

# 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.

## Scope of Works



### 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.

**Customer:** HOLLY CLEAVER

## Assessment of Property at 4/162 STANMORE ROAD, LINWOOD, CHRISTCHURCH 8013 on 13/10/2011

### Site

Element	Damage	Repair
Land (Exposed - Soil - 223.00 m2)		
Land (Under dwelling - Soil - 64.00 m2)		
Main Access (Drive - Concrete - 144.00 m2)		

### Services

Element	Damage	Repair
Sewerage (Town Connection - Clay pipes - 35.00 l/m)	No Earthquake Damage	
Water Supply (Town Connection - Steel - 35.00 l/m)	No Earthquake Damage	

## Main Building

### Exterior

#### Elevation (North wall)

Element	Damage	Repair
Patio (Concrete - Concrete - 11.90 m2)	Cracked surface	Grind out and epoxy fill concrete 4.00 l/m
	Cracked surface	Paint patio 11.90 m2
Wall Cladding (Block Veneer - Concrete - 16.80 m2)	Cracking	Grind out and epoxy fill 4.00 l/m
	Cracking to paint	Paint wall 16.80 m2
	Structural damage	Remove, dispose and replace sill bricks 3.50 l/m
Wall framing (Timber Frame - Timber - 16.80 m2)	No Earthquake Damage	

#### Elevation (South wall)

Element	Damage	Repair
Patio (Concrete - Concrete - 1.12 m2)	No Earthquake Damage	
Porch / Veranda (External - Timber - .96 m2)	No Earthquake Damage	
Wall Cladding (Block Veneer - Concrete - 16.80 m2)	Cracking	Grind out and epoxy fill 4.00 l/m
	Cracking to paint	Paint wall 16.80 m2
Wall framing (Timber Frame - Timber - 16.80 m2)	No Earthquake Damage	

#### Elevation (East wall )

Element	Damage	Repair
No Damage		

**Elevation (West wall)**

Element	Damage	Repair
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No Damage

**Roof**

Element	Damage	Repair
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Roof Covering (Pitched - Steel - 68.00 m2) Damage to flashings Re-silicon flashing 8.00 l/m

Roof framing (Framed - Timber - 71.20 m2) No Earthquake Damage

**Foundations**

Element	Damage	Repair
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No Damage

**Interior****Ground Floor - Lounge (Lounge/Dining)**

Room Size: 3.60 x 5.00 = 18.00 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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Ceiling (Gib - Wallpaper / paint - 18.00 m2) Cosmetic Damage Remove, dispose and replace wall paper - Paint 18.00 m2

Floor (Concrete - Carpet - 18.00 m2) No Earthquake Damage

Wall covering (Concrete - Wall paper / paint - 41.28 m2) No Earthquake Damage

Window (Timber Large - Pane single glazed - 1.00 No of) No Earthquake Damage

**Ground Floor - Hallway (Central)**

Room Size: 2.30 x 2.00 = 4.60 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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Ceiling (Gib - Paint - 4.60 m2) Cosmetic Damage Rake out, plaster and paint 4.60 m2

Door (Internal) (Cupboard Door - Timber - 1.00 No of) No Earthquake Damage

Floor (Concrete - Carpet - 4.60 m2) No Earthquake Damage

Wall covering (Gib - Wallpaper - 20.64 m2) No Earthquake Damage

**Ground Floor - Bedroom (Master Bedroom)**

Room Size: 4.20 x 3.20 = 13.44 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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Ceiling (Gib - Wallpaper / paint - 13.44 m2) No Earthquake Damage

Door (Internal) (Single Hollow Core - Timber - 1.00 No of) No Earthquake Damage

Floor (Concrete - Carpet - 13.44 m2) No Earthquake Damage

Wall covering (Gib - Wall paper / paint - 35.52 m2) Cosmetic damage Remove, dispose and replace wallpaper - paint 35.52 m2

Window (Timber Large - Pane single glazed - 1.00 No of) No Earthquake Damage

**Ground Floor - Bedroom (Bedroom 2)**

Room Size: 2.40 x 3.80 = 9.12 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Paint - 9.12 m2)	Cosmetic Damage	Paint Ceiling	9.12 m2
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Carpet - 9.12 m2)	No Earthquake Damage		
Wall covering (Gib - Wall paper / paint - 29.76 m2)	Cosmetic damage	Remove, dispose and replace wallpaper - paint	29.76 m2
Window (Timber Large - Pane single glazed - 1.00 No of)	Broken glass	Remove and reglaze 4mm single	1.06 m2

