

20 December 2024

Ms E Calje
427 Armagh Street
Linwood
Christchurch 8011
Sent by email to: esther.calje@gmail.com

Kia ora Ms Calje

Information request – CLM/2010/011835 – 427 Armagh Street, Linwood, Christchurch 8011

Thank you for your information request received on 26 November 2024. You asked for *full copy of the claim file* in relation to 427 Armagh Street. Your request has been considered under the Official Information Act (OIA) and Privacy Act (PA).

Please find the enclosed documentation in response to your request. We have provided documentation for the requested property and associated claim numbers CLM/2010/011835, CLM/2011/000792, CLM/2011/122912 and CLM/2011/249119.

The following information has been withheld:

Withholding	Under section	Location
• Natural Hazards Commission Toka Tū Ake staff surnames and contact details to protect the privacy of those individuals • Information relating to the previous homeowners and third parties to protect the privacy of those individuals • Information relating to other properties to protect the privacy of the respective owners	• 9(2)(a) of the OIA and section 53(b) of the PA	• Throughout entire response

Natural Hazards Commission Toka Tū Ake endeavours to provide all relevant information in its response, however some documents may not be included as to do so would require substantial collation and research. If you believe anything is missing, please contact us so we can discuss your requirements.

Personal information has been made available to you. If you believe any of this information is incorrect, you can ask us to correct it. If you have questions about the claim or would like an explanation of the information provided, please contact us.

You have the option of approaching the Office of the Ombudsman and/or Privacy Commissioner should you wish.

Ngā mihi,

A handwritten signature in black ink, appearing to be 'Lingi Aukafolau', written over a horizontal line.

Lingi Aukafolau
OIA Advisor

CLAIM MANAGEMENT SYSTEM DOCUMENTS & FILE NOTES

The following information is a printout of all documents and file notes within the Claim Management System that stores information relating to properties. The information is presented in a chronological order. Depending on your eligibility level will determine what has been disclosed.

The following information may also contain duplication of documents. To fulfil our obligation under the OIA Act, these documents have been provided as you have requested for all available information Natural Hazards Commission Toka Tū Ake holds for the requested property and claim(s).

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**EQC Claim File - Claim CLM/2010/011835****Sensitive Claims**

N/A

Damage Location 427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011
 Address Validation Address matched exactly
 Loss Cause Earthquake
 Related Event Canterbury earthquakes 2010-2012
 Loss Date 04/09/2010
 Notice Date 05/09/2010
 Closed Date 05/04/2016 Paid
 Land Master Claim CLM/2011/122912

Contacts

Name	Roles	Phone	Email Address	Address	Relationship to Insured
SEAN ELVINES	Insured, Claimant, Vendor	[REDACTED]	[REDACTED]	427 ARMAGH STREET, LINDWOOD, CHRISTCHURCH 8011	
BRUCE TU	Main Contact, Cheque Payee	[REDACTED]	[REDACTED]	[REDACTED]	Other
JENNIFER TOWNSLEY	Secondary Claimant, Cheque Payee, Vendor			427 ARMAGH STREET, LINDWOOD, CHRISTCHURCH 8011	

Hazards on Property

Exposures

Coverage	Status	Cover Status	Cover Verification	Paid
Building	Closed	Verified	Reviewed/Accepted	\$879.57

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Counts of ...

Notes	Documents	Issues							
		CHRP Remedials	Drainage Damage	Complaint	Ombudsman	Mediation	TSC	Other	
25	12	0	0	0	0	0	0	0	

Associated Claims

Association	Type	Claims
ELVINES - PC	Prior claims	CLM/2010/011835, CLM/2011/000792, CLM/2011/122912, CLM/2011/249119
LA - 427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011	Land Apportionment	CLM/2010/011835, CLM/2011/122912

Insurance Policy Details

	Building and Land Insurance	Contents Insurance
Insurance Cover Verified?	Reviewed/Accepted	
Cover verified by	Michelle [REDACTED]	
Cover verified on	14/10/2010	
Insurance Company	Southern Response - AMI Insurance	
Policy Status	Verified	
Insurer claim number		
Broker/Agent Name		
Policy Type	REPLACEMENT AREA BASED	
Policy/Client Number	[REDACTED]	
Cover Start Date	01/11/2009	
Cover End Date	01/11/2010	

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

	Building and Land Insurance	Contents Insurance
Cover Top-Up	Yes	
EQC Sum Insured	\$115,000.00	\$0.00
Number of Dwellings Insured	1	
Insured Name matches Claimant Name?	Yes	
Covered Address matches Damage Address?	Yes	

Claim Checklist

Calculated Triage Rating	02 House and/or Contents only PAD or CMR - <\$30K
Imminent Loss?	No
Building/Land Insurance Verified	Reviewed/Accepted
Property Type	Main home
Settlement Status	Claim Payments Complete

EQC CM Checklist

Address Matched?	Yes
Date of Lodgement within 3 months?	Yes
Documentation supports proposed settlement?	Yes
Date of Loss and Event Checked?	Yes

Field Checklist

Physical File Made Up?	Yes
Property has been inspected?	Yes
Emergency Works Approval from Claimant?	N/A
Engineer's Report Received?	N/A
IL Checklist Received?	N/A
Land within Act Limits?	N/A
Land Valuation Received?	N/A
Cost to Repair Land?	N/A
Cost to Remove IL Received?	N/A

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

SOW, Quote, Invoice Received?	Yes
Settlement Approval Received?	Yes
Copy of CSA sent to Claimant?	Yes
Statement of Claim?	Yes

EQC Funded Repair Checklist

Payment Assurance Letter for Claimant?	N/A
Payment Assurance Letter for Contractor?	N/A
Payment Assurance Letter for Engineer?	N/A

EQC Managed Repair Checklist

Claimant Agreement for EQC Managed Repairs?	N/A
NZS Repair Contract for EQC Managed Repairs?	N/A
IPENZ Agreement with Engineer for EQC Managed Repairs?	N/A

Latest Notes

By:	Pamela [REDACTED]	12 Oct 2017 04:21 PM	
Topic:	General	Confidential:	No
Related To:	BRUCE TU		
Channel:	Telephone In		
Subject:	Request for Documents - multiple		

PURPOSESPOKE WITH: BRUCE TU DISCUSSED/ADVISED: BRUCE called to request documents as he is selling the property - SoW and payment details
 ACTIONS: Confirmed mobile, email and postal Set activity for Request for Documents - multiple Auto assigned to Queue - CC Request for Documents -
 Customer Channels Please send a copy of \$ccDocLink(2080764), \$ccDocLink(7546599), USoW and CSoW (settlement statement) to: [REDACTED]
 Advised 7 working day Timeframe and to check spam CUSTOMER SERVICE CONSULTANT - PULSE

By:	Laura [REDACTED]	5 Apr 2016 09:36 AM	
Topic:	General	Confidential:	No

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**Related To:** (1) Building
Subject: Opt out

This claim is progressing through the Opt Out process. Building Reserve for full Opt Out repairs set on main Opt Out claim CLM/2011/122912 Building Reserve for this associated claim set to \$0, and Building Exposure closed. All expectations have been met for all exposures on this claim, so the Claim has been closed. Please ensure any further Opt Out documents are loaded to, and payments are made on, the main Opt Out Claim as noted above. Opt Out Team Christchurch Processing Centre

By: Note Creator 1 3 Feb 2014 06:34 PM
Topic: General **Confidential:** No
Related To: (1) Building
Subject: MUB Claim Team - Independent Settlement
Required (MUB1; CHRP range)

Pre-Settlement Review complete. This dwelling and all associated dwellings have now been released from MUB and can continue via standard process.
Action Taken: - No Desktop Review was required Next Action: - This dwelling has been referred for CHRP Range settlement (including Opt Out or Customer Managed Repair as relevant) - No activity set; Hub Support team notified of ability to release via bulk data MULTI UNIT BUILDING TEAM - CHCH PROCESSING CENTRE

Loss Details

General

EQC CM Team	EQC CM - Hagley
Claim Manager	Catherine [REDACTED]
Processing Office	00 Hagley Middle 201009
Loss Adjuster	
Settlement Method	Claimant Managed Repair
Settlement Status	Claim Payments Complete
Opt Out	No

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Referred to EQR
Claim Validation Level
EQC Cap Status

No
Ability to pay

Payment Prevention
Prevent Payment?

Sensitive Claims

Hazards on Property

Loss Details

Claim Number	CLM/2010/011835
Loss Cause	Earthquake
Related Event	Christchurch 30km W, 10km, 7.1 (04/09/2010)
Date of Loss	04/09/2010
Loss Time	12:00 AM
Date of Notice	05/09/2010
Duplicate Claim?	Not a duplicate
Satisfaction Survey	Sent
Imminent Loss?	No
Habitable?	Yes
Weatherproof?	Yes
How severe is the damage?	Minor
Calculated Triage Rating	02 House and/or Contents only PAD or CMR - <\$30K

Damage Location

House Number	427
Street Name	ARMAGH STREET
Suburb	LINWOOD
Town/City	CHRISTCHURCH
Postcode	8011

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

CAU	593501 (LINWOOD)
TLA	CHRISTCHURCH CITY
Country	New Zealand
Validation status	Address matched exactly

Claimant(s) and Primary Contact

Claimant	SEAN ELVINES
Secondary Claimant	JENNIFER TOWNSLEY
Primary Contact	BRUCE TU
Relationship to Insured	Other

Repairer Details

Repairer Name	
Repair Actual Start Date	
Repair Actual End Date	

Flag Details

Flagged	Never flagged
Date Flagged	
Reason for Flag	

Damage To...

Foundation	Yes
Floors	Yes
Roof/Roofspace	Yes
External Walls	Yes
Interior Walls/Doors	Yes
Ceilings	Yes
Chimney/Fireplace/etc.	Yes

Associations

Association	Type	Claims
ELVINES - PC	Prior claims	CLM/2010/011835, CLM/2011/000792,

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Association	Type	Claims
LA - 427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011	Land Apportionment	CLM/2011/122912, CLM/2011/249119 CLM/2010/011835, CLM/2011/122912

Associations

Claim Association Details

Title ELVINES - PC
Type Prior claims
Description
Claims

Primary	Claim
No	CLM/2010/011835
No	CLM/2011/000792
No	CLM/2011/122912
No	CLM/2011/249119

Associations

Claim Association Details

Title LA - 427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011
Type Land Apportionment
Description 22/02/13 - Flat land claim file prep
Claims

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Master	Claim	Event	Event Date	Date of Loss
true	CLM/2011/122912	Christchurch 10km SE, 5km, 6.3 - EVT/201102/0012	22/02/2011	22/02/2011
false	CLM/2010/011835	Christchurch 30km W, 10km, 7.1 - EVT/201009/0016	04/09/2010	04/09/2010

Exposures

#	Coverage	Cover Status	Status	O/S Estimate	Future Payments	Paid
1 Building		Verified	Closed	-	-	\$879.57

(1) Building

Details

Exposure

Damage Type	Building
Managed by	Unknown
Insurer claim number	
Group	00 Hagley Middle 201009
Assigned User	Reid [REDACTED]
Status	Closed
Outcome	Paid
Cover	Verified
Open Date	07/09/2010
Validation Level	Ability to pay
Prevent Payment?	

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**Settlement**

Settlement Method	Claimant Managed Repair
Settlement Basis	
Gross	-
Excess	-
Net	-

Financials

O/S Estimate	-
Future Payments	-
Paid To Date	\$879.57
Total Recoveries	-
Net Total Incurred	\$879.57

Contacts							
Name	Roles	Phone	Address	Suburb	City	TLA	Postcode
ANZ Bank Lending Services Centre	Mortgagee		EQC Team, UDC House	Newmarket	Auckland		1023
ART OF CONSTRUCTION LIMITED	Cheque Payee		64 SOUTHAMPTON STREET	SYDENHAM	CHRISTCHURCH	CHRISTCHURCH CITY	8023
Mr. SEAN ELVINES	Insured, Claimant, Vendor	[REDACTED]	427 ARMAGH STREET LINDWOOD		CHRISTCHURCH	CHRISTCHURCH CITY	8011
JENNIFER TOWNSLEY	Secondary Claimant, Cheque Payee, Vendor		427 ARMAGH STREET LINDWOOD		CHRISTCHURCH	CHRISTCHURCH CITY	8011
BRUCE TU	Main Contact, Cheque Payee	[REDACTED]	[REDACTED]		[REDACTED]		

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Contacts

This contact's link to the Address
Book has been broken

Roles

Role	Owner	Active?	Comments
Mortgagee	CLM/2010/011835	Yes	

Mortgagee

Name ANZ Bank Lending Services Centre
Unique ID 300011

Primary Address

Address Line 1 EQC Team, UDC House
Address Line 2 Level 3, 107 Carlton Gore Road
Suburb Newmarket
City Auckland
TLA
Postcode 1023
Country New Zealand
Type
Additional Address Details
Valid Until

Additional Info

Preferred Vendor? No
Claim Involvement Start
Claim Involvement End

Contact Info

Primary Contact

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**Company Contact Info**

Work

Fax

Main Email

Alternate Email

Mortgagee Payment Cap \$25,000.00

Direct Credit? No

Notes

Primary	Type
true	

Contacts

This contact is not linked to the
Address Book

Roles

Role	Owner	Active?	Comments
Cheque Payee	CLM/2010/011835	Yes	

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Supplier

Name ART OF CONSTRUCTION LIMITED
Unique ID

Primary Address

Address Line 1 64 SOUTHAMPTON STREET
Address Line 2
Suburb SYDENHAM
City CHRISTCHURCH
TLA CHRISTCHURCH CITY
Postcode 8023
Country New Zealand
Type Business
Additional Address Details
Valid Until

Additional Info

Preferred Vendor? No
Claim Involvement Start
Claim Involvement End

Contact Info

Primary Contact

Company Contact Info

Work
Fax
Main Email
Alternate Email

Notes

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Primary	Type
true	Business

Contacts

This contact is not linked to the
Address Book

Roles

Role	Owner	Active?	Comments
Claimant	(1) Building	Yes	
Insured	EQC_Generic	Yes	
Vendor	CLM/2010/011835	Yes	
Insured	CLM/2010/011835	Yes	

Person

First name SEAN
Middle name B
Last name ELVINES
Prefix Mr.

