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23 May 2011

Mr P and Mrs L Looyenga
5 Redfern Lane
Swannanoa
WAIMAKARIRI DISTRICT 7476

Dear Mr and Mrs Looyenga

Damage at 5 Redfern Lane, Swannanoa
Claim No. CLM/2010/158515

We wish to provide you with an update on the status of your Earthquake Commission claim. Please find attached a copy of the Statement of Claim Checklist prepared during the inspection of your property.

As the result of that inspection, your claim is in the process of being cash settled. Further detail of dwelling amounts and the excess applied will follow.

Be assured our intention is to make your claim settlement a smooth process, so if you have any concerns please contact the claims officer handling your claim by sending an email to claims@eqc.govt.nz or call our free phone number 0800 508 765.

Yours faithfully

Claims Officer

Earthquake Commission
Canterbury Event Support Centre
P O Box 311
WELLINGTON 6140
Telephone 0800 652 333

Statement of Claim Checklist

Date:	23/05/2011	Claim Number:	CLM/2010/158515
Author:	Fenella Brown	Claimant:	LYNNETTE LOOYENGA
Situation of Loss:	5 REDFERN LANE, SWANNANOA 7476		
Loss Adjuster:		Estimator:	

Internal Damage Items

Room	Damage	Walls	Ceiling	Floor	Description of Damage	Estimate
Lounge	Yes	Y	Y	N	300mm wall crack, rake out, gib stop and 1 metre ceiling crace, repaint.	
Dining Room	No	N	N	N		
Kitchen	No	N	N	N		
Family Room	No	N	N	N		
Bedroom 1	Yes	Y	N	N	100mm wall crack- Rake out, stop and paint.	
En Suite	No	N	N	N		
Bedroom 2		N	N	N		
Bedroom 3	No	N	N	N		
Bedroom 4		N	N	N		
Bathroom	No	N	N	N		
Toilet 1	No	N	N	N		
Toilet 2		N	N	N		
Office/Study	No	N	N	N		
Rumpus		N	N	N		
Entry/Hall(s)	Yes	Y	N	N	500mm wall cracks, rake out, gib stop and repaint.	
Stairwell		N	N	N		
Laundry	No	N	N	N		
Other #1	Yes	N	N	N	20 metres concrete base cracks- Grind out and epoxy	
Other #2	No	N	N	N		
Other #3	No	N	N	N		
					Total	$0.00

External Damage Items

Item		Event Damage	Description of Damage	Appoint Engineer	Estimate
Roof		No	In roof space- In garage- access.	N	
External Walls	North	Yes	20mm mortar crack	N	
External Walls	South	No		N	
External Walls	East	Yes	300mm mortar crack.	N	
External Walls	West	No		N	
Decks		No		N	
Chimney	Base			N	
Chimney	Ceiling Cavity			N	
Chimney	Above Roof			N	
Chimney	Fireplace			N	
Foundations		No		N	
Piling				N	
Services		Yes	Outside 25000 litre Concrete water tank- cosmetic cracks- 4 metres, epoxy fill, nil hazard	N	
Other Dwelling Items		No		N	
Outbuildings		No		N	
Land & Retaining Walls		No		N	
				Total	$0.00

CLM/2010/158515

EARTHQUA

LYNNETTE LOOYENGA
5 REDFERN LANE

SWANNANOA
H:
W:
[redacted]

Claimant ______________________

Date 17 FEBRUARY, 2011 **Claim No.** ______________________

The following is the status of your Earthquake Commission claim.

Contents Claim

✓

☐ We have agreed your contents loss (during our visit). We will now arrange payment of your contents claim to you.

☐ We have taken a note of your contents damage. We will calculate your loss and forward a schedule of the damaged items to you with the payment of your contents claim[1].

☐ You have sent the details of your contents damage to EQC in Wellington. Your contents claim will be settled directly with you after the Wellington team have completed their assessment of your loss.

☐ Your contents loss will exceed $20,000 (excluding GST), which is the maximum amount of cover provided under the Earthquake Commission Act (EQC Act). We will now arrange payment of your contents claim to you. We recommend you contact your insurer to discuss compensation over this amount.,

☐ There are items not covered by the insurance provided under the EQC Act. We recommend you contact your insurer to discuss this.