### Ground Floor - Bathroom (Southerly aspect)

Room Size: 1.80 x 2.30 = 4.14 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Bath (Steel - Standard specification - 1.00 item)	No Earthquake Damage		
Bathroom Sink (Vanity single - Standard specification - 1.00 item)	No Earthquake Damage		
Ceiling (Gib - Paint - 4.14 m2)	Cosmetic Damage	Paint Ceiling	4.14 m2
Door (Internal) (Single Hollow Core - Timber - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Carpet - 4.14 m2)	No Earthquake Damage		
Shower (Over Bath with Curtain - Acrylic shower - 1.13 m2)	No Earthquake Damage		
Toilet (Standard - Standard Spec - 1.00 item)	No Earthquake Damage		
Wall covering (Gib - Paint - 19.68 m2)	Cosmetic damage	Rake out, plaster and paint	19.68 m2
Window (Timber medium - Pane single glazed - 1.00 No of)	No Earthquake Damage		

## Carport

### Exterior

#### Elevation (North wall)

Element	Damage	Repair
No Damage		

#### Elevation (South wall)

Element	Damage	Repair
No Damage		

#### Elevation (East wall)

Element	Damage	Repair
No Damage		

#### Elevation (West wall)

Element	Damage	Repair
No Damage		

### Foundations

Element	Damage	Repair
No Damage		

### Roof

Element	Damage	Repair
No Damage		

**Interior****Ground Floor - Room (Other) (Onside carport)**

Room Size: 2.00 x 3.60 = 7.20 (length(m) x width(m) = Area Size(m<sup>2</sup>))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

**Scope of Works - Glossary of Terms**

<b>Cosmetic Damage</b>	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'.
<b>Impact Damage</b>	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.
<b>Structural Damage</b>	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**

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

**Claim Number:** CLM/2011/141535  
**Claimant:** HOLLY CLEAVER  
**Property Address:** 4/162 STANMORE ROAD  
 LINWOOD  
 CHRISTCHURCH 8013

**Assessment Date:** 13/10/2011 09:27  
**Assessor:** Titheridge, Paul  
**Estimator:** Mowat, John  
**Property Occupied By:** Owner Occupied

## Claimant Setup

Type	Name	Home Number	Mobile Number	Work Number	Email Address
Owner	HOLLY, CLEAVER				

## Insurance &amp; Mortgage Details

## Insurance Details - From Claim Centre

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
AMI Insurance	Dwelling		Yes	

## Insurance Details - Added in COMET

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

[REDACTED], contact per mum, cannot confirm Insurance details. Entered a 'sighted' to progress claim

## Mortgage Details - From Claim Centre

Bank
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## Mortgage Details - Added in COMET

Bank
KIWIBANK

## 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:** Nil  
**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	1961 - 1980	Rectangular	50.84
Carport	1	Standard	1961 - 1980	Rectangular	7.48

## Full Assessment

### Site

Element	Type	Material	Damages	Measure	Rate	Cost
Land	Exposed	Soil	No Earthquake Damage			
Land	Under dwelling	Soil	No Earthquake Damage			
Main Access	Drive	Concrete				

**General Comments:** Cracking to driveway. Substrate will require levelling.

### Services

Element	Type	Material	Damages	Measure	Rate	Cost
Sewerage	Town Connection	Clay pipes	No Earthquake Damage			
Water Supply	Town Connection	Steel	No Earthquake Damage			

**General Comments:**

### Main Building

#### Exterior

#### Elevation (North wall)

**Damage:** Earthquake damage

**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Patio	Concrete	Concrete	Cracked surface			
			Grind out and epoxy fill concrete	4.00 l/m	30.00	120.00
			Cracked surface			
Wall Cladding	Block Veneer	Concrete	Paint patio	11.90 m2	22.00	261.80
			Cracking			
			Grind out and epoxy fill	4.00 l/m	60.00	240.00
			Cracking to paint			
			Paint wall	16.80 m2	29.00	487.20
			Structural damage			
Wall framing	Timber Frame	Timber	Remove, dispose and replace sill bricks	3.50 l/m	60.00	210.00
			No Earthquake Damage			

**General Comments:** painted concrete block

#### Elevation (South wall)

**Damage:** Earthquake damage

**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Patio	Concrete	Concrete	No Earthquake Damage			
Porch / Veranda	External	Timber	No Earthquake Damage			
Wall Cladding	Block Veneer	Concrete	Cracking			
			Grind out and epoxy fill	4.00 l/m	60.00	240.00
			Cracking to paint			
Wall framing	Timber Frame	Timber	Paint wall	16.80 m2	29.00	487.20
			No Earthquake Damage			

**General Comments:** painted concrete block  
Porch painted concrete with clear lite on painted timber frame  
Historic damage to clearlite

#### Elevation (East wall )

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** party fire wall 8.5m x 3.5 m  
Painted concrete block no accses. No visible damage