Phone

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Work
Home
Mobile
International
Fax
Primary phone

**E-mail**

Main
Alternate

**Primary Address**

Address Line 1 427 ARMAGH STREET
Address Line 2
Suburb LINDWOOD
City CHRISTCHURCH
TLA CHRISTCHURCH CITY
Postcode 8011
Country New Zealand
Type
Additional Address Details
Valid Until
Preferred Contact Method Email

Notes

Primary	Type
true	

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Contacts

This contact is not linked to the
Address Book

Roles

Role	Owner	Active?	Comments
Secondary Claimant	CLM/2010/011835	Yes	
Cheque Payee	CLM/2010/011835	Yes	
Vendor	CLM/2010/011835	Yes	

Person

First name JENNIFER
Middle name LEIGH
Last name TOWNSLEY
Prefix

Phone

Work
Home
Mobile
International
Fax
Primary phone

E-mail

Main
Alternate

Primary Address

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Address Line 1 427 ARMAGH STREET
Address Line 2
Suburb LINDWOOD
City CHRISTCHURCH
TLA CHRISTCHURCH CITY
Postcode 8011
Country New Zealand
Type Home
Additional Address Details
Valid Until
Preferred Contact Method Post

Notes

Primary	Type
true	Home

Contacts

This contact is not linked to the
Address Book

Roles

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Role	Owner	Active?	Comments
Cheque Payee	CLM/2010/011835	Yes	
Main Contact	CLM/2010/011835	Yes	

Person

First name BRUCE
Middle name
Last name TU
Prefix

Phone

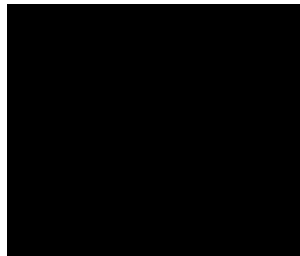
Work
Home
Mobile [REDACTED]
International
Fax
Primary phone Mobile

E-mail

Main [REDACTED]
Alternate

Primary Address

Address Line 1
Address Line 2
Suburb
City
TLA
Postcode
Country
Type
Additional Address Details



Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Valid Until

Preferred Contact Method

Post

Notes

Primary	Type
true	

Financials (Total Incurred: \$879.57): Summary

Exposure					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	\$879.57	-	\$879.57
Claim Cost	-	-	\$879.57	-	\$879.57
Unspecified Cost	-	-	\$879.57	-	\$879.57
	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees	-	-	-	-	-
Fees	-	-	-	-	-

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
Claim Total	-	-	\$879.57	-	\$879.57

Exposure Only

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	\$879.57	-	\$879.57
Claim Cost Unspecified Cost	-	-	\$879.57	-	\$879.57
Claim Level	-	-	-	-	-
Fees Fees	-	-	-	-	-
Claim Total	-	-	\$879.57	-	\$879.57

Claimant

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
SEAN ELVINES	-	-	\$879.57	-	\$879.57
(1) Building - Building	-	-	\$879.57	-	\$879.57
Claim Cost Unspecified Cost	-	-	\$879.57	-	\$879.57
Claim Level	-	-	-	-	-
Fees Fees	-	-	-	-	-
Claim Total	-	-	\$879.57	-	\$879.57

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Coverage					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
Building	-	-	\$879.57	-	\$879.57
(1) Building - Building	-	-	\$879.57	-	\$879.57
Claim Cost Unspecified Cost	-	-	\$879.57	-	\$879.57
	-	-	-	-	-
Claim Total	-	-	\$879.57	-	\$879.57

Claim Cost Only					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	\$879.57	-	\$879.57
Claim Cost	-	-	\$879.57	-	\$879.57
Unspecified Cost	-	-	\$879.57	-	\$879.57
	-	-	-	-	-
Claim Total	-	-	\$879.57	-	\$879.57

Financials (Total Incurred: \$879.57): Transactions								
Type	Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	User
Reserve	07/09/2010	\$650.00	1	Building	Claim Cost	Unspecified Cost	Submitted	Fnoi Loader - DO NOT DELETE
Reserve	07/09/2010	\$500.00	Claim-level		Fees	Fees	Submitted	Fnoi Loader - DO NOT DELETE
Reserve	22/03/2011	\$250.00	1	Building	Claim Cost	Unspecified Cost	Submitted	Victoria [REDACTED]
Payment	22/03/2011	\$879.57	1	Building	Claim Cost	Unspecified Cost	Submitted	Megan [REDACTED]
Reserve	20/05/2011	\$13,629.49	1	Building	Claim Cost	Unspecified Cost	Submitted	Deborah [REDACTED]
Reserve	05/04/2016	(\$13,649.92)	1	Building	Claim Cost	Unspecified Cost	Submitted	Laura [REDACTED]
Reserve	05/04/2016	(\$500.00)	Claim-level		Fees	Fees	Submitted	Laura [REDACTED]

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Reserve Details

Details

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	Automatic reserves
Open Reserves	-
Amount	\$650.00

Tracking

Status	Submitted
Created By	
Created On	07/09/2010
Two Approvals?	No
First Approver	
Second Approver	

Approval History

Reserves in Group

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	\$650.00
Sum:				\$650.00

Documents linked to Group

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**Reserve Details****Details**

Exposure	
Coverage	
Cost Type	Fees
Cost Category	Fees
Comments	Claim Level Reseves for Fees
Open Reserves	-
Amount	\$500.00

Tracking

Status	Submitted
Created By	
Created On	07/09/2010
Two Approvals?	No
First Approver	
Second Approver	

Approval History**Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
		Fees	Fees	\$500.00

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Exposure	Coverage	Cost Type	Cost Category	Amount
Sum:				\$500.00

Documents linked to Group**Reserve Details****Details**

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	
Open Reserves	-
Amount	\$250.00

Tracking

Status	Submitted
Created By	
Created On	22/03/2011
Two Approvals?	No
First Approver	
Second Approver	

Approval History

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	\$250.00
Sum:				\$250.00

Documents linked to Group**Payment Details****Details**

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Payment Type	Partial
Non-eroding?	No
Comments	CHIMNEY
Open Reserves	-
Amount	\$879.57
Line Items	

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Category	Comments	Amount
Chimney		\$879.57

Cheque Details

Status Requested
 Pay To ART OF CONSTRUCTION LIMITED
 Net Amount \$879.57
 Scheduled Send Date 25/03/2011
 Issue Date
 Cheque Number
 Bank Account 06-0801-0633422-000
 Date of Service 24/03/2011
 Payment Method Electronic funds transfer
 Invoice Number 1115

Tracking

Status Submitted
 Created By Andrew [REDACTED]
 Created On 22/03/2011
 Two Approvals? Yes
 First Approver Andrew [REDACTED]
 Second Approver Megan [REDACTED]

Approval History

Date	User	Action	Issue	Rationale
25/03/2011 10:33 AM	Megan [REDACTED]	Approved		Second approval

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**Reserve Details****Details**

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	REFER CALC SHEET
Open Reserves	-
Amount	\$13,629.49

Tracking

Status	Submitted
Created By	
Created On	20/05/2011
Two Approvals?	No
First Approver	
Second Approver	

Approval History**Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	\$13,629.49
Sum:				\$13,629.49

Documents linked to Group

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Reserve Details

Details

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	Zero-out open reserves
Open Reserves	-
Amount	(\$13,649.92)

Tracking

Status	Submitted
Created By	
Created On	05/04/2016
Two Approvals?	No
First Approver	
Second Approver	

Approval History

Reserves in Group

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	(\$13,649.92)

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Exposure	Coverage	Cost Type	Cost Category	Amount
Sum:				(\$13,649.92)

Documents linked to Group**Reserve Details****Details**

Exposure	
Coverage	
Cost Type	Fees
Cost Category	Fees
Comments	Zero-out open reserves
Open Reserves	-
Amount	(\$500.00)

Tracking

Status	Submitted
Created By	
Created On	05/04/2016
Two Approvals?	No
First Approver	
Second Approver	

Approval History

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
		Fees	Fees	(\$500.00)
Sum:				(\$500.00)

Documents linked to Group

Financials (Total Incurred: \$879.57): Cheques						
Cheque Number	Pay To	Gross Amount	Issue Date	Scheduled Send Date	Status	Bulk Invoice
	ART OF CONSTRUCTION LIMITED	\$879.57		25/03/2011	Requested	<none>

Cheque Details**Cheque**Pay To The Order Of
Mailing AddressART OF CONSTRUCTION LIMITED
64 SOUTHAMPTON STREET, CHRISTCHURCH

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Net Amount \$879.57
Memo Claim CLM/2010/011835

Payment Details

Gross Amount \$879.57
Tax Reporting Not reportable
Reportable Amount N/A
Deductions

Details

Cheque Number
Bank Account 06-0801-0633422-000
Invoice Number 1115
Bulk Invoice <none>
Claimant SEAN ELVINES
Date of Service 24/03/2011
Comments
Payees

Payee	Type
ART OF CONSTRUCTION LIMITED	Supplier

Instructions

Recipient ART OF CONSTRUCTION LIMITED
Payment Method Electronic funds transfer
Cheque Batching A/P default
Cheque Instructions

Tracking

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Status Requested
 Substatus
 Status Date
 Issue Date
 When To Pay 25/03/2011
 Created By Victoria [REDACTED]
 Created On 22/03/2011
 Two Approvals? Yes
 First Approver Andrew [REDACTED]
 Second Approver Megan [REDACTED]
 FMIS System Great Plains
 Stop Reason

Great Plains Details

Transaction ID 136353
 GL Sub Code 2010
 Batch Number 20110322CMS

Recurrence

Description N/A
 Total Recurrence Amount N/A

Approval History

Date	User	Action	Issue	Rationale
25/03/2011 10:33 AM	Megan [REDACTED]	Approved	Second approval	

Payments

Scheduled Send Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	Pmt Type
25/03/2011	\$879.57	1 Building		Claim Cost	Unspecified Cost	Submitted	Partial

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Documents Linked to Cheques

Name	View	Type	Status	Author	Date Modified
EW INVOICE	View	Repairer	Final	Nathan [REDACTED]	

Documents								
Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
Contractor - Payment Assurance Letter	Other	Claimant	Draft		0K	18/01/2012 01:18 PM		No
Engineer - Payment Assurance Letter	Other	Claimant	Draft		0K	18/01/2012 01:18 PM		No
2010-011835 CAS	Other	Other	Draft	User30 Datacom	54K	01/04/2011 11:21 AM		No
2010-011835 FILENOTE	Other	Other	Draft	User30 Datacom	151K	01/04/2011 11:21 AM		No
2010-011835 SOC	Other	Other	Draft	User30 Datacom	346K	01/04/2011 11:21 AM		No
2010-011835 SOW	Other	Other	Draft	User30 Datacom	73K	01/04/2011 11:21 AM		No
2010-011835 CALCSHT	Other	Other	Draft	User30 Datacom	339K	01/04/2011 11:21 AM		No
2010-011835 SKETCH	Other	Other	Draft	User30 Datacom	228K	01/04/2011 11:21 AM		No
2010 011835 INVOICE	Invoice	Other	Final	Swastika [REDACTED]	476K	24/03/2011 07:13 PM		No
Abridged Claim Settlement Advice Letter	Correspondence - Out	Claimant	Draft	Andrew [REDACTED]	29K	24/03/2011 11:34 AM	25/03/2011 10:31 AM	No
EW INVOICE	Invoice	Repairer	Final	Nathan [REDACTED]	372K	17/03/2011 05:49 PM		No

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
earthquake photos	Photo	External Damage	Final	Cheryl [REDACTED]	466K	30/12/2010 11:36 AM		No

Snapshot: Loss Details

General

Claim Manager

EQC CM Team

Claim Validation Level

Load and save

Hazards on Property

Loss Details

Claim Number

CLM/2010/011835

Loss Cause

Earthquake

Related Event

Allow Auto Event Linking?

true

Date of Loss

04/09/2010

Loss Time

12:00 AM

Date of Notice

05/09/2010

How Reported

Internet

Habitable?

true

Weatherproof?

true

How severe is the damage?

Minor

Damage Location

House Number

427

Apartment/Unit Number

Street Name

ARMAGH STREET

Suburb

CHRISTCHURCH CENTRAL

Town/City

CHRISTCHURCH

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Postcode

TLA

Country

New Zealand

Additional Address Details

Claimant(s) and Primary Contact

Claimant

Primary Contact

s b elvines

Relationship to Insured

Self

Flag Details

Flagged

Never flagged

Date Flagged

Reason for Flag

Damage To...

Roof/Roofspace

Yes

Chimney/Fireplace/etc.

Yes

Snapshot: Contacts

Name	Roles	Contact Prohibited?	Phone	Address	City	TLA	Postcode
s b elvines	Insured, Main Contact	No		427 ARMAGH STREET	CHRISTCHURCH		

Snapshot: Notes

Claim: CLM/2010/011835

| LC: EQK | Clmt: SEAN ELVINES | DoL: 04/09/2010 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Snapshot: Documents

Snapshot: Insurance Info

Building/Land Insurance Information

Insurance Company	AMI Insurance
Branch	
Broker/Agent	
Policy/Client Number	[REDACTED]
Property Type	Main home
Name house insured in	sb elvines and jl townsley
Notes	

Contents Insurance Information

Insurance Company	
Branch	
Broker/Agent	
Policy/Client Number	
Name contents insured in	
Notes	



Statement of Claim Checklist / Repair Strategy

Date: 14-2-2011

Author: *Wendy Sweeney*

CLM/2010/011835

SEAN ELVINES
427 ARMAGH STREET
CHRISTCHURCH CENTRAL
CHRISTCHURCH

LA: *Wendy Sweeney*

Estimator: *Sam Watts*

Room	Earthquake Damage Y/N	Walls ✓	Ceiling ✓	Floor ✓	Repair Strategy
Lounge	Y 4.9 4.2	✓	✓	X	Wall crack - 0.70m - RAKE ONE, STOP, PAINT Corridor marble crack - 0.10m - GAP FILL, PAINT SCOTIA
Dining Room	Y 4.5 2.5	✓	✓	X	Wall crack - 2.00m - RAKE ONE GRANT, SEAL WITH SILICONE Wall crack - 5.00m - RAKE ONE, STOP, PAINT Ceiling crack 1.00m - RAKE ONE, STOP, PAINT
Kitchen	Y 1.4 2.5	✓	X	✓	Broken tile - 0.60m ² - REPLACE TILES
Swing Room	Y 1.4 1.2	✓	X	X	Plaster cracking - 5.00m - RAKE ONE, PLASTER Re finish skirting, PAINT
Bedroom 1	Y 4.4 2.8	✓	X	X	Door Skirting - 0.70m - REMOVE DOOR, CASE, PAINT, RE-PAINT Scotia self-adhesive - 0.10m - GAP FILL, PAINT
Ensuite	N/A				
Bedroom 2	Y 4.0 3.8	✓	X	X	Wall crack - 1.00m - RAKE ONE, STOP, PAINT
Bedroom 3	N/A				

CHECKED

A.C.
(Initials)

SOC / Repair Strategy – Page 2

SEAN ELVINES
427 ARMAGH STREET
CHRISTCHURCH CENTRAL
CHRISTCHURCH

Repair Strategy

Room	Earthquake Damage	Walls	Ceiling	Floor	
	Y/N	✓	✓	✓	
Bedroom 4	N/A				
Bathroom	Y 2.1 1.6	✓	X	X	WALL CRACK - 1.00m - RAKE OUT - SGP, PAINT BATH TILE CRACK CRACKS - 0.60m ² - RE CRACKS.
Toilet 1	N	X	X	X	
Toilet 2	N/A				
Office / Study	N 0.8 0.5	X	X	X	
Rumpus	N/A				
Entry / Hall(s)	Y 5.4 1.2	✓	✓	X	WALL CRACK - 1.00m - RAKE OUT, SGP, PAINT CEILING CRACK - 0.80m RAKE OUT, SGP, PAINT
Stairwell	N/A				
Laundry	N 1.6 1.6	X	X	X	
Garage	N 4.5 2.9	X	X	X	
Other	Y 2.4 2.4	✓	✓	X	BRICKWORK CRACKING - 1.90m ² (0.5m) - RAKE OUT, RE POINT BRICKWORK, POINT BRICKS CONCRETE FACIA SEPARATION - 2.00m - SEAL WITH SILICONE

CHECKED

Timber Sill / Plaster separation - GRP FILL,
2.00m
PAINT

.....
(Initials)

SEAN ELVINES
427 ARMAGH STREET
CHRISTCHURCH CENTRAL
CHRISTCHURCH

Repair Strategy

SOC / Repair Strategy - Page 3

Item		Event Damage Y / N	Repair Strategy
Roof		Y	BRICKS TILES (2) - REPLACE ROOF CASING, 15-00m, ROOF CASING.
EXTERNAL WALLS	North	N	
	South	N	
	East	Y	BRICKWORK CRACKING - 1-00m - CRACK DRY MORTAR. Re Point BRICKWORK
	West	N	
Decks		N/A	
CHIMNEY	Base	N	
	Ceiling Cavity	N	
	Above Roof	Y	CHIMNEY CRACKED - Above Roof. Minor Crack 0.6 to plaster - Chimney is Sound. Replaster Crack
	Fireplace	N/A	CLOSED SW.

COMPLETED

.....
(Initials)

SOC / Repair Strategy – Page 4

SEAN ELVINES
427 ARMAGH STREET
CHRISTCHURCH CENTRAL
CHRISTCHURCH



Repair Strategy

Item	Event Damage	
	Y / N	
Foundations	Y	Crack - Plaster Finish - D'20m - Chip out crack, plaster.
Piling	N	
Services	N	
Other Dwelling Items	N/A	
Outbuildings	N/A	
Land & Retaining Walls (Discuss with Supervisor)	N	

Supplementary Notes: Primary Area Somet - Area Prime in house.

I confirm the rooms and areas listed above have been inspected by an EQC representative.

Damage caused by the event has been noted and to my knowledge there are no other areas of damage resulting from the event.

Signature of Claimant:

Dated:

14-2-11

NOTE: THIS FORM IS TO BE COMPLETED IN THE CLAIMANT'S PRESENCE.



