

16 October 2025

A & G Calje Family Trust
C/- Wilhelmina Calje and Timothy Twomey
427 Armagh Street
Linwood
Christchurch 8011

Your claim: CLM/2011/122912

Regarding damage at: 427 Armagh Street, Linwood, Christchurch 8011

Dear Esther and Timothy

Cash settlement

On behalf of Natural Hazards Commission Toka Tū Ake, I would like to thank you for your continued patience while we worked through your claim.

We have reviewed the earthquake damage to your home, which is insured under the Earthquake Commission Act 1993 (the Act) and determined that the total cost of repairing the damage exceeds our statutory cap for at least one of the claim events.

As discussed, we will settle your outstanding claims by cash settlement. This has been calculated as follows.

Residential building repair cost summary

Claim detail	Claim cost (inclusive of GST)
Opt out repairs completed	\$20,700.00
Less costs affected by additional repair or workmanship*	(\$20,700.00)
= Valid completed repairs (A)**	\$0.00
Cash settlements (Drainage) (B)***	\$11,402.25
Cost of additional repair (C)	\$175,979.95
Less corrective costs	(\$14,808.72)
Total repair cost (A + B + C)	\$172,573.48

Maximum NHC Toka Tū Ake entitlement per event (cap): \$115,000.00.

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Your total cash settlement amount across all events is **\$130,820.41**, as summarised below.

The total repair cost exceeds your maximum NHC Toka Tū Ake entitlement, therefore, costs must be apportioned to earthquake events. Your private insurer has been notified that the cost to repair your property exceeds your NHC Toka Tū Ake entitlement.

Historic emergency work and clean heat costs are not included in the total repair cost above but can contribute towards the calculation of over cap status and excess deductions.

NHC Toka Tū Ake has determined that the value of the repair cost has been apportioned to the following events:

Payment details (all amounts are inclusive of GST):

Claim number	Event date	Claim detail	EQC entitlement	Excess*** deducted	Amount
NHC Toka Tū Ake can settle the apportioned amount of total damage to each event, in full, less any applicable excess:					
CLM/2010/011835	04/09/2010	Total repair cost apportioned to this event	\$13,649.92	\$200.00	\$13,449.92
		This payment			\$13,449.92
Excess calculation:	Excess is calculated at 1% of the amount of the building and contents costs with a minimum of \$200 per claim				

Claim number	Event date	Claim detail	EQC entitlement	Excess*** deducted	Amount
NHC Toka Tū Ake can settle the apportioned amount of total damage to each event, in full, less any applicable excess:					
CLM/2011/122912	22/02/2011	Total repair cost apportioned to this event	\$115,000.00	\$1,150.00	\$113,850.00
		Less previous cash settlements****			-\$11,288.23
		This payment			\$102,561.77
Excess calculation:	Excess is calculated at 1% of the amount of the building and contents costs with a minimum of \$200 per claim.				

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		Total dwelling payment			\$116,011.69
		Corrective costs			\$14,808.72
		Total payment			\$130,820.41

Explanations

**Costs not contributing towards cap*

Where repairs were not completed to the standard repair under the Act and/or will be affected by the strategy required to repair the earthquake damage to your residential building, those repair costs are not taken into account in the overall settlement of your residential building claim(s).

***Valid completed repairs*

Repairs completed to the standard required under the Act and will not be affected by the work still to be done to complete the repair of earthquake damage to your residential building, have been taken into account in the overall settlement of your residential building claim(s).

****Excess*

The excess deducted per NHC Toka Tū Ake claim for a residential building is \$200 multiplied by the number of dwellings in the residential building or 1% of the amount payable, whichever is greater.

*****Previous cash settlements*

Cash settlement payment/s that haven't been used to carry out repairs; or where works have been completed, those works will not be affected by the work still to be done to complete the repair of earthquake damage to your residential building.

Corrective Cost

As a result your dwelling has also been referred for cash settlement in relation to costs reasonably required to repair an artificial surface or driveway because either you or your insurer have already carried out earthquake damage repairs to that artificial surface or driveway and the work (or parts of) will now need to be redone to enable the new foundation repair strategy to be completed

Payment by electronic transfer

Payments totalling **\$130,820.41** have been electronically transferred to the bank account you have specified.

IN CONFIDENCE-CUSTOMER

Your obligations under the Earthquake Commission Act 1993

By accepting this payment from us, you are agreeing that:

- The claim information you submitted was true and accurate
- You have not withheld any material information
- You will inform us if any information provided later becomes incorrect
- You will provide any further information required for us to assess your claim

What to do with your payment

It is important that this payment is used for the purpose of reinstatement of earthquake damaged property, as detailed in the Ainsworth Builders Ltd scope of works and quote. Your future entitlement to NHC Toka Tū Ake cover for this property may be affected if your payment is not used for this purpose. Please note that NHC Toka Tū Ake may elect to pay any future settlements for claims you make for your property upon evidence of the agreed repairs being completed.

Please ensure you keep a record of all repairs completed in accordance with the scope of works including photos and costs incurred over the course of your repairs.

If you believe there are outstanding aspects of your claim, keep this payment(s) and I will work with you on any remaining aspects of your claim. Banking your claim settlement does not affect your current or any future entitlement(s).

If you wish to discuss the above payment or would like any further information, please contact me directly by email or phone. My details are below.

Yours sincerely

Dave Parsons
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027 358 0641

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