Building Claim

✓

☑ Our assessment indicates the damage to your property is likely to be under $10,000 (excluding GST) and is for non-structural damage only. We will arrange for payment of your claim. Details of the assessment will be forwarded to you with the payment. If you do not agree with this assessment please contact us as soon as possible to discuss.

☐ Our assessment indicates the damage to your property is likely to be between $10,000 and $100,000 (excluding GST) and includes structural damage. We will pass your claim to the Fletcher Project Management Office (PMO) and they will be in touch when they start working in your area. A map of areas the PMO are working in will be available on EQC's website (www.eqc.govt.nz) from late November.

☐ Our preliminary assessment indicates the damage to your property is likely to be over $100,000 (excluding GST), which is the maximum amount of cover provided under the EQC Act. We will arrange for payment of your claim either to yourself or your mortgage holder. Confirmation of this assessment and where the money will be sent will be forwarded to you. We will also advise your insurer that your building claim will exceed $100,000. They will then be in a position to make contact with you, if they have not already, and discuss your options for any loss that may exceed the cover provided under the EQC Act.

☐ There are damaged items not covered by the insurance provided under the EQC Act. We recommend you contact your insurer to discuss these items.

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[1] Note – If payment is made by direct credit details of the loss will be forwarded separately.

Land Claim

√

☐ Our preliminary assessment of your land indicates that there has been no land damage. We will contact you should we need to arrange a further assessment otherwise no further action will occur.

☐ Our preliminary assessment of your land indicates that there has been some land damage. However, we believe you are in an area where land repair can commence as soon as consolidation of the land has occurred. We will confirm this assessment with our geotechnical engineers and once land remediation can start we will contact you to discuss the options and timeframes. (See Land Remediation note below.)

☐ Our preliminary assessment of your land indicates that there has either been significant land damage or you are on the border of an area where there has been significant land damage and you may be unable to start repairs to your house until the land remediation works have commenced in your area. This will be documented in the stage 3 Tonkin and Taylor geotechnical report (expected early 2011). We will confirm this assessment with our geotechnical engineers and once land remediation can commence we will contact you to discuss the options and timeframes. (see Land Remediation note below).

LAND REMEDIATION

The land remediation will start either after the stage 3 Tonkin and Taylor report is completed or once the consolidation of the land has occurred. Unfortunately we are unable to provide timeframes for this but will posting updates on the EQC website and in the newspaper.

CONCERNS

Whilst this is the largest event to be handled by a single insurer in the Southern Hemisphere be assured our intention is to make your claim experience a smooth process. If you have any concerns over the handling of your claim please contact EQC by sending an email to claims@eqc.govt.nz or call our free phone number 0800 508 765.

Assessor name DOUG HANNAN

Estimator name JOHN BLAAUW.

CERA

Canterbury Earthquake Recovery Authority

26th July 2011

302117

LYNNETTE LOOYENGA
5 Redfern Lane
RD 6
Rangiora 7476

Dear LYNNETTE LOOYENGA

Re: your property at 5 Redfern Lane

This letter is to confirm your property at the above address has been zoned in the residential green zone. You may have already visited the www.landcheck.org.nz website to confirm this.

It has been a tough time for all of us in Canterbury with these ongoing earthquakes. I would like to thank you for your patience and I am committed to keeping you well informed in my role as Chief Executive of the Canterbury Earthquake Recovery Authority (CERA).

Advice from geotechnical engineers has seen all greater Christchurch residential land, including Waimakariri and Selwyn, divided into four zones – red, orange, green, and white. You can find out more about what these zones mean on the CERA website – www.cera.govt.nz.

Being zoned in the green zone means property owners in this zone no longer have to wait for the results of any area-wide land assessment. However, ongoing EQC and insurance claim assessments are continuing on a property by property basis. For more information about EQC timeframes for assessments visit the EQC website – www.eqc.govt.nz.

There will be some exceptions in the green zone where properties have severe land damage and further geotechnical assessment may be required. This will be dealt with by EQC and your insurance company under normal insurance processes.

For the most part homeowners in this zone can get on with the process of repairing or rebuilding their home if it was damaged by the earthquakes.

The total number of properties in the green zone is more than 160,000 across Christchurch City, Waimakariri District, and Selwyn District Council areas.