Calculation Sheet

Office Use Only

CLM/2010/011835

Date: 11/03/2011

Author: RICHARD ALCORN

SEAN ELVINES
427 ARMAGH STREET
CHRISTCHURCH CENTRAL
CHRISTCHURCH

LA: WARREN SCULPHER

Estimator: IAN WHITE

Room	Repair Strategy	Units	Length	Breadth	Depth	Quantity	Rate	Cost
4.4 x 4.2 Lounge	GIBSTOP (0.4LW CRACKING)	HR				2	45	90
	MATERIALS	EA				2	10	20
	PAINT - WALLS	M ²	18.7	2.2		64.14	24	1,574.36
	PAINT - SCOTIA	M ²	18.2	0.2		3.64	24	87.36
4.5 x 2.5 Dining Room	GIBSTOP (6.0LW LEACHING)	HR				3	45	135
	MATERIALS	EA				3	10	30
	PAINT - WALLS	M ²	14	2.2		32.8	24	907.2
	PAINT - CEILING	M ²	4.5	2.5		11.25	24	270
Kitchen	UPLIFT/SUPPLY/LAY TILES	M ²	0.6	1		0.6	165	99
	REMOVE-OUT/GRIND/SEAL TILE CRACK (2.0LW)	HR				2	45	90
	MATERIALS	EA				1	25	25
1.4 x 1.2 FRONT PORCH	GRIND-OUT PLASTER CRACKING (5.0LW)	HR				3	45	135
	MATERIALS	EA				3	10	30
	RE-FINISH STUCCO	M ²	5	1		5	85	425
	RE-PAINT - WALLS	M ²	5.2	2.2		14.04	24	336.96
4.1 x 2.8 Bedroom 1	REMOVE/GRIND/PAINT/RE-ANG DOOR	HR				2	45	90
	MATERIALS	EA				1	35	35
	FILL & PAINT SCOTIA SEPERATION	HR				2	45	90
	MATERIALS	EA				1	25	25
Ensuite								
4.0 x 3.8 Bedroom 2	GIBSTOP (1.0LW CRACKING)	HR				2	45	90
	MATERIALS	EA				2	10	20
	PAINT - WALLS	M ²	15.6	2.2		43.12	24	1,010.88
Bedroom 3								

Calculation Sheet – Page 2

Sub total (Page 2)	3,410.4
--------------------	---------

Calculation Sheet – Page 3

Sub total (Page 3)	2.14
--------------------	------

Affix label here

Calculation Sheet – Page 4

Room	Repair Strategy	Units	Length	Breadth	Depth	Quantity	Rate	Cost
Foundations	GRIND-OUT PLASTER CRACK (0.21m)	HR				4	50	200
	MATERIALS	EA				1	30	30
Piling								
Services								
Other Dwelling Items								
Out-buildings								
Land and Retaining Walls								
Sub-total - Page 4								230

	Sub total – Page 1:	5,220.76
	Page 2:	2,416.40
	Page 3:	2,130.00
	Page 4:	230.00
		9,997.16
	+ P&G, Margin & GST Figure:	3,658.76
	TOTAL:	13,655.92



Claim Authorisation Sheet

Completed By: Sean Elvines

CLM/2010/011835

Date: 14-2-2011

SEAN ELVINES
427 ARMAGH STREET
CHRISTCHURCH CENTRAL
CHRISTCHURCH

Page: 1 Of 1

(Claim Limit \$10,000 excluding GST)

This claim has been assessed as valid Canterbury Earthquake Event damage
Under the EQC Act 1994

Payment is ☐ Partial or ☒ Final or ☐ Supplementary as follows

SOW/INVOICE ①	\$ 13,662.00
CONTENTS ②	\$ Nil
SUB-TOTAL ① + ②	\$ 13,662.00
EXCESS	\$ 200.00
NET	\$ 13,462.00

Recommended by
Loss Adjuster:

Sean Elvines
Signature
Sean Elvines
Printed Name

Date: 14-2-2011

Approved by
Contract Loss Adjuster:

Signature

Date: _____

Printed Name



File Note

CLM/2010/011835

Date: 14-2-2011

SEAN ELVINES
427 ARMAGH STREET
CHRISTCHURCH CENTRAL
CHRISTCHURCH

Author: Wanda Schirmer

Topic

☒ General			
☒ Building Claim	☒ Pay Claimant \$0-\$10,000	☐ PMO \$10-\$100,000	☐ Pay over cap \$100,000 +
☒ CSU Letter	☐ Contents	☐ Building	☐ Land
☐ Decline Claim			

Subject:

FIRST INSPECTION

Related To:

None (Claim Level)

Confidential:

☐

Yes

☒

No

Notes: ATTENDANCE 1520 TIME/DATE 14/2/2011 CLAIMANT PRESENT? YES

INSURANCE DETAILS, [REDACTED]

MORTGAGEE. NIL

ALTERNATIVE PHONE NO.

EMAIL

LAND DAMAGE? NIL

RESERVE \$ —

CONTENTS? NIL

RESERVE \$ —

DWELLING? Yes

RESERVE \$ 13,662.00

NEXT ACTION:

Recommend Settlement for claim

PMO
[Signature]

DAMAGE DESCRIPTION

LAND: (one sentence, indicating type and location) NO CLAIM

CONTENTS: (brief outline, type & classification, as per contents schedule)

NO CLAIM

DWELLING: (one or two sentences at most, describing the damage. Note if major/minor structural or major/minor cosmetic.)

MINOR DAMAGE TO DWELLING INTERIOR & EXTERIOR.

CLOSET DAMAGED - MINOR COSMETIC DAMAGE TO
~~WALL~~ PAINTED FINISH.

WAS A FULL INSPECTION DONE? (On roof, in roof space & under sub floor) IF NOT, REASONS.

YES

Date:

Claim Number: 2010/

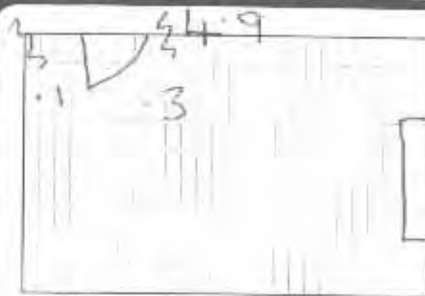
Estimator Name:

14-02-2011

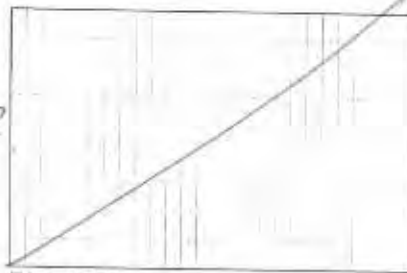
2010/011835

JAIN WHITE

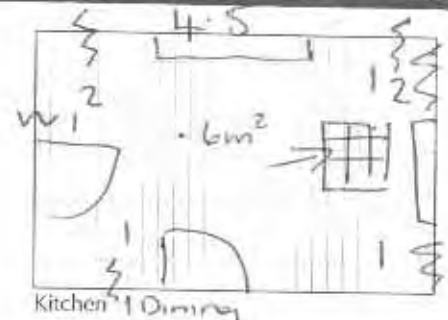
Dwelling Inspection Checklist: Show measurements indicate damage



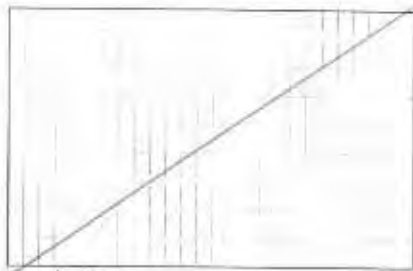
Lounge



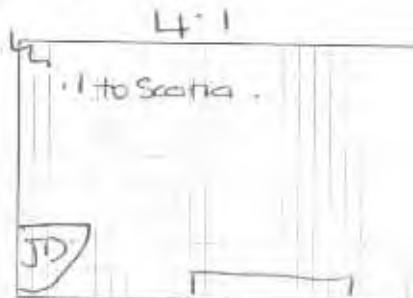
Dining Room



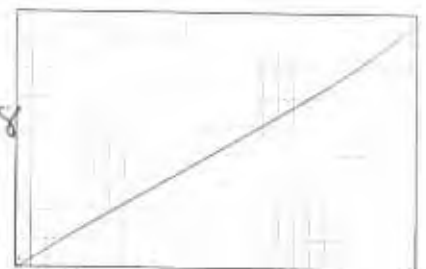
Kitchen & Dining



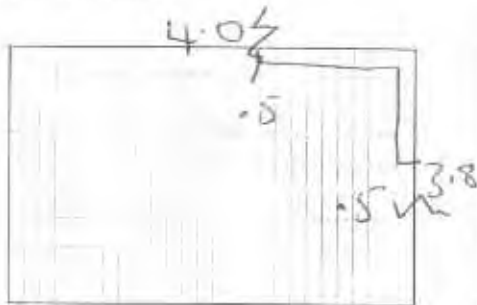
Family Room



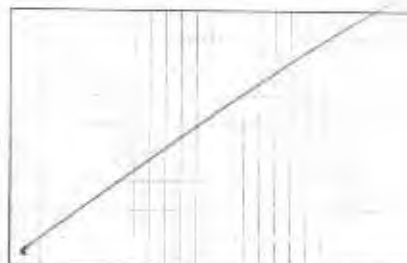
Bed 1



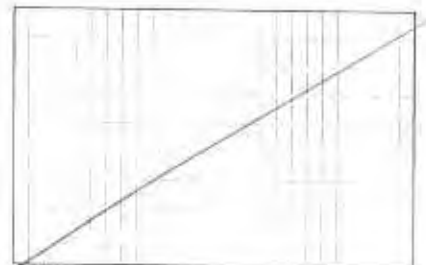
Ensuite



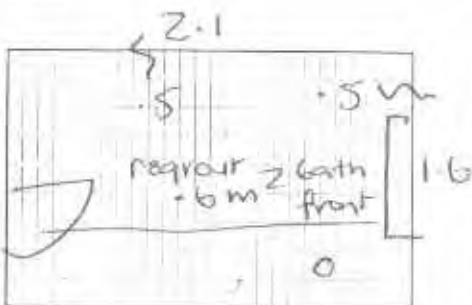
Bed 2



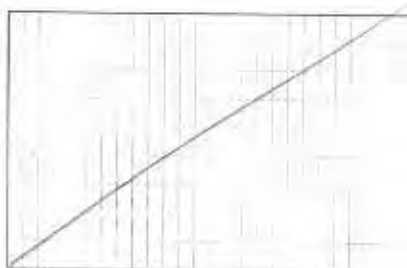
Bed 3



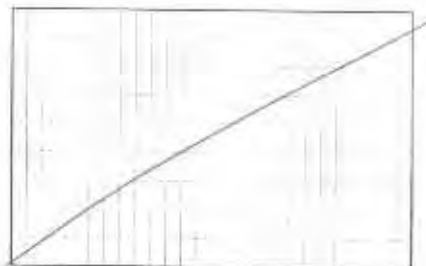
Bed 4



Bathroom



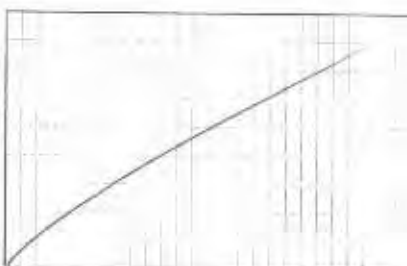
Toilet 1



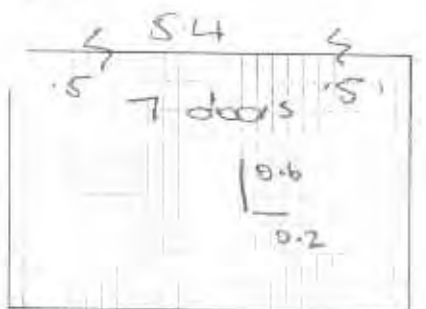
Toilet 2



Office/Study



Rumpus



Entry/Hall(s)



EARTHQUAKE COMMISSION

Date:

Claim Number: 2010/

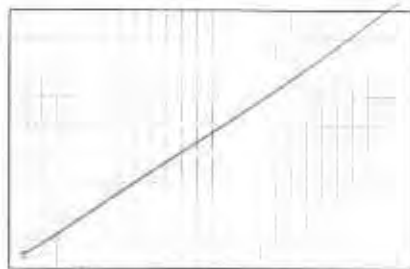
Estimator Name:

14.02.2011

2010/011835

IAN WHITE

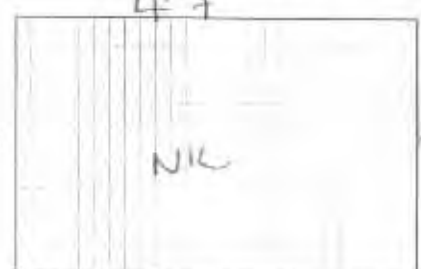
Dwelling Inspection Checklist: Show measurements indicate damage



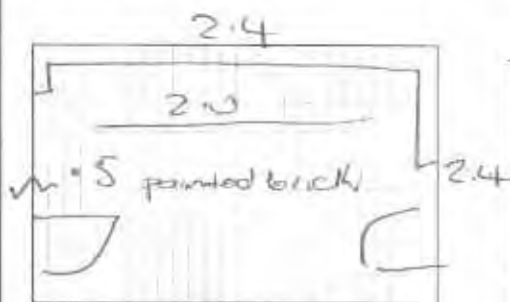
Stairwell



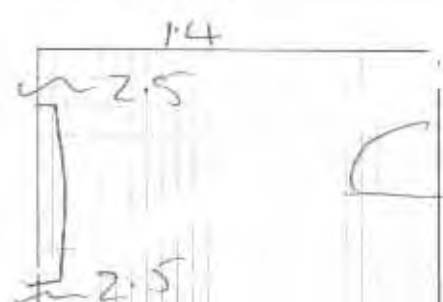
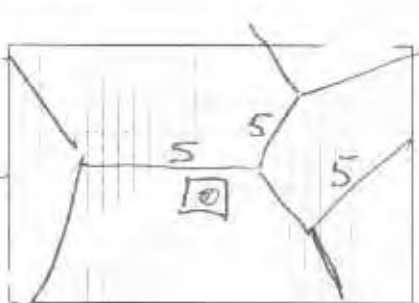
Laundry



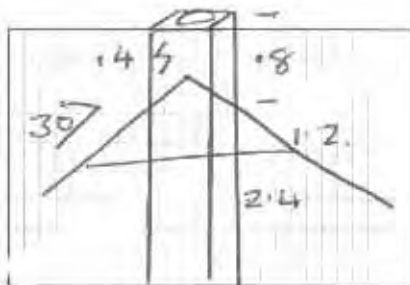
Outbuilding/Garage



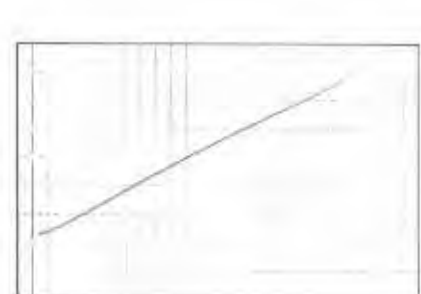
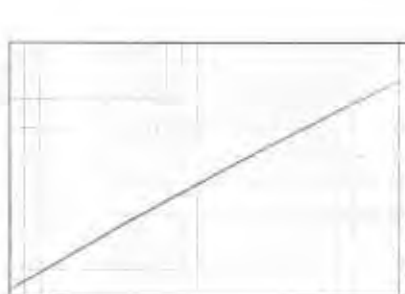
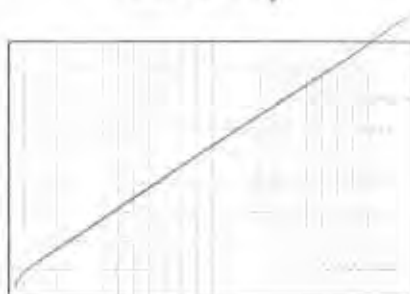
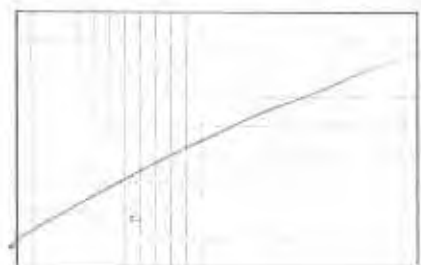
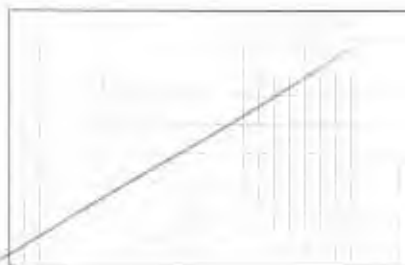
Rear Entry



