



Earthquake/Insurance Documentation & Disclosure

The following EQC/NHC claims were made for this property in regards to the dwelling:
CLM/2011/175488

As far as the Vendor is aware, all of the repairs have been completed. We recommend seeking your own advice to verify this as may be required.

The following Insurance Claim(s) were made for repairs to the driveway:
50320302

The vendors received a cash sum of \$5,049.23 when they purchased the property, being the sum received by a prior owner in order to cover the shared costs of repairing the driveway. This work has not been completed, and this sum will be transferred to the Purchaser upon settlement as a full and final settlement of this matter.

Please refer to the attached documentation, and seek your own advice as may be required.



ARIZTO

Statement of Claim

Completed by:

Date: 30-Mar-2016

Claim number: 2011/175488

SOW Type: **Supersedes all previous SoWs**

Assessment of Property at: 171B Wales Street, Halswell, Christchurch 8021

Denotes SOW Date/Author

Denotes SOW Date/Author & in addition to 29/02/2016 SoW

Denotes SOW Date/Author

Denotes SOW Date/Author

Denotes Accepted quotes & additional repair



Document explanatory note:
 This document provides a summary of the earthquake damage identified by the QC 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.

Dave Clarke 0275 042498

Element	Line Items:		Size
	Damage	Repair	
Property			
Site			
Element			
Land	Damage	Repair	
Main Access	No Earthquake Damage		
	No Earthquake Damage		
Services			
Element			
Water Supply	Damage	Repair	
Sewerage	No Earthquake Damage		
	No Earthquake Damage		
Main Building			
Exterior Element(s)			
Elevation (North)			
Element			
Wall framing	Damage	Repair	
Wall Cladding	No Earthquake Damage		1.40 m
	Cracking	- Grind out and repoint mortar	
Elevation (East)			
Element			
Wall framing	Damage	Repair	
Wall Cladding	No Earthquake Damage		2.20 m
	Cracking	- Grind out and repoint mortar	
Elevation (West)			
Element			
Wall framing	Damage	Repair	
Wall Cladding	No Earthquake Damage		2.00 m
	Cracking	- Grind out and repoint mortar	
	Structural damage	- Remove, dispose and replace sill bricks	2.10 m
Elevation (South)			
Element			
Wall framing	Damage	Repair	
Wall Cladding	No Earthquake Damage		6.00 m
Patio	No Earthquake Damage		
	Cracked surface	- Grind out and epoxy fill concrete	
Foundations (Concrete slab)			
	Cracking	Refer to individual rooms below	
Roof (Iron)			
Element			
Roof Covering	Damage	Repair	
Roof framing	No Earthquake Damage		
Soffit	No Earthquake Damage		
	Cracked soffit lining	- Gap fill	7.00 m