For many in the green zone, your insurer or EQC (through its project management office – Fletcher EQR) will be providing a suitably qualified person to repair or rebuild your property. If EQC has assessed your claim and the amount payable to repair your home is between $10,000 and $100,000, your claim will be referred to Fletcher EQR. Your local Fletcher hub will then be in touch about the repair of your property. For more information about the Fletcher EQR process visit: www.eqr.co.nz. This process is the same if you use your own preferred Fletcher EQR accredited contractor.

If you wish to opt out of Fletcher EQR, please call EQC on 0800 DAMAGE (0800 326 243) to request an 'Opt Out' form. You will then be responsible for managing all repairs, ensuring the repairs comply with all the relevant laws, including the Building Act, and that all necessary consents are obtained.

For those who are not part of an insurer's project management office or have opted out of the EQR process, it is suggested that your next step should be to engage a building professional to assist you identify a repair or rebuild solution that will comply with the current requirements of the Building Code. If you intend to engage your own building professional, you should look for someone such as a licensed building practitioner, a chartered professional engineer or registered architect. You can find a list of licensed building practitioners on the Department of Building and Housing (DBH) website - www.dbh.govt.nz/lbp-register.

These building professionals should be able to identify the appropriate repair or rebuild options for you. DBH have developed guidance to assist engineers and others to assist this process with some common repair techniques. The guidance is being updated as more techniques are identified.

Repair and rebuilding work should take into consideration the risk of ongoing aftershocks, so some finishing tasks such as brick, plastering, painting and driveway concrete laying should be delayed until that risk decreases.

For more information, you can visit our website www.cera.govt.nz or contact the government helpline on 0800 779 997.

Yours sincerely,

Roger Sutton

Roger Sutton
Chief Executive

Claim No. CLM/2010/158515

03 December 2010

LYNNETTE LOOYENGA
5 REDFERN LANE
SWANNANOA 7476

Dear LYNNETTE LOOYENGA

Damage At 5 REDFERN LANE, SWANNANOA 7476

We confirm receipt of the claim (claim number CLM/2010/158515) you recently lodged with EQC. We have asked a loss adjuster to call and inspect the damage to your property and report back to the Commission. The loss adjuster will contact you shortly to arrange a suitable time to visit.

On the following page of this letter are the details that were collected when your claim was lodged. Could you please take a few moments to check them. If they are incorrect we would appreciate it if you could call our free phone number, 0800 508 765, and provide the correct details.

Attached is a *Householders' Guide to EQCover* which outlines the cover provided by the Earthquake Commission Act 1993. We draw your attention to the section on "Excesses" on page 7 of the guide. These are the amounts you contribute to a claim that is accepted by EQC. Also attached is our *A Guide to Making a Claim with EQC* brochure which provides some information about the EQC claim process.

If you have any queries about your claim or the cover provided by the Act, please contact EQC at claims@eqc.govt.nz or call the same free phone number - 0800 508 765.

Yours faithfully

Claims Officer

Earthquake Commission
Level 20, Majestic Centre, 100 Willis Street, Wellington 6011, New Zealand
Corporate Mail: PO Box 790, Wellington 6140 Claims Mail: PO Box 311, Wellington 6140
Telephone: (04) 978-6400 Fax: (04) 978-6431
www.eqc.govt.nz

Below are the details that were collected when your claim was lodged. Could you please take a few moments to check them. If they are incorrect we would appreciate it if you could call 0800 508 765 and provide the correct details.

Thank you.

Provision of Information

Pursuant to clause 7 of the Third Schedule to the Earthquake Commission Act 1993, the Commission will require you to provide information about all insurances covering your property, and documents and information relating to your claim and the origin and cause of the natural disaster damage. Any personal information provided by you will be held securely by the Commission, and its agents and advisers as necessary, for the purpose of resolving your claim. You are entitled to have access to, and request correction of, personal information held by the Commission.

Details Held by EQC

Property Owner	LYNNETTE LOOYENGA
Joint Owner	
Damage Location	5 REDFERN LANE, SWANNANOA 7476
Postal Address	5 REDFERN LANE, SWANNANOA 7476
Dwelling Insurer	AMI Insurance
Contents Insurer	
Phone: Home	
Work	
Mobile	[redacted]
Contact Person	LYNNETTE LOOYENGA
Damage Date	04 September 2010
Event	Earthquake
Damage Reported	Floors