Covered front Entrance



Chimney



Legend

—	Crack to ceiling (show length)
~~~~~	Crack to wall (show length)
×	External damage
○	Foundation damage



Date:

Claim Number: 2010/

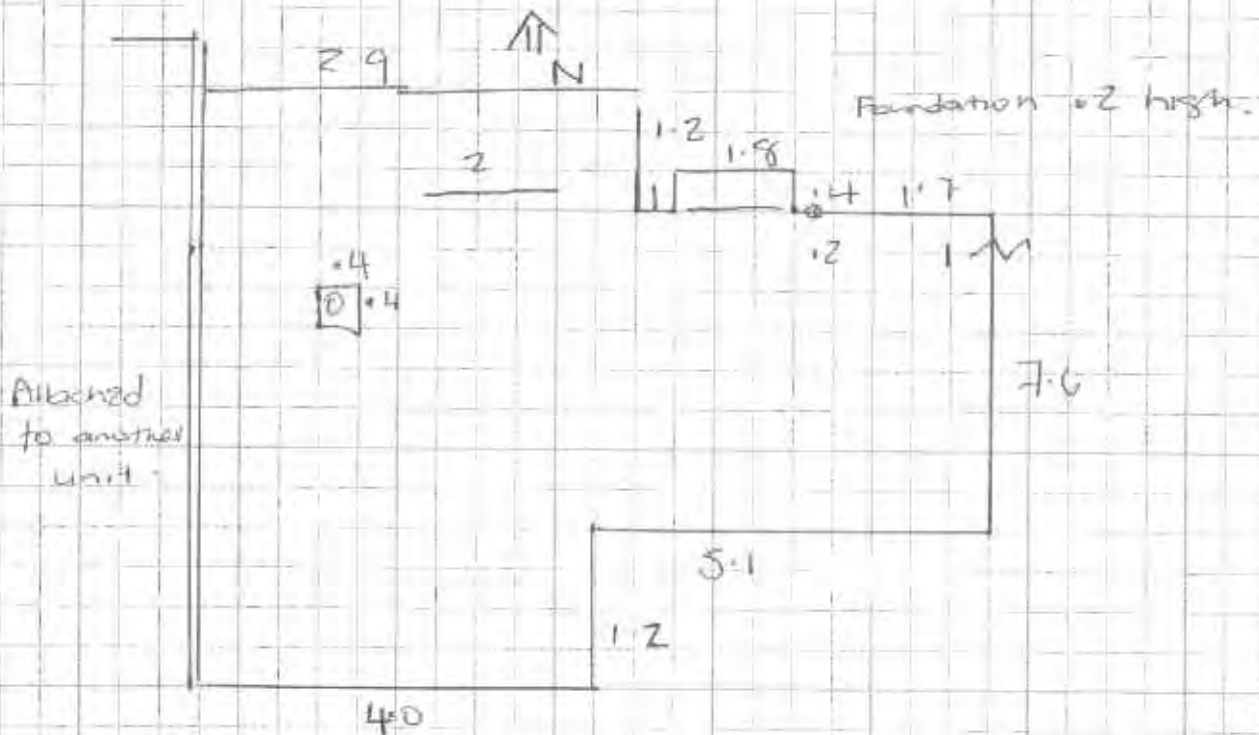
Estimator Name:

14.02.2011

2010/011835

IAIN WILYTE

# Dwelling Inspection Checklist: Show measurements indicate damage



Area m2:	127 includes Garage
Stud Heights:	2.7
Wall Finish:	Wallpaper Plastered <u>Paint Finish</u>
Other:	N/A
Services:	Specify Damage: N/A
Chimneys:	Construction Type: Concrete with Height 4.9 cosmetic crack to plaster Damage Description: <u>Above Roof</u> Below Roof Total Repair
Foundations Damage:	Timber Concrete Ring Concrete Slab Other (Specify): Minor Moderate Severe House Moved off Foundations? Concrete Slab Cracked/ Crack Width: N/A Crack Length: N/A
Roof:	<u>Framed</u> Trussed Type: Clay Tiles <u>Concrete Tiles</u> Rolled Metal Other Damage: minor bedding
Cladding Type:	Weatherboard <u>Brick Veneer</u> Hardi Plank Other

CHECKED

## OFFICE USE ONLY - LOSS ADJUSTER TO COMPLETE

Date: 11/03/2011Claim Number: 2010/011835Loss Adjuster: WARREN SCULPHERCosting Estimate

\$1,400

Lounge

\$1,550

Dining Room

\$

Kitchen

\$

Family Room

\$ 250

Bed 1

\$

Ensuite

\$1,100

Bed 2

\$

Bed 3

\$

Bed 4

\$ 700

Bathroom

\$

Toilet 1

\$

Toilet 2

\$

Office/Study

\$

Rumpus

\$ 1,200

Entry/Hall(s)

\$

Stairwell

\$

Laundry

\$

Outbuildings/Garage

## OFFICE USE ONLY - LOSS ADJUSTER TO COMPLETE

Date: 11/03/2011Claim Number: 2010/011835Loss Adjuster: WARREN SCULPHER

\$ 950

FRONT PORCH

\$ 500

REAR ENTRY

\$ 1,350

DECK

\$ 150

EXTERNAL WALLS

\$ 650

CHIMNEY

\$ 200

FOUNDATIONS

\$

\$

\$

Column Totals:

\$ 4,300

\$ 2,950

\$ 2,750

Sub Total: \$ 10,000.00 ✓P&G, Margin, GST: \$ 3,662.00 ✓TOTAL: \$ 13,662.00 ✓

08/2010/011835 E

**ART OF CONSTRUCTION LIMITED**64 Southampton Street  
Beckenham  
Christchurch 8023Telephone: 021-80-5432  
Fax: (03) 331-7559  
Email: [aoc@paradise.net.nz](mailto:aoc@paradise.net.nz)Jenny townsley  
427 Armagh st  
Avonside  
ChristchurchInvoice No: 1115  
Invoice Date: 14-Mar-11  
GST Number: 098-668-993**TAX INVOICE/STATEMENT**

Description	Quantity	Unit Price	Line Total
Labour To remove reinforced concrete chimney down below roof level below the point of damage, support existing framing and replace any broken/damaged tiles	12	\$50.00	\$600.00
Timber Tiles			\$29.84 \$135.00
Plus 15% GST			\$764.84
<b>TOTAL DUE</b>			<b>\$ 879.57</b>

PLEASE NOTE: Payment is due within 7 days

Retain this portion for your records - mail remittance advice with payment

**REMITTANCE ADVICE**

From: Jenny townsley

Art of Construction Limited  
64 Southampton Street  
Beckenham, Christchurch 8023  
Payment can be made to:  
Art of Construction Limited  
NBNZ Bank 06-0801-0633422-00

Current:	\$ 879.57
Overdue:	
Amount Due:	\$ 879.57
Amount Paid:	



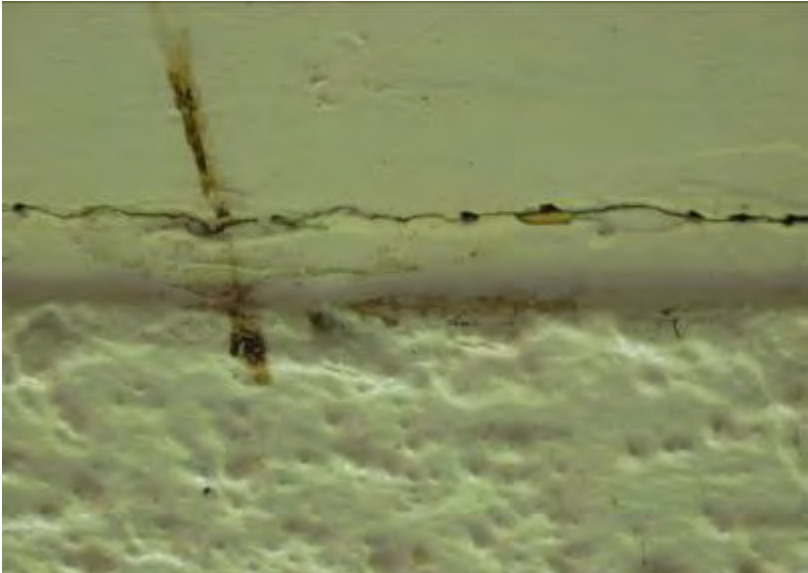
Earthquake Photos¹ Note All Damage shown

MONITORING FOCUS		OBSERVATIONS		EXAMPLE		EXAMPLE
						
				C o n s e r v a t o r y		C o n s e r v a t o r y
						
				C o n s e r v a t o r y		C o n s e r v a t o r y

¹

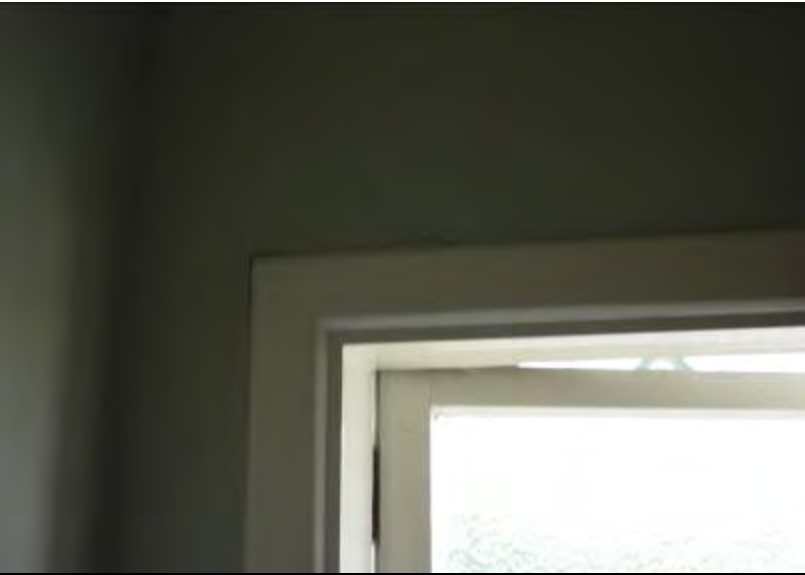
MONITORING FOCUS	OBSERVATIONS	EXAMPLE	EXAMPLE
			
		C h i m n e y c r a c k	E x t e r i o r w a l l c r a c k
			
		E x t e r i o r w a l l ( t o i l e t ) c r a c k	E x t e r i o r w a l l ( k i t c h e n w i n d o w ) c r a c k

				
			E x t e r i o r   w a l l   (   c r a c k   )	F o u n d a t i o n   c r a c k
				
			E x t e r i o r   w a l l   c r a c k	F r o n t   d o o r   c r a c k e d   p a i n t

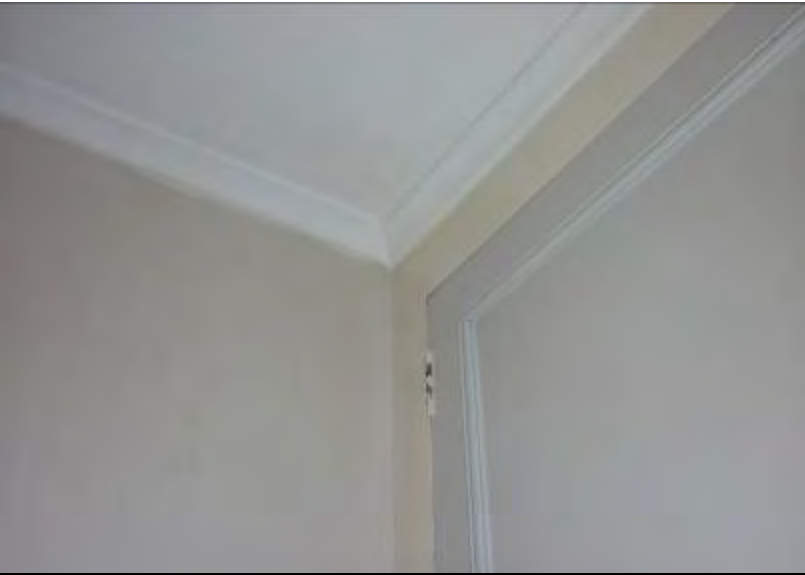
					
			F r o n t d o o r g a p		F r o n t d o o r c r a c k e d
					
			F r o n t d o o r c r a c k		F r o n t d o o r c r a c k i n g p a i n t

					
			F r o n t   d o o r   c r a c k e d   p a i n t		F r o n t   d o o r   c r a c k e d   p a i n t
					
			I n t e r i o r   k i t c h e n   c e i l i n g		I n t e r i o r   k i t c h e n   c e i l i n g

+					
					
			W a l l c r a c k i n k i t c h e n		G a p i n k i t c h e n w i n d o w
					
			W i n d o w f r a m e c r a c k		C r a c k i n k i t c h e n t i l e

				
		K i t c h e n c e i l i n g m o u l d i n g		T o i l e t w i n d o w f r a m e
				
		T o i l e t w i n d o w f r a m e		L o u n g e c e i l i n g m o u l d i n g

+					
					
			L o u n g e   c e i l i n g   m o u l d i n g		L o u n g e   c e i l i n g   m o u l d i n g
					
			L o u n g e   c e i l i n g   m o u l d i n g		K i t c h e n   c e i l i n g

+				
				
			N a i l   h o l e   i n   w a l l   -   f r o n t   d o o r	L o u n g e   c e i l i n g   m o u l d i n g
				Note – Kitchen piles, severe vibration in kitchen when bus goes by. Piles?   Note – Cracked tile by oven.

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:**EQC Claim File - Claim CLM/2011/000792****Sensitive Claims**

N/A

Duplicate Claim?	Duplicate Claim
Damage Location	427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011
Address Validation	Address matched exactly
Loss Cause	Earthquake
Related Event	Canterbury earthquakes 2010-2012
Loss Date	26/12/2010
Notice Date	04/01/2011
Closed Date	19/01/2011 Duplicate Claim

**Contacts**

Name	Roles	Phone	Email Address	Address	Relationship to Insured
sb elvines	Insured, Claimant, Main Contact	[REDACTED]	[REDACTED]	427 ARMAGH STREET, CHRISTCHURCH CENTRAL, CHRISTCHURCH	Self

Hazards on Property

**Exposures**

Coverage	Status	Cover Status	Cover Verification	Paid
Building	Closed	Verified	Reviewed/Accepted	-

Counts of ...

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

Notes	Documents	Issues							
		CHRP Remedials	Drainage Damage	Complaint	Ombudsman	Mediation	TSC	Other	
12	1	0	0	0	0	0	0	0	

**Associated Claims**

Association	Type	Claims
ELVINES - PC	Prior claims	CLM/2010/011835, CLM/2011/000792, CLM/2011/122912, CLM/2011/249119

**Insurance Policy Details**

	Building and Land Insurance	Contents Insurance
Insurance Cover Verified?	Reviewed/Accepted	
Cover verified by	Jennifer [REDACTED]	
Cover verified on	27/07/2011	
Insurance Company	Southern Response - AMI Insurance	
Policy Status	Verified	
Insurer claim number		
Broker/Agent Name		
Policy Type	Premier House	
Policy/Client Number	[REDACTED]	
Cover Start Date	01/11/2010	
Cover End Date	01/11/2011	
Cover Top-Up	Yes	
EQC Sum Insured	\$115,000.00	\$0.00
Number of Dwellings Insured	1	
Insured Name matches Claimant Name?	Yes	

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

	Building and Land Insurance	Contents Insurance
Covered Address matches Damage Address?	Yes	

**Claim Checklist**

Calculated Triage Rating	02 House and/or Contents only PAD or CMR - <\$30K
Imminent Loss?	
Building/Land Insurance Verified	Reviewed/Accepted
Property Type	Main home
Settlement Status	Declined

**EQC CM Checklist**

Address Matched?	Yes
Date of Lodgement within 3 months?	Not Reviewed
Documentation supports proposed settlement?	Not Reviewed
Date of Loss and Event Checked?	Not Reviewed

**Field Checklist**

Physical File Made Up?	Yes
Property has been inspected?	No
Emergency Works Approval from Claimant?	N/A
Engineer's Report Received?	N/A
IL Checklist Received?	N/A
Land within Act Limits?	N/A
Land Valuation Received?	N/A
Cost to Repair Land?	N/A
Cost to Remove IL Received?	N/A
SOW, Quote, Invoice Received?	No
Settlement Approval Received?	No
Copy of CSA sent to Claimant?	No
Statement of Claim?	No

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:**EQC Funded Repair Checklist**

Payment Assurance Letter for Claimant?	N/A
Payment Assurance Letter for Contractor?	N/A
Payment Assurance Letter for Engineer?	N/A

**EQC Managed Repair Checklist**

Claimant Agreement for EQC Managed Repairs?	N/A
NZS Repair Contract for EQC Managed Repairs?	N/A
IPENZ Agreement with Engineer for EQC Managed Repairs?	N/A

**Latest Notes**

<b>By:</b>	Pamela [REDACTED]	12 Oct 2017 04:26 PM	
<b>Topic:</b>	General	<b>Confidential:</b>	No
<b>Related To:</b>	CLM/2011/000792		
<b>Subject:</b>	Association		
Association CUSTOMER SERVICE CONSULTANT - PULSE			

<b>By:</b>	Laura [REDACTED]	5 Apr 2016 09:37 AM	
<b>Topic:</b>	General	<b>Confidential:</b>	No
<b>Related To:</b>	(1) Building		
<b>Subject:</b>	Opt out		

This claim is progressing through the Opt Out process. Building Reserve for full Opt Out repairs set on main Opt Out claim CLM/2011/122912 Building Reserve for this associated claim set to \$0, and Building Exposure closed. All expectations have been met for all exposures on this claim, so the Claim has been closed. Please ensure any further Opt Out documents are loaded to, and payments are made on, the main Opt Out Claim as noted above. Opt Out Team Christchurch Processing Centre

<b>By:</b>	Note Creator 1	3 Feb 2014 06:34 PM
------------	----------------	---------------------

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley Middle 201009 | LA:

**Topic:** General  
**Related To:** (1) Building  
**Subject:** MUB Claim Team - Independent Settlement  
 Required (MUB1; CHRP range)  
**Confidential:** No

Pre-Settlement Review complete. This dwelling and all associated dwellings have now been released from MUB and can continue via standard process.  
 Action Taken: - No Desktop Review was required Next Action: - This dwelling has been referred for CHRP Range settlement (including Opt Out or Customer Managed Repair as relevant) - No activity set; Hub Support team notified of ability to release via bulk data MULTI UNIT BUILDING TEAM - CHCH PROCESSING CENTRE

## Loss Details

### General

EQC CM Team	EQC CM - Hagley
Claim Manager	Kent [REDACTED]
Processing Office	00 Hagley Middle 201009
Loss Adjuster	
Settlement Method	Pay Amount of Damage
Settlement Status	Declined
Opt Out	No
Referred to EQR	No
Claim Validation Level	Ability to pay
EQC Cap Status	

### Payment Prevention

Prevent Payment?

### Sensitive Claims

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:**Hazards on Property****Loss Details**

Claim Number	CLM/2011/000792
Loss Cause	Earthquake
Related Event	Christchurch CBD within 5km, 12km, 4.9 (26/12/2010)
Date of Loss	26/12/2010
Loss Time	12:00 AM
Date of Notice	04/01/2011
Duplicate Claim?	This is a duplicate claim
Satisfaction Survey	Survey On Hold
Imminent Loss?	
Habitable?	Yes
Weatherproof?	Yes
How severe is the damage?	Minor
Calculated Triage Rating	02 House and/or Contents only PAD or CMR - <\$30K

**Damage Location**

House Number	427
Street Name	ARMAGH STREET
Suburb	LINWOOD
Town/City	CHRISTCHURCH
Postcode	8011
CAU	593501 (LINWOOD)
TLA	CHRISTCHURCH CITY
Country	New Zealand
Validation status	Address matched exactly

**Claimant(s) and Primary Contact**

Claimant	sb elvines
----------	------------

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

Primary Contact sb elvines  
Relationship to Insured Self

**Repairer Details**

Repairer Name  
Repair Actual Start Date  
Repair Actual End Date

**Flag Details**

Flagged Never flagged  
Date Flagged  
Reason for Flag

**Damage To...**

Foundation Yes  
Floors Yes  
External Walls Yes  
Interior Walls/Doors Yes  
Ceilings Yes  
Chimney/Fireplace/etc. Yes

**Associations**

Association	Type	Claims
ELVINES - PC	Prior claims	CLM/2010/011835, CLM/2011/000792, CLM/2011/122912, CLM/2011/249119

**Associations****Claim Association Details**

Title ELVINES - PC

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley Middle 201009 | LA:

Type  
Description  
Claims

Prior claims

Primary	Claim
No	CLM/2010/011835
No	CLM/2011/000792
No	CLM/2011/122912
No	CLM/2011/249119

## Exposures

#	Coverage	Cover Status	Status	O/S Estimate	Future Payments	Paid
1 Building		Verified	Closed	-	-	-

## (1) Building

### Details

#### Exposure

Damage Type Building

Managed by Unknown

Insurer claim number

Group 00 Hagley Middle 201009

Assigned User Reid [REDACTED]

Status Closed

Outcome Not Paid

Cover Verified

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

Open Date 05/01/2011  
 Validation Level Ability to pay  
 Prevent Payment?

**Settlement**

Settlement Method  
 Settlement Basis  
 Gross -  
 Excess -  
 Net -

**Financials**

O/S Estimate -  
 Future Payments -  
 Paid To Date -  
 Total Recoveries -  
 Net Total Incurred -

Contacts							
Name	Roles	Phone	Address	Suburb	City	TLA	Postcode
ANZ BANK LENDING SERVICES CENTRE	Mortgagee		EQC TEAM	107 CARLTON GORE RD, NEWMARKET	AUCKLAND		
Mr. sb elvines	Insured, Claimant, Main Contact	[REDACTED]	427 ARMAGH STREET	CHRISTCHURCH	CHRISTCHURCH CENTRAL		

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

## Contacts

This contact's link to the Address  
Book has been broken

### Roles

Role	Owner	Active?	Comments
Mortgagee	CLM/2011/000792	Yes	

### Mortgagee

Name ANZ BANK LENDING SERVICES CENTRE  
Unique ID 300011

### Primary Address

Address Line 1 EQC TEAM  
Address Line 2 UDC HOUSE, LEVEL 3  
Suburb 107 CARLTON GORE RD, NEWMARKET  
City AUCKLAND  
TLA  
Postcode  
Country New Zealand  
Type  
Additional Address Details  
Valid Until

### Additional Info

Preferred Vendor? No  
Claim Involvement Start  
Claim Involvement End

### Contact Info

Primary Contact

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:**Company Contact Info**

Work

Fax

Main Email

Alternate Email

Mortgagee Payment Cap \$25,000.00

Direct Credit? No

**Notes**

Primary	Type
true	

**Contacts**

This contact is not linked to the  
Address Book

**Roles**

Role	Owner	Active?	Comments
Insured	CLM/2011/000792	Yes	
Claimant	(1) Building	Yes	

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