Ground Floor				
Office/Study				
Element	Damage	Repair		
Ceiling	No Earthquake Damage			
Floor	No Earthquake Damage			
Wall covering	Cosmetic damage	- Rake out, plaster and paint		29.28 m2
Door (Internal)	No Earthquake Damage			
Window	No Earthquake Damage			
Laundry 1.9 x 1.7 (Vinyl)				
Element	Damage	Repair		
Ceiling	No Earthquake Damage			
Floor slab	Cracking	Grind out & epoxy concrete floor cracks		1.7lm
Floor covering	Impact damage	remove, dispose supply & install vinyl		3.23m2
Wall covering	Cosmetic damage	- Rake out, plaster and paint		17.28 m2
Door (Internal)	No Earthquake Damage			
Wash tub	No Earthquake Damage			
Bathroom				
Element	Damage	Repair		
Ceiling	No Earthquake Damage			
Floor	Cosmetic damage	- Remove, dispose and replace vinyl		4.59 m2
Floor	Cosmetic damage	- Grind out and epoxy fill (up to 5mm)		1.50 m
Floor slab	Cracking	Grind out & epoxy concrete floor cracks (additional to above)		1.1lm
Wall covering	Cosmetic damage	- Rake out, plaster and paint		21.12 m2
Bath	No Earthquake Damage			
Bathroom Sink	No Earthquake Damage			
Door (Internal)	No Earthquake Damage			
Shower	No Earthquake Damage			
Window	Cosmetic damage	- Gap fill and paint jambs / sills		3.00 m
Toilet				
Element				
Floor Slab	Cracking	Grind out & epoxy concrete floor cracks 0-4mm		0.5lm
Floor covering	For other trades	Remove, dispose, supply & install laminate floor covering		2.2m2
Dining/Family room 3.7 x 2.3 (Carpet)				
Element	Damage	Repair		
Ceiling	Cosmetic Damage	- Rake out, plaster and paint		8.51 m2
Floor	Cosmetic damage	- Lift and relay existing carpet		8.51 m2
Floor	Cosmetic damage	- Grind out and epoxy fill (up to 5mm)		5.60 m
Floor Slab (cost of repair is covered in The Connect Group quote)	Cracking	Remove, dispose supply & install section of slab 25 mpa & rebar		4.0m2
Engineer Report	Reimbursement INV No: 8888	RD Sullivan Engineer Report		1
Wall covering repair	After reinstatement of kitchen	Paint wall 5.0 x 2.4		12.0m2
Door (Internal)	Cosmetic damage	- Ease door		1
Window	No Earthquake Damage			
Floor slab quote accepted	Quote No 4310.2 Date 14/03/2016	The Connect Group		1
Lounge 4.9 x 4.0 (Carpet)				
Element	Damage	Repair		
Ceiling	Cosmetic Damage	- Rake out, plaster and paint		19.60 m2
Floor	Cosmetic Damage	- Lift and relay existing carpet		3.75 m2
Wall covering	No Earthquake Damage			
Window	No Earthquake Damage			
Door (External)	No Earthquake Damage			
Kitchen 2.8 x 1.8 (Laminate)				
Element	Damage	Repair		

Fees:	
Fee	Weeks
Plumbing Fee - Disconnect & reconnect bathroom & kitchen	
Electrical Fee - Disconnect & reconnect lighting & power	

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

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

NON-EQC ASSESSMENT REPORT

Date Phoned	01/07/2015	Date Visited	21/07/2015	Assessor	Matthew Stubbins
Claim #	50320302	Policy	NZI - Christchurch	RV or IV	Full Replacement

Customer	Rachael Hoddinott - hm: [REDACTED]
Risk Address	171B Wales Street, Halswell

Person Interviewed on site	Graham Hoddinott	Relationship to Insured	Relative
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SETTLEMENT SUMMARY

Age (yrs)	Non-EQC Item	Damaged Area	Quantum
30	Driveway	192.07 m ²	Driveway - \$6,965.96 Shared Driveway - \$7,478.45
Event Split			Property Shared
Driveway			Shared with 1 properties
Sep 2010 - 100%	\$6,965.96		171a Wales St
Shared Driveway			
Sep 2010 - 100%	\$7,478.45		
30	Fence	73.6 LM	Shared Fencing - \$2,803.11
Event Split			Property Shared
Shared Fencing			Shared with 2 properties
Sep 2010 - 100%	\$2,803.11		171a and 173 Wales St to various degrees
30	Path	24.94 m ²	\$2,868.10
Event Split			Property Shared
Sep 2010 - 100%	\$2,868.10		Shared with 0 properties

	Total GST Incl (Gross of Excess)	\$20,115.62
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DAMAGE**Driveway**

Cracking, slumping

Fence

Misalignment

Pre-existing damage age related deterioration

Location: East, west

Comments - Iron fence is shared with 171a and 173 for the length of the common drive. The insured portion of this is 25% (half share of 50%). $\$1575 @ 25\% = \393.75 The remainder of the iron fence is shared 50% with 173. $\$1512 \div 2 = \756 .Timber fence is shared with 171a for the length of the common drive. Shared 50%. $\$3306.71 \div 2 = \1653.36 **Path**

