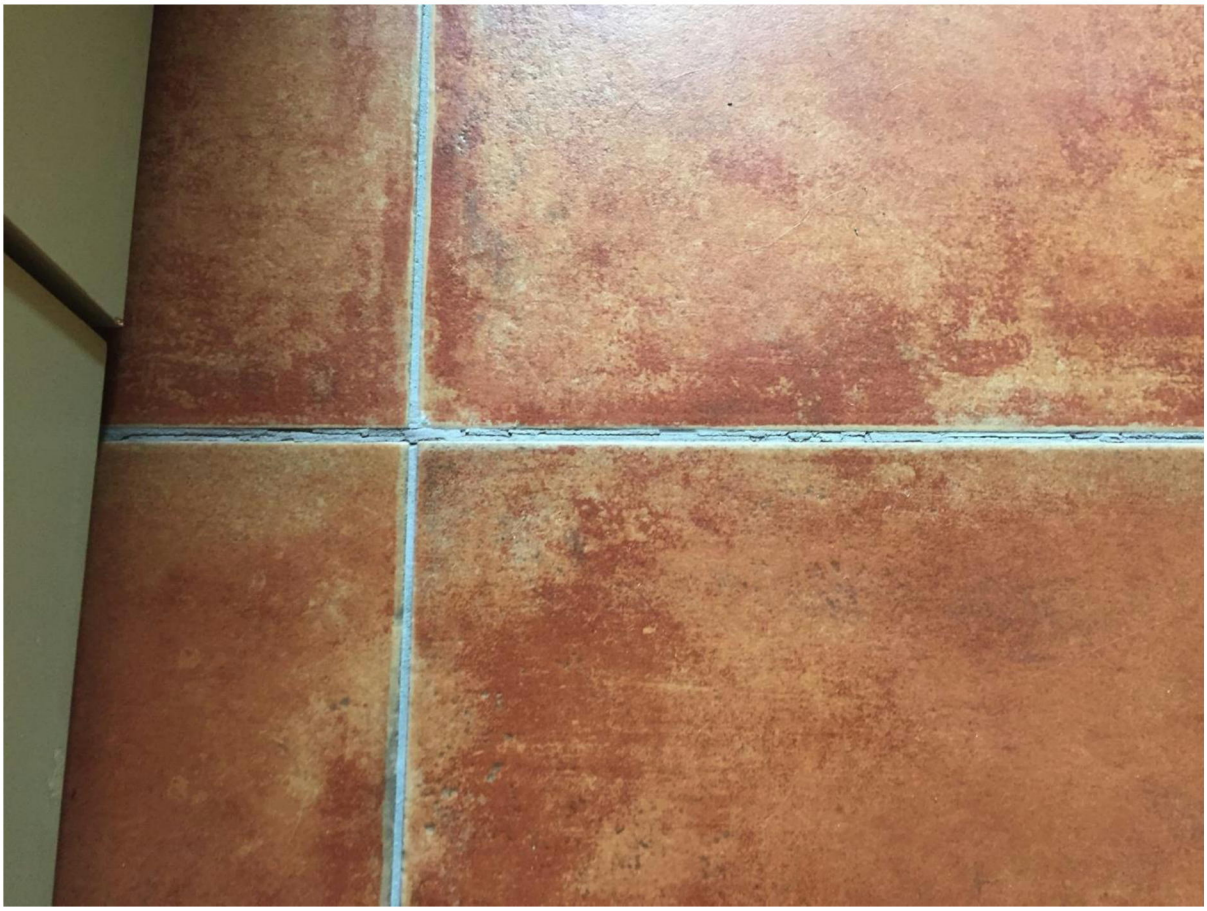

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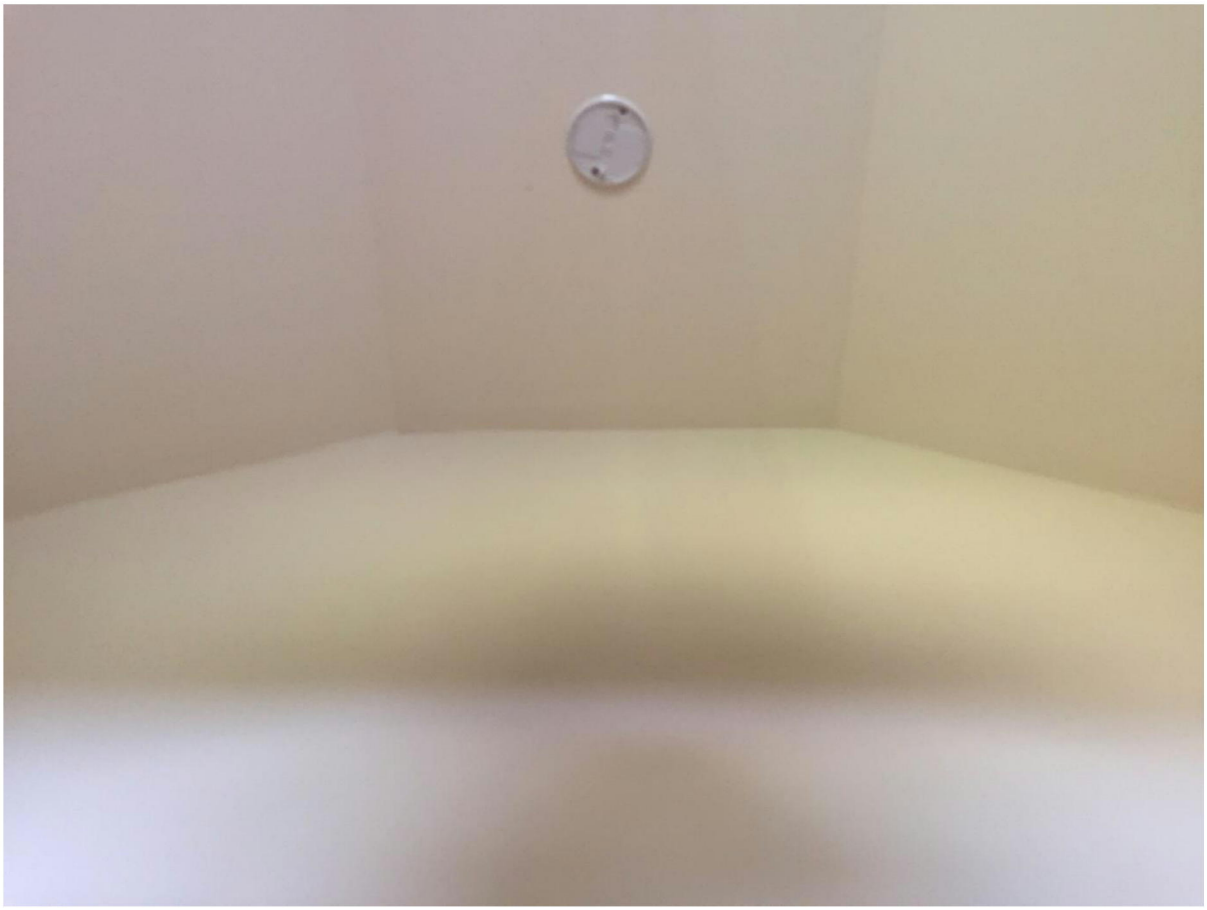

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