Role	Owner	Active?	Comments
Main Contact	CLM/2011/000792	Yes	
Insured	EQC_Generic	Yes	

**Person**

First name sb  
Middle name  
Last name elvines  
Prefix Mr.

**Phone**

Work [REDACTED]  
Home [REDACTED]  
Mobile [REDACTED]  
International  
Fax  
Primary phone

**E-mail**

Main [REDACTED]  
Alternate

**Primary Address**

Address Line 1 427 ARMAGH STREET  
Address Line 2  
Suburb CHRISTCHURCH CENTRAL  
City CHRISTCHURCH  
TLA  
Postcode  
Country New Zealand  
Type  
Additional Address Details

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

Valid Until

Preferred Contact Method

Email

**Notes**

Primary	Type
true	

**Financials (Total Incurred: \$0.00): Summary**

Exposure					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	-	-	-
Claim Cost	-	-	-	-	-
Unspecified Cost	-	-	-	-	-
	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees	-	-	-	-	-
Fees	-	-	-	-	-

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
Claim Total	-	-	-	-	-

**Exposure Only**

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	-	-	-
Claim Cost Unspecified Cost	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees Fees	-	-	-	-	-
Claim Total	-	-	-	-	-

**Claimant**

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
sb elvines	-	-	-	-	-
(1) Building - Building	-	-	-	-	-
Claim Cost Unspecified Cost	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees Fees	-	-	-	-	-
Claim Total	-	-	-	-	-

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

Coverage					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
Building	-	-	-	-	-
(1) Building - Building	-	-	-	-	-
Claim Cost Unspecified Cost	-	-	-	-	-
	-	-	-	-	-
Claim Total	-	-	-	-	-

Claim Cost Only					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	-	-	-
Claim Cost	-	-	-	-	-
Unspecified Cost	-	-	-	-	-
	-	-	-	-	-
Claim Total	-	-	-	-	-

Financials (Total Incurred: \$0.00): Transactions								
Type	Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	User
Reserve	05/01/2011	\$1,800.00	1	Building	Claim Cost	Unspecified Cost	Submitted	Fnoi Loader - DO NOT DELETE
Reserve	05/01/2011	\$500.00	Claim-level		Fees	Fees	Submitted	Fnoi Loader - DO NOT DELETE
Reserve	19/01/2011	(\$1,800.00)	1	Building	Claim Cost	Unspecified Cost	Submitted	Jonathan ██████████
Reserve	19/01/2011	(\$500.00)	Claim-level		Fees	Fees	Submitted	Jonathan ██████████

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

## Reserve Details

### Details

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	Automatic reserves
Open Reserves	-
Amount	\$1,800.00

### Tracking

Status	Submitted
Created By	
Created On	05/01/2011
Two Approvals?	No
First Approver	
Second Approver	

### Approval History

### Reserves in Group

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	\$1,800.00
Sum:				\$1,800.00

### Documents linked to Group

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:**Reserve Details****Details**

Exposure	
Coverage	
Cost Type	Fees
Cost Category	Fees
Comments	Claim Level Reseves for Fees
Open Reserves	-
Amount	\$500.00

**Tracking**

Status	Submitted
Created By	
Created On	05/01/2011
Two Approvals?	No
First Approver	
Second Approver	

**Approval History****Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
		Fees	Fees	\$500.00

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

Exposure	Coverage	Cost Type	Cost Category	Amount
Sum:				\$500.00

**Documents linked to Group****Reserve Details****Details**

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	Zero-out open reserves
Open Reserves	-
Amount	(\$1,800.00)

**Tracking**

Status	Submitted
Created By	
Created On	19/01/2011
Two Approvals?	No
First Approver	
Second Approver	

**Approval History**

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

**Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	(\$1,800.00)
Sum:				(\$1,800.00)

**Documents linked to Group**

**Reserve Details**

**Details**

Exposure  
Coverage  
Cost Type Fees  
Cost Category Fees  
Comments Zero-out open reserves  
Open Reserves -  
Amount (\$500.00)

**Tracking**

Status Submitted  
Created By

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

Created On 19/01/2011  
 Two Approvals? No  
 First Approver  
 Second Approver

**Approval History****Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
		Fees	Fees	(\$500.00)
Sum:				(\$500.00)

**Documents linked to Group****Financials (Total Incurred: \$0.00): Cheques****Documents**

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
EW INVOICE.doc elvines	Invoice	Repairer	Draft	Andrew [REDACTED]	370K	24/03/2011		No

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
10:01 AM								

## Snapshot: Loss Details

### General

Claim Manager

EQC CM Team

Claim Validation Level

Load and save

### Hazards on Property

### Loss Details

Claim Number

CLM/2011/000792

Loss Cause

Earthquake

Related Event

Allow Auto Event Linking?

true

Date of Loss

26/12/2010

Loss Time

12:00 AM

Date of Notice

04/01/2011

How Reported

Internet

Habitable?

true

Weatherproof?

true

How severe is the damage?

Minor

### Damage Location

House Number

427

Apartment/Unit Number

Street Name

ARMAGH STREET

Suburb

CHRISTCHURCH CENTRAL

Town/City

CHRISTCHURCH

Postcode

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

TLA

Country

New Zealand

Additional Address Details

**Claimant(s) and Primary Contact**

Claimant

Primary Contact

sb elvines

Relationship to Insured

Self

**Flag Details**

Flagged

Never flagged

Date Flagged

Reason for Flag

**Damage To...**

Foundation

Yes

Floors

Yes

External Walls

Yes

Interior Walls/Doors

Yes

Ceilings

Yes

Chimney/Fireplace/etc.

Yes

**Snapshot: Contacts**

Name	Roles	Contact Prohibited?	Phone	Address	City	TLA	Postcode
sb elvines	Insured, Main Contact	No		427 ARMAGH STREET	CHRISTCHURCH		

**Snapshot: Notes**

Claim: CLM/2011/000792

| LC: EQK | Clmt: sb elvines | DoL: 26/12/2010 | St: Closed | EQC CM: Kent [REDACTED] | Grp: 00 Hagley  
Middle 201009 | LA:

## Snapshot: Documents

## Snapshot: Insurance Info

### Building/Land Insurance Information

Insurance Company	AMI Insurance
Branch	
Broker/Agent	
Policy/Client Number	[REDACTED]
Property Type	Main home
Name house insured in	sb elvines and jl townsley
Notes	

### Contents Insurance Information

Insurance Company	
Branch	
Broker/Agent	
Policy/Client Number	
Name contents insured in	
Notes	

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:**EQC Claim File - Claim CLM/2011/122912****Sensitive Claims****N/A**

Damage Location 427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011  
 Address Validation Address matched exactly  
 Loss Cause Earthquake  
 Related Event Canterbury earthquakes 2010-2012  
 Loss Date 22/02/2011  
 Notice Date 04/04/2011  
 Closed Date 14/04/2017 Completed  
 Land Master Claim this claim (CLM/2011/122912)

**Contacts**

Name	Roles	Phone	Email Address	Address	Relationship to Insured
SEAN ELVINES	Insured, Claimant, Vendor	[REDACTED]	[REDACTED]	427 ARMAGH STREET, LINDWOOD, CHRISTCHURCH 8011	
BRUCE TU	Main Contact, Cheque Payee, New Property Owner	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
JENNIFER TOWNSLEY	Secondary Claimant, Cheque Payee, Vendor			427 ARMAGH STREET, LINDWOOD, CHRISTCHURCH 8011	

Hazards on Property

**Exposures**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Coverage	Status	Cover Status	Cover Verification	Paid
Building	Closed	Verified	Reviewed/Accepted	\$20,484.20
Land	Closed	Verified	Reviewed/Accepted	-
Contents	Closed	Verified	Reviewed/Accepted	[REDACTED]

## Counts of ...

Notes	Documents	Issues							
		CHRP Remedials	Drainage Damage	Complaint	Ombudsman	Mediation	TSC	Other	
71	52	0	0	0	0	0	0	0	

## Associated Claims

Association	Type	Claims
ELVINES - PC	Prior claims	CLM/2010/011835, CLM/2011/000792, CLM/2011/122912, CLM/2011/249119
LA - 427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011	Land Apportionment	CLM/2010/011835, CLM/2011/122912
SHARED LAND - 425,427 and 429 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011	General	CLM/2010/147198, CLM/2011/122912, CLM/2011/189031

## Insurance Policy Details

	Building and Land Insurance	Contents Insurance
Insurance Cover Verified?	Reviewed/Accepted	Reviewed/Accepted
Cover verified by	Jessie [REDACTED]	Jennifer [REDACTED]
Cover verified on	29/01/2014	27/07/2011

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

	Building and Land Insurance	Contents Insurance
Insurance Company	Southern Response - AMI Insurance	Southern Response - AMI Insurance
Policy Status	Verified	Verified
Insurer claim number		
Broker/Agent Name		
Policy Type	REPLACEMENT AREA BASED	Advanced
Policy/Client Number	[REDACTED]	[REDACTED]
Cover Start Date	01/11/2010	12/06/2010
Cover End Date	01/11/2012	12/06/2011
Cover Top-Up	Yes	Yes
EQC Sum Insured	\$115,000.00	\$23,000.00
Number of Dwellings Insured	1	
Insured Name matches Claimant Name?	Yes	Yes
Covered Address matches Damage Address?	Yes	Yes

**Claim Checklist**

Calculated Triage Rating	02 House and/or Contents only PAD or CMR - <\$30K
Imminent Loss?	No
Building/Land Insurance Verified	Reviewed/Accepted
Contents Insurance Verified	Reviewed/Accepted
Property Type	Main home
Settlement Status	Claim Payments Complete

**EQC CM Checklist**

Address Matched?	Yes
Date of Lodgement within 3 months?	Yes
Documentation supports proposed settlement?	Yes
Date of Loss and Event Checked?	Yes

**Field Checklist**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Physical File Made Up?	No
Property has been inspected?	Yes
Emergency Works Approval from Claimant?	N/A
Engineer's Report Received?	N/A
IL Checklist Received?	N/A
Land within Act Limits?	N/A
Land Valuation Received?	N/A
Cost to Repair Land?	N/A
Cost to Remove IL Received?	N/A
SOW, Quote, Invoice Received?	Yes
Settlement Approval Received?	Yes
Copy of CSA sent to Claimant?	Yes
Statement of Claim?	No

**EQC Funded Repair Checklist**

Payment Assurance Letter for Claimant?	N/A
Payment Assurance Letter for Contractor?	N/A
Payment Assurance Letter for Engineer?	N/A

**EQC Managed Repair Checklist**

Claimant Agreement for EQC Managed Repairs?	N/A
NZS Repair Contract for EQC Managed Repairs?	N/A
IPENZ Agreement with Engineer for EQC Managed Repairs?	N/A

**Latest Notes**

By: Saane [REDACTED]

3 Apr 2018 03:20 PM

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt Out 201009 | LA:

**Topic:** General  
**Related To:** CLM/2011/122912  
**Channel:** Email In  
**Subject:** doa received

**Confidential:** No

PURPOSE Deed of assignment received via email from [REDACTED] > Claim closed and no request made. ACTION Upload DOA to the claim only Acknowledgement email sent to Purnell Creighton <pcmlaw@xtra.co.nz> NEXT ACTION if claim is to be reopened or any request made by the new property owners, DOA to be forwarded for processing. SENIOR CSC CUSTOMER AND CLAIMS - WGTN \$ccDocLink(8737083)

**By:** Kyrie [REDACTED]  
**Topic:** General  
**Related To:** CLM/2011/122912  
**Channel:** Email Out  
**Subject:** SOW - Request for documents

16 Oct 2017 01:50 PM  
**Confidential:** No

PURPOSE - As per notes 12/10/2017 - Bruce has requested SOW/CSA to be emailed to [REDACTED] ACTION TAKEN - Documents from CMS - Emailed [REDACTED] attached with the following documents \$ccDocLink(2463321) \$ccDocLink(2463320) - Redacted \$ccDocLink(7546599) - Completed request activity Email held for peer check before release. CUSTOMER CONTACT CENTRE - WGTN

**By:** Pamela [REDACTED]  
**Topic:** General  
**Related To:** BRUCE TU  
**Channel:** Telephone In  
**Subject:** Request for Documents - multiple

12 Oct 2017 04:18 PM  
**Confidential:** No

SPOKE WITH: BRUCE TU DISCUSSED/ADVISED: BRUCE called to request documents as he is selling the property - SoW and payment details ACTIONS: Confirmed mobile, email and postal Set activity for Request for Documents - multiple Auto assigned to Queue - CC Request for Documents - Customer Channels Please send a copy of \$ccDocLink(2080764), \$ccDocLink(7546599), USoW and CSoW (settlement statement) to: [REDACTED] Advised 7 working day Timeframe and to check spam CUSTOMER SERVICE CONSULTANT - PULSE

## Loss Details

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt Out 201009 | LA:

### General

EQC CM Team	EQC CM - Hagley
Claim Manager	Che [REDACTED]
Processing Office	00 PMO Opt Out 201009
Loss Adjuster	
Settlement Method	Claimant Managed Repair
Settlement Status	Claim Payments Complete
Opt Out	Opt Out
Referred to EQR	No
Claim Validation Level	Ability to pay
EQC Cap Status	

### Payment Prevention

Prevent Payment?

### Sensitive Claims

### Hazards on Property

#### Loss Details

Claim Number	CLM/2011/122912
Loss Cause	Earthquake
Related Event	Christchurch 10km SE, 5km, 6.3 (22/02/2011)
Date of Loss	22/02/2011
Loss Time	12:00 AM
Date of Notice	04/04/2011
Duplicate Claim?	Not a duplicate
Satisfaction Survey	Sent
Imminent Loss?	No
Habitable?	Yes

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Weatherproof? Yes  
 How severe is the damage? Minor  
 Calculated Triage Rating 02 House and/or Contents only PAD or CMR - <\$30K

**Damage Location**

House Number 427  
 Street Name ARMAGH STREET  
 Suburb LINWOOD  
 Town/City CHRISTCHURCH  
 Postcode 8011  
 CAU 593501 (LINWOOD)  
 TLA CHRISTCHURCH CITY  
 Country New Zealand  
 Validation status Address matched exactly

**Claimant(s) and Primary Contact**

Claimant SEAN ELVINES  
 Secondary Claimant JENNIFER TOWNSLEY  
 Primary Contact BRUCE TU  
 Relationship to Insured Other

**Repairer Details**

Repairer Name  