Slumping, heaving

COSTINGS SUMMARY

Type	Description	Quantity	Rate	Cost
Internal Driveway				
Concrete Drive	Plain concrete - Remove and replace	61.03 m ²	\$114.14	\$6,965.96
	Total			\$6,965.96
Shared Driveway				
Concrete Drive	Plain concrete - Remove and replace	131.04 m ²	\$114.14	\$14,956.91
	Total			\$14,956.91
Shared Fencing				
Paling Fence	Remove and replace 1.2m h - Rate applied to 900mm section of fence	12.5 m	\$126.50	\$1,581.25
Paling Fence	Remove and replace 1.8m h	12.1 m	\$142.60	\$1,725.46
Corrugated Fence - unpainted	Other - Renail iron and straighten fence at \$35 per m ²	88.2 m		\$3,087.00
	Sub Total			\$6,393.71
	Insured share			50.00%
	Total			\$3,196.86
Path				
Pavers/Cobblestone	Lift and clean existing pavers, allow for new sand blinding (ONLY) and relay existing pavers	24.94 m ²	\$115.00	\$2,868.10
	Total			\$2,868.10
Total Scoped Loss				\$27,987.83

OUTCOME

Driveway Internal	\$6,965.96
Shared Driveway	\$7,478.45
Shared Fencing	\$2,803.11
Path	\$2,868.10
Total Negotiated Loss	\$20,115.62

NEXT ACTION

Driveway Internal	Customer has been advised that their claim will be cash settled by IAG. We refer back to IAG to arrange directly.
Shared Driveway	Customer has been advised that their claim will be cash settled by IAG. We refer back to IAG to arrange directly.
Fence Shared	Customer has been advised that their claim will be cash settled by IAG. We refer back to IAG to arrange directly.
Path	Customer has been advised that their claim will be cash settled by IAG. We refer back to IAG to arrange directly.