**Elevation (West wall)**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** party fire wall 8.5m x 3.5 m  
 Painted concrete block no accses. No visable damage

**Roof**

**Damage:** Earthquake damage  
**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Roof Covering	Pitched	Steel	Damage to flashings			
			Re-silicon flashing	8.00 l/m	17.00	136.00
Roof framing	Framed	Timber	No Earthquake Damage			
<b>General Comments:</b> Rolled metal painted. Damage to east wall flashing. Loose fixings to ridge						

**Foundations**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** Concrete slab 7m x 8.5m. No visable damage

**Ground Floor - Lounge (Lounge/Dining)**

**Damage:** Earthquake damage  
**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Wallpaper / paint	Cosmetic Damage			
			Remove, dispose and replace wall paper - Paint	18.00 m2	67.00	1,206.00
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Concrete	Wall paper / paint	No Earthquake Damage			
Window	Timber Large	Pane single glazed	No Earthquake Damage			
<b>General Comments:</b> Cosmetic...ceiling. Concrete block walls						

**Ground Floor - Hallway (Central)**

**Damage:** Earthquake damage  
**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out, plaster and paint	4.60 m2	27.00	124.20
Door (Internal)	Cupboard Door	Timber	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Wallpaper	No Earthquake Damage			
<b>General Comments:</b> COsmetic..cupboard door, ceiling, smsler top cupboard door						

**Ground Floor - Bedroom (Master Bedroom)**

**Damage:** Earthquake damage  
**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Wallpaper / paint	No Earthquake Damage			
Door (Internal)	Single Hollow Core	Timber	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Wall paper / paint	Cosmetic damage			
			Remove, dispose and replace wallpaper - paint	35.52 m2	67.00	2,379.84
Window	Timber Large	Pane single glazed	No Earthquake Damage			
<b>General Comments:</b> Cosmetic....walls						

**Ground Floor - Bedroom (Bedroom 2)**

**Damage:** Earthquake damage



**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Paint Ceiling	9.12 m2	24.00	218.88
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Wall paper / paint	Cosmetic damage			
			Remove, dispose and replace wallpaper - paint	29.76 m2	67.00	1,993.92
Window	Timber Large	Pane single glazed	Broken glass			
			Remove and reglaze 4mm single	1.06 m2	360.00	380.16

**General Comments:** Cosmetic....walls ceiling window

#### **Ground Floor - Bathroom (Southerly aspect)**

**Damage:** Earthquake damage

**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Bath	Steel	Standard specification	No Earthquake Damage			
Bathroom Sink	Vanity single	Standard specification	No Earthquake Damage			
Ceiling	Gib	Paint	Cosmetic Damage			
			Paint Ceiling	4.14 m2	24.00	99.36
Door (Internal)	Single Hollow Core	Timber	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Shower	Over Bath with Curtain	Acrylic shower	No Earthquake Damage			
Toilet	Standard	Standard Spec	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out, plaster and paint	19.68 m2	27.00	531.36
Window	Timber medium	Pane single glazed	No Earthquake Damage			

**General Comments:** Cosmetic...walls ceiling

## **Carport**

### **Exterior**

#### **Elevation (North wall)**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** open. No wall or posts 3.6m x 2.4m

#### **Elevation (South wall)**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** two steel caterleaver rsj steel joistes painted & open concrete decetayive wall painted 3.6m x 2.2m

#### **Elevation (East wall)**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** open no wall or posts 2m x 2.4m

#### **Elevation (West wall)**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** open no wall or posts 2m x 2.4m

### **Foundations**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** Concrete slab 3.6m x 2m

**Roof**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** Painted rolled metal 3.6m x 2m

**Ground Floor - Room (Other) (Onside carport)**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** open. Carport two supports on south wall only  
No doors windows or linings. Concrete slab floor

**Fees**

**Fees**

<b>Name</b>	<b>Duration</b>	<b>Estimate</b>
Contents movement fee	1.00	495.76
Small Job Fee	1.00	180.00

**Overheads**

<b>Name</b>	<b>Estimate</b>
Preliminary and general	729.27
Margin	1,052.10
GST	1,735.96

## 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	136.00
	Elevation (East wall )	0.00
	Elevation (North wall)	1,319.00
	Elevation (South wall)	727.20
	Elevation (West wall)	0.00
		2,182.20

Floor	Description	Estimate
Ground Floor	Bathroom (Southerly aspect)	630.72
	Bedroom (Bedroom 2)	2,592.96
	Bedroom (Master Bedroom)	2,379.84
	Hallway (Central)	124.20
	Lounge (Lounge/Dining)	1,206.00
		6,933.72
		6,933.72