 Repair Actual Start Date  
 Repair Actual End Date

**Flag Details**

Flagged Never flagged  
 Date Flagged  
 Reason for Flag

**Damage To...**

Roof/Roofspace Yes  
 External Walls Yes  
 Interior Walls/Doors Yes  
 Ceilings Yes

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Water/Drainage/Sewer/Gas/Power/Phone Yes  
 Hot Water Cylinder Yes  
 Windows Yes  
 Contents Yes

Associations		
Association	Type	Claims
ELVINES - PC	Prior claims	CLM/2010/011835, CLM/2011/000792, CLM/2011/122912, CLM/2011/249119
LA - 427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011	Land Apportionment	CLM/2010/011835, CLM/2011/122912
SHARED LAND - 425,427 and 429 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011	General	CLM/2010/147198, CLM/2011/122912, CLM/2011/189031

## Associations

### Claim Association Details

Title ELVINES - PC  
 Type Prior claims  
 Description  
 Claims

Primary	Claim
No	CLM/2010/011835
No	CLM/2011/000792
No	CLM/2011/122912
No	CLM/2011/249119

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

## Associations

### Claim Association Details

Title LA - 427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011  
 Type Land Apportionment  
 Description 22/02/13 - Flat land claim file prep  
 Claims

Master	Claim	Event	Event Date	Date of Loss
true	CLM/2011/122912	Christchurch 10km SE, 5km, 6.3 - EVT/201102/0012	22/02/2011	22/02/2011
false	CLM/2010/011835	Christchurch 30km W, 10km, 7.1 - EVT/201009/0016	04/09/2010	04/09/2010

## Associations

### Claim Association Details

Title SHARED LAND - 425,427 and 429 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011  
 Type General  
 Description  
 Claims

Primary	Claim
Yes	CLM/2011/189031
No	CLM/2010/147198
No	CLM/2011/122912

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt Out 201009 | LA:

Exposures						
#	Coverage	Cover Status	Status	O/S Estimate	Future Payments	Paid
1	Building	Verified	Closed	-	-	\$20,484.20
2	Contents	Verified	Closed	-	-	[REDACTED]
3	Land	Verified	Closed	-	-	-

## (1) Building

### Details

#### Exposure

Damage Type Building  
 Managed by Unknown  
 Insurer claim number  
 Group 00 PMO Opt Out 201009  
 Assigned User Julie [REDACTED]  
 Status Closed  
 Outcome Paid  
 Cover Verified  
 Open Date 05/04/2011  
 Validation Level Ability to pay  
 Prevent Payment?

#### Settlement

Settlement Method Claimant Managed Repair  
 Settlement Basis Remediation  
 Gross \$20,700.00  
 Excess \$215.80

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt Out 201009 | LA:

Net	\$20,484.20
-----	-------------

**Financials**

O/S Estimate	-
Future Payments	-
Paid To Date	\$20,484.20
Total Recoveries	-
Net Total Incurred	\$20,484.20

**(2) Contents****Details****Exposure**

Damage Type	Contents
Managed by	Unknown
Insurer claim number	
Group	00 PMO Opt Out 201009
Assigned User	Julie [REDACTED]
Status	Closed
Outcome	Paid
Cover	Verified
Open Date	05/04/2011
Validation Level	Ability to pay
Prevent Payment?	

**Settlement**

Settlement Method	Pay Amount of Damage
-------------------	----------------------

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt Out 201009 | LA:

Settlement Basis	Valuation
Gross	[REDACTED]
Excess	[REDACTED]
Net	[REDACTED]

**Financials**

O/S Estimate	-
Future Payments	-
Paid To Date	[REDACTED]
Total Recoveries	-
Net Total Incurred	[REDACTED]

**(3) Land****Details****Exposure**

Damage Type	Land
Managed by	Unknown
Insurer claim number	
Group	00 PMO Opt Out 201009
Assigned User	Janice [REDACTED]
Status	Closed
Outcome	Not Paid
Cover	Verified
Open Date	05/11/2012
Validation Level	Ability to pay
Prevent Payment?	

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:**Settlement**

Settlement Method	
Settlement Basis	
Gross	-
Excess	-
Net	-

**Financials**

O/S Estimate	-
Future Payments	-
Paid To Date	-
Total Recoveries	-
Net Total Incurred	-

**Land Assessment**

Assessment Status	Assessment Complete
Dispatch Criteria	TC2
Assessment Complete Reason	Nil Damage
Assessment Complete Date	
Assessment Time	
Team/Assigned To	

**Land Workflow Status**

Primary Claim	CLM/2011/122912
Triage Rating	Flat Land Simple
Apportionment Complete?	Yes
Outcome Finalised?	Yes
Claim Resolved?	Yes

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt Out 201009 | LA:

Current Challenge? No

**Challenges**

Contacts							
Name	Roles	Phone	Address	Suburb	City	TLA	Postcode
ASB Bank	Mortgagee		12 Jellicoe Street	Auckland Central	Auckland		1010
Mr. SEAN ELVINES	Insured, Claimant, Vendor	[REDACTED]	427 ARMAGH STREET LINDWOOD		CHRISTCHURCH	CHRISTCHURCH CITY	8011
Spence Consultants Ltd	Cheque Payee		PO Box 20055		Christchurch		
JENNIFER TOWNSLEY	Secondary Claimant, Cheque Payee, Vendor		427 ARMAGH STREET LINDWOOD		CHRISTCHURCH	CHRISTCHURCH CITY	8011
Mr. BRUCE TU	Main Contact, Cheque Payee, New Property Owner	[REDACTED]	[REDACTED]		[REDACTED]		[REDACTED]

<b>Contacts</b>
-----------------

This contact is linked to the Address Book and is in sync

**Roles**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Role	Owner	Active?	Comments
Mortgagee	CLM/2011/122912	Yes	

**Mortgagee**

Name ASB Bank  
Unique ID 300006

**Primary Address**

Address Line 1 12 Jellicoe Street  
Address Line 2  
Suburb Auckland Central  
City Auckland  
TLA  
Postcode 1010  
Country New Zealand  
Type  
Additional Address Details  
Valid Until

**Additional Info**

Preferred Vendor? No  
Claim Involvement Start  
Claim Involvement End

**Contact Info**

Primary Contact

**Company Contact Info**

Work  
Fax  
Main Email  
Alternate Email

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Mortgagee Payment Cap      \$25,000.00  
Direct Credit?                No

**Notes**

Primary	Type
true	

**Contacts**

**This contact is not linked to the  
Address Book**

**Roles**

Role	Owner	Active?	Comments
Insured	EQC_Generic	Yes	
Claimant	(1) Building	Yes	
Insured	CLM/2011/122912	Yes	
Claimant	(2) Contents	Yes	
Claimant	(3) Land	Yes	
Vendor	CLM/2011/122912	Yes	

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

**Person**

First name SEAN  
Middle name B  
Last name ELVINES  
Prefix Mr.

**Phone**

Work [REDACTED]  
Home [REDACTED]  
Mobile [REDACTED]  
International  
Fax  
Primary phone

**E-mail**

Main [REDACTED]  
Alternate

**Primary Address**

Address Line 1 427 ARMAGH STREET  
Address Line 2  
Suburb LINDWOOD  
City CHRISTCHURCH  
TLA CHRISTCHURCH CITY  
Postcode 8011  
Country New Zealand  
Type  
Additional Address Details  
Valid Until  
Preferred Contact Method Email

**Notes**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Primary	Type
true	

## Contacts

This contact is not linked to the  
Address Book

### Roles

Role	Owner	Active?	Comments
Cheque Payee	CLM/2011/122912	Yes	

### Supplier

Name Spence Consultants Ltd  
Unique ID

### Primary Address

Address Line 1 PO Box 20055  
Address Line 2  
Suburb  
City Christchurch  
TLA

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Postcode  
Country New Zealand  
Type  
Additional Address Details  
Valid Until

**Additional Info**

Preferred Vendor? No  
Claim Involvement Start  
Claim Involvement End

**Contact Info**

Primary Contact

**Company Contact Info**

Work  
Fax  
Main Email  
Alternate Email

**Notes**

Primary	Type
true	

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

## Contacts

This contact is not linked to the  
Address Book

### Roles

Role	Owner	Active?	Comments
Cheque Payee	CLM/2011/122912	Yes	
Vendor	CLM/2011/122912	Yes	
Secondary Claimant	CLM/2011/122912	Yes	

### Person

First name JENNIFER  
Middle name LEIGH  
Last name TOWNSLEY  
Prefix

### Phone

Work  
Home  
Mobile  
International  
Fax  
Primary phone

### E-mail

Main  
Alternate

### Primary Address

Address Line 1 427 ARMAGH STREET  
Address Line 2

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Suburb	LINDWOOD
City	CHRISTCHURCH
TLA	CHRISTCHURCH CITY
Postcode	8011
Country	New Zealand
Type	Home
Additional Address Details	
Valid Until	
Preferred Contact Method	Post

**Notes**

Primary	Type
true	Home

**Contacts**

This contact is not linked to the  
Address Book

**Roles**

Role	Owner	Active?	Comments
New Property Owner	CLM/2011/122912	Yes	

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Role	Owner	Active?	Comments
Main Contact	CLM/2011/122912	Yes	
Cheque Payee	CLM/2011/122912	Yes	

**Person**

First name BRUCE  
Middle name YAO CHENG  
Last name TU  
Prefix Mr.

**Phone**

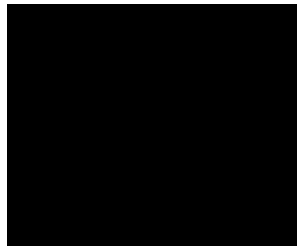
Work  
Home  
Mobile [REDACTED]  
International  
Fax  
Primary phone Mobile

**E-mail**

Main [REDACTED]  
Alternate

**Primary Address**

Address Line 1  
Address Line 2  
Suburb  
City  
TLA  
Postcode  
Country  
Type  
Additional Address Details



Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Valid Until

Preferred Contact Method

Email

**Notes****Tu Yao Cheng (also known as Bruce Tu)**

Primary	Type
true	

**Financials (Total Incurred: [REDACTED]): Summary**

<b>Exposure</b>					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	\$20,484.20	-	\$20,484.20
Claim Cost	-	-	\$20,484.20	-	\$20,484.20
Unspecified Cost	-	-	\$20,484.20	-	\$20,484.20
	-	-	-	-	-
(2) Contents - Contents	-	-	[REDACTED]	-	[REDACTED]
Claim Cost	-	-	[REDACTED]	-	[REDACTED]
Unspecified Cost	-	-	[REDACTED]	-	[REDACTED]

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(3) Land - Land	-	-	-	-	-
Claim Cost	-	-	-	-	-
Unspecified Cost	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees	-	-	-	-	-
Fees	-	-	-	-	-
Claim Total	-	-	[REDACTED]	-	[REDACTED]

Exposure Only					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	\$20,484.20	-	\$20,484.20
Claim Cost Unspecified Cost	-	-	\$20,484.20	-	\$20,484.20
(2) Contents - Contents	-	-	[REDACTED]	-	[REDACTED]
Claim Cost Unspecified Cost	-	-	[REDACTED]	-	[REDACTED]
(3) Land - Land	-	-	-	-	-
Claim Cost Unspecified Cost	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees Fees	-	-	-	-	-
Claim Total	-	-	[REDACTED]	-	[REDACTED]

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Claimant					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
SEAN ELVINES	-	-	[REDACTED]	-	[REDACTED]
(1) Building - Building	-	-	\$20,484.20	-	\$20,484.20
Claim Cost Unspecified Cost	-	-	\$20,484.20	-	\$20,484.20
(2) Contents - Contents	-	-	[REDACTED]	-	[REDACTED]
Claim Cost Unspecified Cost	-	-	[REDACTED]	-	[REDACTED]
(3) Land - Land	-	-	-	-	-
Claim Cost Unspecified Cost	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees Fees	-	-	-	-	-
	-	-	-	-	-
Claim Total	-	-	[REDACTED]	-	[REDACTED]

Coverage					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
Building	-	-	\$20,484.20	-	\$20,484.20
(1) Building - Building	-	-	\$20,484.20	-	\$20,484.20
Claim Cost Unspecified Cost	-	-	\$20,484.20	-	\$20,484.20
	-	-	-	-	-
Land	-	-	-	-	-
(3) Land - Land	-	-	-	-	-
Claim Cost Unspecified Cost	-	-	-	-	-
	-	-	-	-	-
Contents	-	-	[REDACTED]	-	[REDACTED]
(2) Contents - Contents	-	-	[REDACTED]	-	[REDACTED]

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
Claim Cost Unspecified Cost	-	-	[REDACTED]	-	[REDACTED]
	-	-	-	-	-
Claim Total	-	-	[REDACTED]	-	[REDACTED]

**Claim Cost Only**

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building Claim Cost	-	-	\$20,484.20	-	\$20,484.20
Unspecified Cost	-	-	\$20,484.20	-	\$20,484.20
	-	-	-	-	-
(2) Contents - Contents Claim Cost	-	-	[REDACTED]	-	[REDACTED]
Unspecified Cost	-	-	[REDACTED]	-	[REDACTED]
	-	-	-	-	-
(3) Land - Land Claim Cost	-	-	-	-	-
Unspecified Cost	-	-	-	-	-
	-	-	-	-	-
Claim Total	-	-	[REDACTED]	-	[REDACTED]

**Financials (Total Incurred: [REDACTED]): Transactions**

Type	Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	User
Reserve	05/04/2011	\$1,775.00	1 Building		Claim Cost	Unspecified Cost	Submitted	FnoI Loader - DO NOT DELETE
Reserve	05/04/2011	\$500.00	Claim-level		Fees	Fees	Submitted	FnoI Loader - DO NOT DELETE
Reserve	05/04/2011	[REDACTED]	2 Contents		Claim Cost	Unspecified Cost	Submitted	FnoI Loader - DO

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt Out 201009 | LA:

Type	Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	User
								NOT DELETE
Reserve	21/09/2011	[REDACTED]		2 Contents	Claim Cost	Unspecified Cost Submitted		Daniel [REDACTED]
Payment	21/09/2011	[REDACTED]		2 Contents	Claim Cost	Unspecified Cost Submitted		Beth [REDACTED]
Reserve	26/07/2012	\$18,925.00		1 Building	Claim Cost	Unspecified Cost Submitted		Sarah [REDACTED]
Payment	26/07/2012	\$16,100.00		1 Building	Claim Cost	Unspecified Cost Submitted		Garry [REDACTED]
Reserve	05/11/2012	\$500.00		3 Land	Claim Cost	Unspecified Cost Submitted		Sandra [REDACTED]
Reserve	20/06/2014	(\$500.00)		3 Land	Claim Cost	Unspecified Cost Submitted		June [REDACTED]
Reserve	05/04/2016	(\$215.80)		1 Building	Claim Cost	Unspecified Cost Submitted		Laura [REDACTED]
Reserve	05/04/2016	[REDACTED]		2 Contents	Claim Cost	Unspecified Cost Submitted		Laura [REDACTED]
Payment	05/04/2016	\$4,384.20		1 Building	Claim Cost	Unspecified Cost Rejected		Laura [REDACTED]
Payment	05/04/2016	[REDACTED]		2 Contents	Claim Cost	Unspecified Cost Rejected		Laura [REDACTED]
Payment	06/04/2016	\$4,384.20		1 Building	Claim Cost	Unspecified Cost Submitted		Christian [REDACTED]
Reserve	06/04/2016	[REDACTED]		2 Contents	Claim Cost	Unspecified Cost Submitted		Helen [REDACTED]
Reserve	14/04/2017	(\$500.00)	Claim-level		Fees	Fees	Submitted	System Generated

## Reserve Details

### Details

Exposure (1) Property  
 Coverage Building  
 Cost Type Claim Cost  
 Cost Category Unspecified Cost  
 Comments Automatic reserves  
 Open Reserves -  
 Amount \$1,775.00