Photo schedule

Front elevation photos



Front elevation

Driveway photos



Private drive area



Cracks to shared drive



Shared drive overview

Fence photos



Fence shared with 171a



Shared with 173 no damage



Damage to fence shared with 171a



This fence is shared with 171a & 173



This section is shared with 173

Path photos



Path alongside house

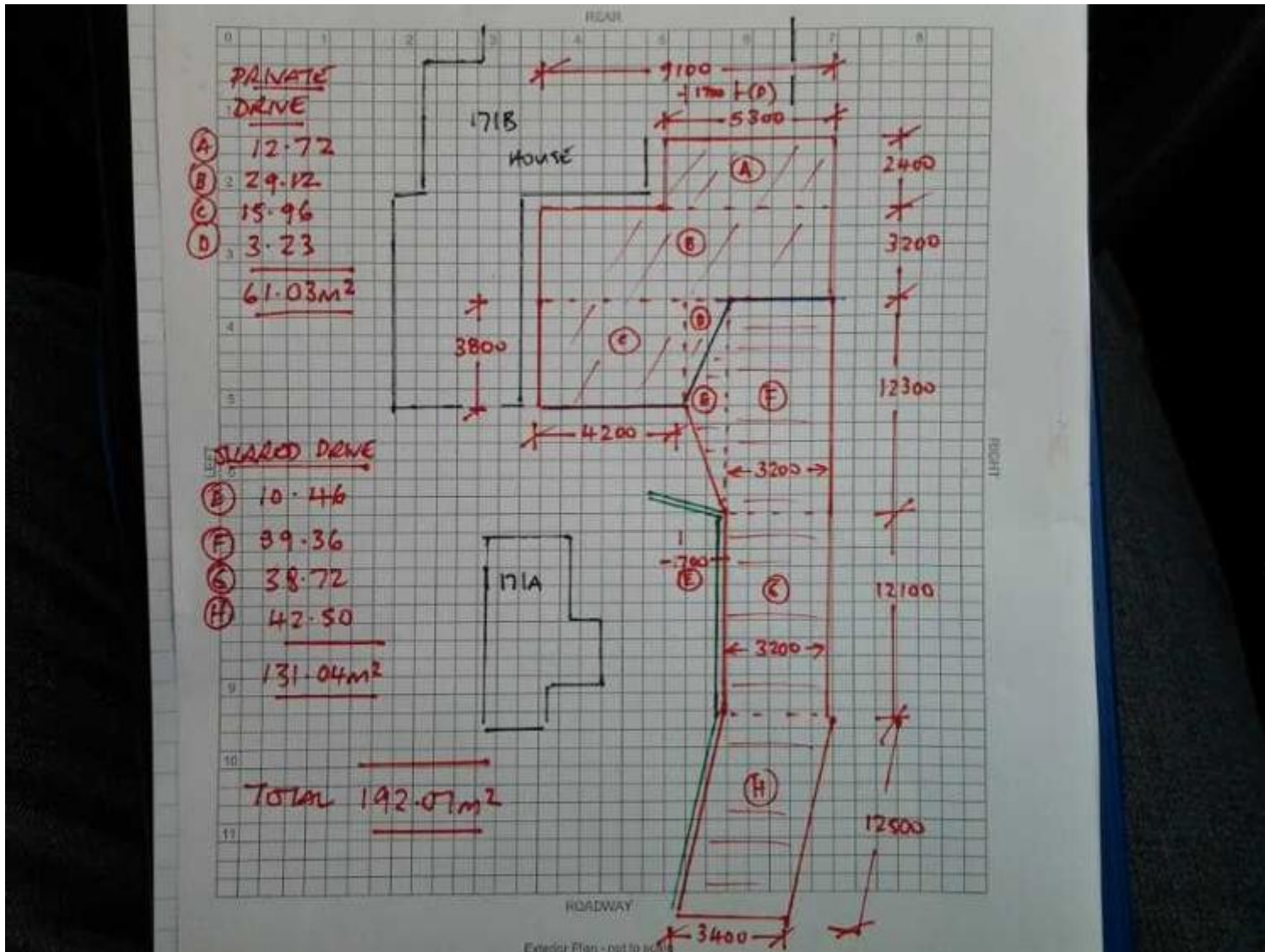


Path at rear of dwelling



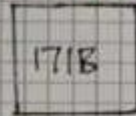
Path overview

Sketch photos



Drive sketch

- Ⓐ + Ⓑ SHARED SO/SD WITH 171A
- Ⓒ SHARED SO/SD WITH 173
- Ⓓ SHARED 25/25/50 WITH 171A + 173

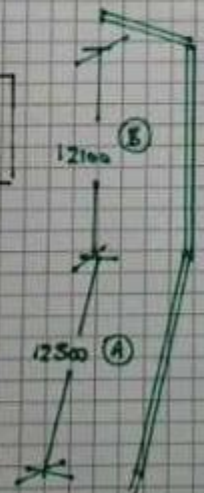
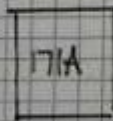