### Carport

Name	Description	Estimate
Exterior	Foundations	0.00
	Roof	0.00
	Elevation (East wall)	0.00
	Elevation (North wall)	0.00
	Elevation (South wall)	0.00
	Elevation (West wall)	0.00
		0.00

Floor	Description	Estimate
Ground Floor	Room (Other) (Onside carport)	0.00
		0.00
		0.00

### Fees

Description	Estimate
Contents movement fee	495.76
Small Job Fee	180.00
	675.76

### Overheads

Description	Estimate
Preliminary and general	729.27
Margin	1,052.10
GST	1,735.96
	3,517.33
<b>Total Estimate</b>	<b>13,309.01</b>

## Inspection Sign Off

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

## Previous Claim Numbers (recorded manually in field)

- Nil

## File Notes

<b>Date Created:</b>	13/10/2011 16:41
<b>Created :</b>	Titheridge, Paul
<b>Subject:</b>	Snapshot.
<b>Note:</b>	A centrally situated concrete block flat in building of five.. Step cracking in blockwork, cracked slab and roof flashing damage. Interior ...minor cosmetic.
<b>Next Action:</b>	
<b>Date Created:</b>	22/10/2012 06:49
<b>Created :</b>	Administrator, Alchemy
<b>Subject:</b>	Assessment Address Changed
<b>Note:</b>	From:4/162 STANMORE ROAD, CHRISTCHURCH CITY, CHRISTCHURCH To:4/162 STANMORE ROAD, LINWOOD, CHRISTCHURCH
<b>Next Action:</b>	

## Urgent Works Items

55  
Excel Electrical Ltd440 Johns Rd  
Fernside  
Rangiora  
7471

AMT PAID
0800 49 47 46

GST Reg No	DATE	INVOICE NO
77 -51 3-5 31	5/26/2011	903

INVOICE TO
Holly Cleaver [REDACTED]



		P.O. NO.	TERMS	PROJECT	
DESCRIPTION	QTY	RATE	TAX	TAX AMT	AMOUNT
repair light fittings at stanmore rd property from earth quake damage	1.5	57.24	S	11.20	85.86
batten holder and 2 lamp holders Electrical Goods Supplied		75.00	S	9.78	75.00
TAX SUMMARY			SUBTOTAL		
20.98 S ;			139.88		
<p>"Accounts are due to be paid by 20th of the month following invoice. If payment is not made on the due date , the Client shall pay interest on the balance outstanding at 2% per month on the balance of the invoice outstanding from the due date for payment to the date on which the amount is paid. Furthermore, details of the account may be referred to a debt collection agency and you will be liable for recovery costs incurred."</p>			TAX TOTAL		
			20.98		
			<b>Total</b>		
			\$160.86		

INVOICE NO.
exelectric@clear.net.nz

**Scope of Works**

Claim Number	CLM/2011/141535	Damage Location	4/162 STANMORE ROAD, LINWOOD, CHRISTCHURCH 8011
Claimant	HOLLY CLEAVER	Reviewed by	null
SOW Status	Approved	Reviewed on	null

Element type	Description	Total (ex GST)
Main Access		\$0.00
Elevation	Main Building - North wall	\$1,566.97
Elevation	Main Building - South wall	\$863.92
Roof	Main Building -	\$161.57
Lounge	Main Building - Lounge/Dining	\$1,432.73
Hallway	Main Building - Central	\$147.55
Bedroom	Main Building - Master Bedroom	\$2,827.25
Bedroom	Main Building - Bedroom 2	\$3,082.14
Bathroom	Main Building - Southerly aspect	\$749.30
Other	Fees	\$545.34
Other	Fees	\$198.00

SUBTOTAL	\$11,574.77
GST	\$1,736.22
TOTAL	\$13,310.99

## Elements included in settlement

<u>Location of damage</u>			<u>Damaged Feature</u>	<u>Damage</u>
Main Access			Main Access	
Elevation		Main Building - North wall	Wall Cladding	Cracking
				Cracking to paint
				Structural damage
			Patio	Cracked surface
Elevation		Main Building - South wall		Cracked surface
			Wall Cladding	Cracking
Roof		Main Building -		Cracking to paint
			Roof Covering	Damage to flashings
Lounge	Ground Floor	Main Building - Lounge/Dining	Ceiling	Cosmetic Damage
Hallway	Ground Floor	Main Building - Central	Ceiling	Cosmetic Damage
Bedroom	Ground Floor	Main Building - Master Bedroom	Wall covering	Cosmetic damage
Bedroom	Ground Floor	Main Building - Bedroom 2	Ceiling	Cosmetic Damage
			Wall covering	Cosmetic damage
			Window	Broken glass
Bathroom	Ground Floor	Main Building - Southerly aspect	Ceiling	Cosmetic Damage
			Wall covering	Cosmetic damage