### Tracking

Status Submitted

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Created By

Created On

05/04/2011

Two Approvals?

No

First Approver

Second Approver

**Approval History****Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	\$1,775.00
Sum:				\$1,775.00

**Documents linked to Group****Reserve Details****Details**

Exposure

Coverage

Cost Type

Fees

Cost Category

Fees

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Comments  
Open Reserves  
Amount

Claim Level Reseves for Fees  
-  
\$500.00

**Tracking**

Status  
Created By  
Created On  
Two Approvals?  
First Approver  
Second Approver

Submitted  
  
05/04/2011  
No

**Approval History****Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
		Fees	Fees	\$500.00
Sum:				\$500.00

**Documents linked to Group****Reserve Details**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:**Details**

Exposure	(2) Property
Coverage	Contents
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	Automatic reserves
Open Reserves	-
Amount	[REDACTED]

**Tracking**

Status	Submitted
Created By	
Created On	05/04/2011
Two Approvals?	No
First Approver	
Second Approver	

**Approval History****Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
(2) Property	Contents	Claim Cost	Unspecified Cost	[REDACTED]
Sum:				[REDACTED]

**Documents linked to Group**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

## Reserve Details

### Details

Exposure	(2) Property
Coverage	Contents
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	
Open Reserves	-
Amount	[REDACTED]

### Tracking

Status	Submitted
Created By	
Created On	21/09/2011
Two Approvals?	No
First Approver	
Second Approver	

### Approval History

### Reserves in Group

Exposure	Coverage	Cost Type	Cost Category	Amount
(2) Property	Contents	Claim Cost	Unspecified Cost	[REDACTED]
Sum:				[REDACTED]

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:**Documents linked to Group****Payment Details****Details**

Exposure	(2) Property
Coverage	Contents
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Payment Type	Final
Non-eroding?	No
Comments	
Open Reserves	-
Amount	[REDACTED]
Line Items	

Category	Comments	Amount
Unspecified		[REDACTED]

**Cheque Details**

Status	Requested
Pay To	SB ELVINES & J L TOWNSLEY
Net Amount	[REDACTED]
Scheduled Send Date	21/09/2011
Issue Date	

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Cheque Number  
 Bank Account  
 Date of Service 21/09/2011  
 Payment Method Cheque  
 Invoice Number

**Tracking**

Status Submitted  
 Created By Daniel [REDACTED]  
 Created On 21/09/2011  
 Two Approvals? Yes  
 First Approver Daniel [REDACTED]  
 Second Approver Beth [REDACTED]

**Approval History**

Date	User	Action	Issue	Rationale
24/09/2011 12:42 PM	Beth [REDACTED]	Approved	Second approval	

**Reserve Details****Details**

Exposure (1) Property  
 Coverage Building  
 Cost Type Claim Cost  
 Cost Category Unspecified Cost  
 Comments  
 Open Reserves -  
 Amount \$18,925.00

**Tracking**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Status	Submitted
Created By	Sarah [REDACTED]
Created On	26/07/2012
Two Approvals?	No
First Approver	
Second Approver	

**Approval History****Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	\$18,925.00
Sum:				\$18,925.00

**Documents linked to Group****Payment Details****Details**

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Cost Category                      Unspecified Cost  
 Payment Type                      Partial  
 Non-eroding?                      No  
 Comments  
 Open Reserves                      -  
 Amount                                \$16,100.00  
 Line Items

Category	Comments	Amount
Unspecified		\$16,100.00

**Cheque Details**

Status                                Requested  
 Pay To                                Spence Consultants Ltd  
 Net Amount                        \$16,100.00  
 Scheduled Send Date            26/07/2012  
 Issue Date  
 Cheque Number  
 Bank Account                    12-3236-0568560-000  
 Date of Service                   26/07/2012  
 Payment Method                Electronic funds transfer  
 Invoice Number                   00003589

**Tracking**

Status                                Submitted  
 Created By                        Amy [REDACTED]  
 Created On                        26/07/2012  
 Two Approvals?                Yes  
 First Approver                   Amy [REDACTED]  
 Second Approver                Garry [REDACTED]

**Approval History**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Date	User	Action	Issue	Rationale
26/07/2012 05:01 PM	Garry [REDACTED]	Approved	Second approval	
26/07/2012 04:28 PM	Amy [REDACTED]	Approved	First approval	

## Reserve Details

### Details

Exposure (3) Property - Insured's loss  
Coverage Land  
Cost Type Claim Cost  
Cost Category Unspecified Cost  
Comments  
Open Reserves -  
Amount \$500.00

### Tracking

Status Submitted  
Created By Sandra [REDACTED]  
Created On 05/11/2012  
Two Approvals? No  
First Approver  
Second Approver

### Approval History

### Reserves in Group

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Exposure	Coverage	Cost Type	Cost Category	Amount
(3) Property	Land	Claim Cost	Unspecified Cost	\$500.00
Sum:				\$500.00

**Documents linked to Group****Reserve Details****Details**

Exposure	(3) Property - Insured's loss
Coverage	Land
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	Zero-out open reserves
Open Reserves	-
Amount	(\$500.00)

**Tracking**

Status	Submitted
Created By	
Created On	20/06/2014
Two Approvals?	No
First Approver	
Second Approver	

**Approval History**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:**Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
(3) Property	Land	Claim Cost	Unspecified Cost	(\$500.00)
Sum:				(\$500.00)

**Documents linked to Group****Reserve Details****Details**

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	
Open Reserves	-
Amount	(\$215.80)

**Tracking**

Status	Submitted
Created By	Laura [REDACTED]

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Created On 05/04/2016  
 Two Approvals? No  
 First Approver  
 Second Approver

**Approval History****Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	(\$215.80)
(2) Property	Contents	Claim Cost	Unspecified Cost	[REDACTED]
Sum:				[REDACTED]

**Documents linked to Group****Reserve Details****Details**

Exposure	(2) Property
Coverage	Contents
Cost Type	Claim Cost
Cost Category	Unspecified Cost

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Comments

Open Reserves

Amount

-

**Tracking**

Status

Submitted

Created By

Laura [REDACTED]

Created On

05/04/2016

Two Approvals?

No

First Approver

Second Approver

**Approval History****Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	(\$215.80)
(2) Property	Contents	Claim Cost	Unspecified Cost	[REDACTED]
Sum:				[REDACTED]

**Documents linked to Group**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

## Payment Details

### Details

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Payment Type	Final
Non-eroding?	No
Comments	
Open Reserves	-
Amount	\$4,384.20
Line Items	

Category	Comments	Amount
Unspecified		\$4,384.20

### Cheque Details

Status	Rejected
Pay To	BRUCE TU
Net Amount	\$4,547.57
Scheduled Send Date	05/04/2016
Issue Date	
Cheque Number	
Bank Account	
Date of Service	
Payment Method	Cheque
Invoice Number	

### Tracking

Status	Rejected
Created By	Laura [REDACTED]

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Created On 05/04/2016  
 Two Approvals? No  
 First Approver  
 Second Approver

**Approval History**

Date	User	Action	Issue	Rationale
06/04/2016 09:05 AM	Christian [REDACTED]	Rejected	Second approval	DOA issue

**Payment Details****Details**

Exposure (2) Property  
 Coverage Contents  
 Cost Type Claim Cost  
 Cost Category Unspecified Cost  
 Payment Type Final  
 Non-eroding? No  
 Comments  
 Open Reserves -  
 Amount [REDACTED]  
 Line Items

Category	Comments	Amount
Unspecified		[REDACTED]

**Cheque Details**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Status Rejected  
 Pay To BRUCE TU  
 Net Amount \$4,547.57  
 Scheduled Send Date 05/04/2016  
 Issue Date  
 Cheque Number  
 Bank Account  
 Date of Service  
 Payment Method Cheque  
 Invoice Number

**Tracking**

Status Rejected  
 Created By Laura [REDACTED]  
 Created On 05/04/2016  
 Two Approvals? No  
 First Approver  
 Second Approver

**Approval History**

Date	User	Action	Issue	Rationale
06/04/2016 09:05 AM	Christian [REDACTED]	Rejected	Second approval	DOA issue

## Payment Details

**Details**

Exposure (1) Property  
 Coverage Building  
 Cost Type Claim Cost

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Cost Category                      Unspecified Cost  
 Payment Type                      Final  
 Non-eroding?                      No  
 Comments  
 Open Reserves                      -  
 Amount                                \$4,384.20  
 Line Items

Category	Comments	Amount
Unspecified		\$4,384.20

**Cheque Details**

Status                                Cleared  
 Pay To                                BRUCE TU  
 Net Amount                        \$4,384.20  
 Scheduled Send Date            06/04/2016  
 Issue Date                         07/04/2016  
 Cheque Number                  575702  
 Bank Account  
 Date of Service  
 Payment Method                 Cheque  
 Invoice Number

**Tracking**

Status                                Submitted  
 Created By                         Laura [REDACTED]  
 Created On                         06/04/2016  
 Two Approvals?                 Yes  
 First Approver                    Laura [REDACTED]  
 Second Approver                 Christian [REDACTED]

**Approval History**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Date	User	Action	Issue	Rationale
06/04/2016 11:16 AM	Christian [REDACTED]	Approved	Second approval	

## Reserve Details

### Details

Exposure	(2) Property
Coverage	Contents
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	Zero-out open reserves
Open Reserves	-
Amount	[REDACTED]

### Tracking

Status	Submitted
Created By	
Created On	06/04/2016
Two Approvals?	No
First Approver	
Second Approver	

### Approval History

### Reserves in Group

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Exposure	Coverage	Cost Type	Cost Category	Amount
(2) Property	Contents	Claim Cost	Unspecified Cost	[REDACTED]
Sum:				[REDACTED]

**Documents linked to Group****Reserve Details****Details**

Exposure	
Coverage	
Cost Type	Fees
Cost Category	Fees
Comments	Zero-out open reserves
Open Reserves	-
Amount	[REDACTED]

**Tracking**

Status	Submitted
Created By	
Created On	14/04/2017
Two Approvals?	No
First Approver	
Second Approver	

**Approval History**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:**Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
		Fees	Fees	
Sum:				

**Documents linked to Group****Financials (Total Incurred: [REDACTED]): Cheques**

Cheque Number	Pay To	Gross Amount	Issue Date	Scheduled Send Date	Status	Bulk Invoice
	SB ELVINES & J L TOWNSLEY	[REDACTED]		21/09/2011	Requested	<none>
	Spence Consultants Ltd	\$16,100.00		26/07/2012	Requested	<none>
	BRUCE TU	\$4,547.57		05/04/2016	Rejected	<none>
575702	BRUCE TU	\$4,384.20	07/04/2016	06/04/2016	Cleared	<none>

**Cheque Details****Cheque**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:Pay To The Order Of  
Mailing Address  
Net Amount  
MemoSB ELVINES & J L TOWNSLEY  
427 ARMAGH STREET, CHRISTCHURCH CENTRAL, CHRISTCHURCH  
[REDACTED]  
Claim CLM/2011/122912**Payment Details**Gross Amount  
Tax Reporting  
Reportable Amount  
Deductions[REDACTED]  
Not reportable  
N/A**Details**Cheque Number  
Bank Account  
Invoice Number  
Bulk Invoice  
Claimant  
Date of Service  
Comments  
Payees<none>  
SEAN ELVINES  
21/09/2011

Payee	Type
SEAN ELVINES	Claimant
JENNIFER TOWNSLEY	Secondary Claimant

**Instructions**Recipient  
Payment Method  
Cheque BatchingSB ELVINES  
Cheque  
A/P default

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

## Cheque Instructions

**Tracking**

Status	Requested
Substatus	
Status Date	
Issue Date	
When To Pay	21/09/2011
Created By	Daniel [REDACTED]
Created On	21/09/2011
Two Approvals?	Yes
First Approver	Daniel [REDACTED]
Second Approver	Beth [REDACTED]
FMIS System	Great Plains
Stop Reason	

**Great Plains Details**

Transaction ID	237422
GL Sub Code	2010
Batch Number	20110921CMS

**Recurrence**

Description	N/A
Total Recurrence Amount	N/A

**Approval History**

Date	User	Action	Issue	Rationale
24/09/2011 12:42 PM	Beth [REDACTED]	Approved	Second approval	

**Payments**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Scheduled Send Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	Pmt Type
21/09/2011		2 Contents	Claim Cost	Unspecified Cost	Submitted	Final	

## Documents Linked to Cheques

Name	View	Type	Status	Author	Date Modified
quotes Speaker Bookshelf	View	Other	Final	Elsie [REDACTED]	
Claim Settlement Advice Letter	View	Claimant	Draft	Daniel [REDACTED]	
2011 122912 Cont	View	Claimant	Final	Thushara [REDACTED]	

## Cheque Details

## Cheque

Pay To The Order Of	Spence Consultants Ltd
Mailing Address	PO Box 20055, Christchurch
Net Amount	\$16,100.00
Memo	Claim CLM/2011/122912

## Payment Details

Gross Amount	\$16,100.00
Tax Reporting	Not reportable
Reportable Amount	N/A
Deductions	

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:**Details**

Cheque Number  
 Bank Account 12-3236-0568560-000  