Ⓐ PALING FENCE 900 HIGH
X 12.5 LM = 11.25m²

Ⓑ PALING FENCE 1800 HIGH
X 12.1 LM = 21.78m²

TOTAL 33.03m²

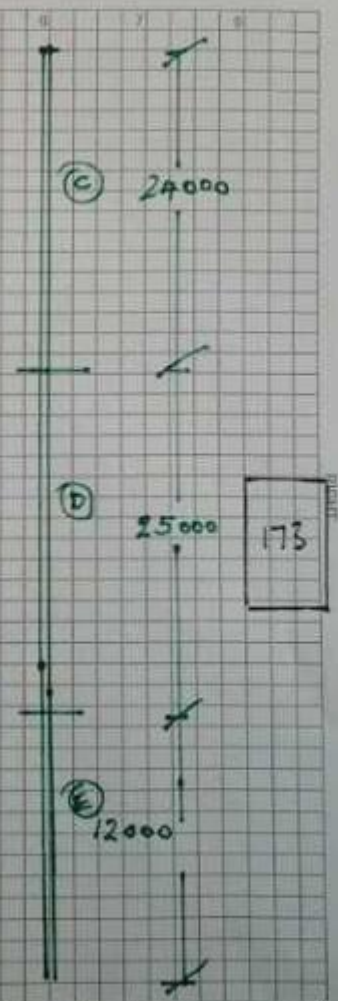
LEFT



Ⓒ IRON FENCE
1800 HIGH X
24 LM = 43.2m²

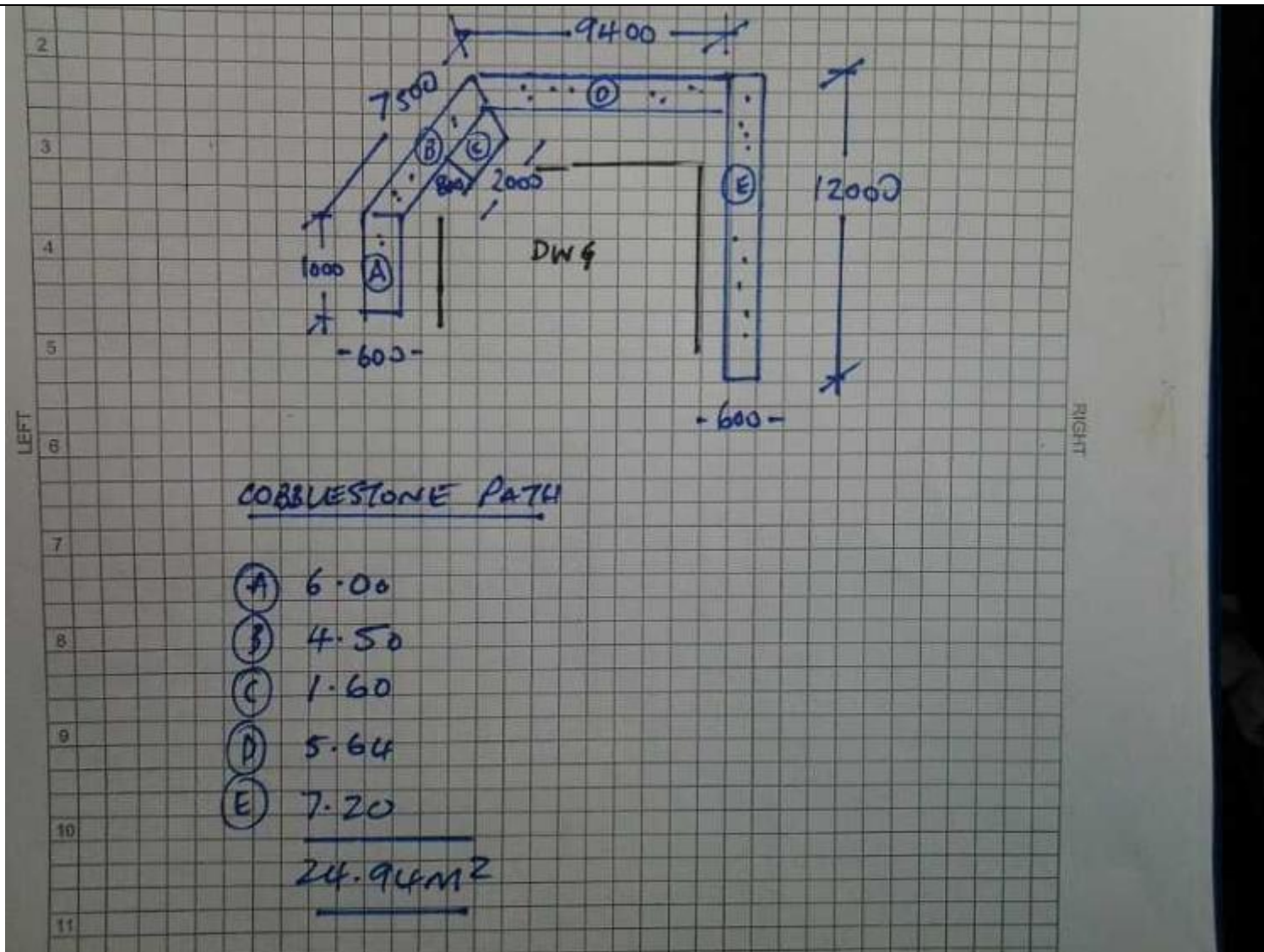
Ⓓ IRON FENCE
1800 HIGH X
25 LM = 45m²

Ⓔ UNDAWAGED



ROADWAY

Fence sketch



Path sketch