 Invoice Number 00003589  
 Bulk Invoice <none>  
 Claimant SEAN ELVINES  
 Date of Service 26/07/2012  
 Comments  
 Payees

Payee	Type
Spence Consultants Ltd	Supplier

**Instructions**

Recipient Spence Consultants Ltd  
 Payment Method Electronic funds transfer  
 Cheque Batching A/P default  
 Cheque Instructions

**Tracking**

Status Requested  
 Substatus  
 Status Date  
 Issue Date  
 When To Pay 26/07/2012  
 Created By Sarah [REDACTED]  
 Created On 26/07/2012  
 Two Approvals? Yes  
 First Approver Amy [REDACTED]  
 Second Approver Garry [REDACTED]  
 FMIS System Great Plains  
 Stop Reason

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:**Great Plains Details**

Transaction ID 412592  
 GL Sub Code 2010  
 Batch Number 20120726CMS

**Recurrence**

Description N/A  
 Total Recurrence Amount N/A

**Approval History**

Date	User	Action	Issue	Rationale
26/07/2012 05:01 PM	Garry [REDACTED]	Approved	Second approval	
26/07/2012 04:28 PM	Amy [REDACTED]	Approved	First approval	

**Payments**

Scheduled Send Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	Pmt Type
26/07/2012	\$16,100.00	1 Building	Claim Cost	Unspecified Cost	Submitted	Partial	

**Documents Linked to Cheques**

Name	View	Type	Status	Author	Date Modified
APPROVED-Spence Consultants Ltd Invoice 3589	View	Repairer	Draft	Adelle [REDACTED]	

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

## Cheque Details

### Cheque

Pay To The Order Of BRUCE TU  
Mailing Address [REDACTED]  
Net Amount \$4,547.57  
Memo Claim CLM/2011/122912

### Payment Details

Gross Amount \$4,547.57  
Tax Reporting Not reportable  
Reportable Amount N/A  
Deductions

### Details

Cheque Number  
Bank Account  
Invoice Number  
Bulk Invoice <none>  
Claimant SEAN ELVINES  
Date of Service  
Comments  
Payees

Payee	Type
BRUCE TU	New Property Owner

### Instructions

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Recipient BRUCE TU  
 Payment Method Cheque  
 Cheque Batching A/P default  
 Cheque Instructions

**Tracking**

Status Rejected  
 Substatus  
 Status Date 06/04/2016  
 Issue Date  
 When To Pay 05/04/2016  
 Created By Laura [REDACTED]  
 Created On 05/04/2016  
 Two Approvals? No  
 First Approver  
 Second Approver  
 FMIS System  
 Stop Reason

**Great Plains Details**

Transaction ID 672920  
 GL Sub Code 2010  
 Batch Number 20160405CMS

**Recurrence**

Description N/A  
 Total Recurrence Amount N/A

**Approval History**

Date	User	Action	Issue	Rationale
06/04/2016 09:05 AM	Christian [REDACTED]	Rejected	Second approval	DOA issue

**Payments**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Scheduled Send Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	Pmt Type
05/04/2016	\$4,384.20	1 Building		Claim Cost	Unspecified Cost	Rejected	Final
05/04/2016	[REDACTED]	2 Contents		Claim Cost	Unspecified Cost	Rejected	Final

**Documents Linked to Cheques**

Name	View	Type	Status	Author	Date Modified
CSA - 2011 122912	View	Other	Final	Laura [REDACTED]	06/04/2016 11:16 AM

**Cheque Details****Cheque**

Pay To The Order Of BRUCE TU  
Mailing Address [REDACTED]  
Net Amount \$4,384.20  
Memo Claim CLM/2011/122912

**Payment Details**

Gross Amount \$4,384.20  
Tax Reporting Not reportable  
Reportable Amount N/A  
Deductions

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:**Details**

Cheque Number 575702  
 Bank Account  
 Invoice Number  
 Bulk Invoice <none>  
 Claimant SEAN ELVINES  
 Date of Service  
 Comments  
 Payees

Payee	Type
BRUCE TU	New Property Owner

**Instructions**

Recipient BRUCE TU  
 Payment Method Cheque  
 Cheque Batching A/P default  
 Cheque Instructions

**Tracking**

Status Cleared  
 Substatus  
 Status Date 20/05/2016  
 Issue Date 07/04/2016  
 When To Pay 06/04/2016  
 Created By Laura [REDACTED]  
 Created On 06/04/2016  
 Two Approvals? Yes  
 First Approver Laura [REDACTED]  
 Second Approver Christian [REDACTED]  
 FMIS System B1  
 Transaction ID cc:743692

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Stop Reason

**Recurrence**

Description N/A  
Total Recurrence Amount N/A

**Approval History**

Date	User	Action	Issue	Rationale
06/04/2016 11:16 AM	Christian [REDACTED]	Approved	Second approval	

**Payments**

Scheduled Send Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	Pmt Type
06/04/2016	\$4,384.20	1 Building		Claim Cost	Unspecified Cost	Submitted	Final

**Documents Linked to Cheques**

Name	View	Type	Status	Author	Date Modified
CSA - 2011 122912	View	Other	Final	Laura [REDACTED]	06/04/2016 11:16 AM

**Documents**

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
Deed of Assignment EQC	Other	Other	Draft	Saane [REDACTED]	539K	03/04/2018		No

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
Notice-427 Armagh St						03:20 PM		
Cash Settlement Template - 2011 122912	Other	Other	Draft	Laura [REDACTED]	116K	05/04/2016 09:18 AM		No
CSA - 2011 122912	Correspondence - Out	Other	Final	Laura [REDACTED]	23K	05/04/2016 09:18 AM	06/04/2016 11:16 AM	No
OOP March Deadline Letter	Correspondence - Out	Claimant	Draft	Sally [REDACTED]	0K	02/03/2016 01:12 PM		No
Landonline - 13681	Report	Title	Final	Charmaine [REDACTED]	178K	29/02/2016 11:44 AM		No
L 5121495 6	Report	Title	Final	Charmaine [REDACTED]	652K	29/02/2016 11:44 AM		No
2011 122912 - Email Decided 3A - Other 1st Contact		Other	Draft	Jeff [REDACTED]	32K	17/12/2015 01:15 PM		No
Bruces Contract (2)	Other	Other	Draft	Wendy [REDACTED]	863K	11/12/2015 02:16 PM		No
Bruces Contract 001 (2)	Other	Other	Draft	Wendy [REDACTED]	300K	11/12/2015 02:16 PM		No
Bruces Contract 002 (2)	Other	Other	Draft	Wendy [REDACTED]	872K	11/12/2015 02:16 PM		No
Bruces Contract 003 (2)	Other	Other	Draft	Wendy [REDACTED]	964K	11/12/2015 02:16 PM		No
Bruces Contract 004 (2)	Other	Other	Draft	Wendy [REDACTED]	1.2M	11/12/2015 02:16 PM		No
2011 122912 - Bruce Tu Sale & Purchase Agreement	Correspondence - In	Claimant	Draft	Wendy [REDACTED]	964K	11/12/2015 08:55 AM		No
2011 122912 Cash Settlement Cleanse Checklist Revised	Other	Other	Draft	Wendy [REDACTED]	53K	07/12/2015 09:53 AM	11/12/2015 02:34 PM	No
Landonline - 13681	Report	Title	Final	Charmaine [REDACTED]	178K	04/12/2015 10:04 AM		No
L 5121495 6	Report	Title	Final	Charmaine [REDACTED]	650K	04/12/2015 10:04 AM		No
Re Claim number - CLM2011122912 - 427 ARMAGH STREET LINWOOD CHRISTCHURCH 8011	Correspondence - In	Other	Draft	Julia [REDACTED]	44K	25/03/2015 02:46 PM		No

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
reopen claim	Correspondence - In	Other	Draft	Julia [REDACTED]	26K	24/03/2015 02:22 PM		No
Land Settlement - Less than excess letter	Correspondence - Out	Claims Staff	Draft	June [REDACTED]	268K	20/06/2014 09:42 AM		No
2011-122912_Shared Land Damage Allocation Summary SOW	Report	Loss Adjuster	Draft	Gareth [REDACTED]	510K	20/02/2014 11:51 AM		No
2011-122912_Shared Land Sketch	Report	Loss Adjuster	Draft	Gareth [REDACTED]	1.5M	20/02/2014 11:51 AM		No
Title 2011122912 13681	Report	Title	Draft	Sayed [REDACTED]	74K	07/11/2013 11:10 AM		No
2011-122912_Flat Land SOW_V1	Report	Loss Adjuster	Draft	Vish [REDACTED]	661K	13/08/2013 03:56 PM		No
2011-122912_Flat Land Sketch_V1	Report	Loss Adjuster	Draft	Vish [REDACTED]	1.4M	13/08/2013 03:55 PM		No
2011-122912_Flat Land Multi Complex Instruction	Report	Loss Adjuster	Draft	Vish [REDACTED]	419K	13/08/2013 03:55 PM		No
2011-122912_Flat Land Legend Sheet_V1	Report	Loss Adjuster	Draft	Vish [REDACTED]	448K	13/08/2013 03:55 PM		No
2011-122912_Flat Land Inspection Report Summary_V1	Report	Loss Adjuster	Draft	Vish [REDACTED]	588K	13/08/2013 03:54 PM		No
2011-122912_Flat Land File Note_V1	Report	Loss Adjuster	Draft	Vish [REDACTED]	967K	13/08/2013 03:54 PM		No
2011-122912_Flat Land Aerial Photo_V1	Photo	Land Damage	Draft	Vish [REDACTED]	1.3M	13/08/2013 03:54 PM		No
2011-122912_Spence Consultants Invoice Ltd Invoice 4082		Repairer	Draft	Adelle [REDACTED]	258K	10/06/2013 10:23 AM		Yes
2011-122912_Land_Photos	Photo	External Damage	Draft	James [REDACTED]	1.6M	22/01/2013 02:33 PM		No
Contractor - Payment Assurance Letter	Other	Claimant	Draft		0K	26/07/2012 05:01 PM		No
Engineer - Payment Assurance Letter	Other	Claimant	Draft		0K	26/07/2012 05:01 PM		No
bruce tu csa	Other	Other	Final	Garry [REDACTED]	13K	26/07/2012 05:00 PM		No

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
Contractor - Payment Assurance Letter	Other	Claimant	Draft		0K	26/07/2012 04:28 PM		No
Engineer - Payment Assurance Letter	Other	Claimant	Draft		0K	26/07/2012 04:28 PM		No
2011-122912_Deed of Assignment of EQC Claim	Correspondence - In	Claimant	Draft	Adelle [REDACTED]	544K	16/07/2012 01:00 PM		No
APPROVED-Spence Consultants Ltd Invoice 3589	Invoice	Repairer	Draft	Adelle [REDACTED]	228K	04/04/2012 12:16 PM		No
Notice of Assignment - 427 Armagh	Correspondence - In	Solicitor	Approved	Andrzej [REDACTED]	576K	12/03/2012 01:34 PM		No
2011 122912 QUOTE - Spence Consultants 16-01-2012	Other	Other	Draft	Rodd [REDACTED]	236K	19/01/2012 09:05 AM		No
Contractor - Payment Assurance Letter	Other	Claimant	Draft		0K	18/01/2012 01:24 PM		No
Engineer - Payment Assurance Letter	Other	Claimant	Draft		0K	18/01/2012 01:24 PM		No
2011-122912_Opt Out Form	Correspondence - In	Claimant	Draft	Fiaola [REDACTED]	340K	17/01/2012 11:28 AM		No
Claim Settlement Advice Letter	Correspondence - Out	Claimant	Draft	Daniel [REDACTED]	18K	21/09/2011 05:03 PM		No
Content Photo [REDACTED]	Photo	Contents Damage	Final	Soraya [REDACTED]	1.2M	21/09/2011 09:00 AM		No
[REDACTED]	Correspondence - In	Other	Final	Elsie [REDACTED]	179K	04/08/2011 12:57 PM		No
2011-122912 FILE INFO	Other	Other	Draft	User5 Datacom	196K	16/06/2011 07:15 PM		No
2011-122912 FILENOTE	Other	Other	Draft	User5 Datacom	198K	16/06/2011 07:15 PM		No
2011-122912 SKETCH	Other	Other	Draft	User5 Datacom	473K	16/06/2011 07:15 PM		No
2011-122912 SOC	Other	Other	Draft	User5 Datacom	407K	16/06/2011 07:15 PM		No
2011-122912 SOW	Other	Other	Draft	User5 Datacom	1011K	16/06/2011 07:15 PM		No
2011 122912 Cont	Correspondence - In	Claimant	Final	Thushara	1.1M	27/05/2011		No

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
SCHOC PHOTOS & QUOTE - Elvines	Correspondence - In	Claimant	Final	Daphne [REDACTED]	2.3M	27/05/2011 03:24 PM	07:32 PM	No

## Land Apportionment

Claimant	Mr. SEAN ELVINES
Damage Location	427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011
Assessment Status	Assessment Complete
Dispatch Criteria	TC2
CERA Land Zone	
DBH Land Zone	
Land SoW Approval Status	

Master	Claim	Event	Claim Loss Date	Loss Date	Settlement Amount	Approval Status
Master	CLM/2011/122912	Christchurch 10km SE, 5km, 6.3 - EVT/201102/0012 (22/02/2011)	22/02/2011		-	
	CLM/2010/011835	Christchurch 30km W, 04/09/2010 10km, 7.1 - EVT/201009/0016 (04/09/2010)			-	

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

## Snapshot: Loss Details

### General

Claim Manager

EQC CM Team

Claim Validation Level

Load and save

### Hazards on Property

### Loss Details

Claim Number

CLM/2011/122912

Loss Cause

Earthquake

Related Event

Allow Auto Event Linking?

true

Date of Loss

22/02/2011

Loss Time

12:00 AM

Date of Notice

04/04/2011

How Reported

Internet

Habitable?

true

Weatherproof?

true

How severe is the damage?

Minor

### Damage Location

House Number

427

Apartment/Unit Number

Street Name

ARMAGH STREET

Suburb

CHRISTCHURCH CENTRAL

Town/City

CHRISTCHURCH

Postcode

TLA

Country

New Zealand

Additional Address Details

### Claimant(s) and Primary Contact

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:

Claimant

Primary Contact

SB ELVINES

Relationship to Insured

Self

**Flag Details**

Flagged

Never flagged

Date Flagged

Reason for Flag

**Damage To...**

Roof/Roofspace

Yes

External Walls

Yes

Interior Walls/Doors

Yes

Ceilings

Yes

Water/Drainage/Sewer/Gas/Power/Phone

Yes

Hot Water Cylinder

Yes

Windows

Yes

Contents

Yes

**Snapshot: Contacts**

Name	Roles	Contact Prohibited?	Phone	Address	City	TLA	Postcode
SB ELVINES	Insured, Main Contact	No		427 ARMAGH STREET	CHRISTCHURCH		

**Snapshot: Notes**

Claim: CLM/2011/122912

| LC: EQK | Clmt: SEAN ELVINES | DoL: 22/02/2011 | St: Closed | EQC CM: Che [REDACTED] | Grp: 00 PMO Opt  
Out 201009 | LA:**Snapshot: Documents****Snapshot: Insurance Info****Building/Land Insurance Information**

Insurance Company	AMI Insurance
Branch	
Broker/Agent	
Policy/Client Number	[REDACTED]
Property Type	Main home
Name house insured in	SB ELVINES AND JL TOWNSLEY
Notes	

**Contents Insurance Information**

Insurance Company	AMI Insurance
Branch	
Broker/Agent	
Policy/Client Number	[REDACTED]
Name contents insured in	SB ELVINES AND JL TOWNSLEY
Notes	

**DEED OF ASSIGNMENT OF EQC CLAIM**

**TU YAO CHANG (BRUCE TU)**

**and**

**AARNOUD CALJE**

**and**

**TIMOTHY JOHN TWOMEY**

**Purnell Creighton  
Solicitors  
Christchurch**

**Purnell Creighton**

THIS DEED is made on the 16th day of March 2018

BETWEEN **TU YAO CHENG (BRUCE TU)**  
("the Vendor")

AND **AARNOUD CALJE and TIMOTHY JOHN TWOMEY** (as Trustees of the  
A & G Calje Family Trust)  
("the Purchasers")

### INTRODUCTION

- A. The Purchasers have an unconditional contract to purchase from the Vendor the property at 427 Armagh Street, Christchurch ("the Property"), pursuant to an Agreement for Sale and Purchase of Real Estate dated 22 February 2018 ("the Agreement"), with settlement of the purchase to occur on 16 March 2018 ("Settlement Date").
- B. The Property was damaged in an earthquake on 4 September 2010 and 22 February 2011 (and any subsequent aftershocks) ("Earthquakes").
- C. The Vendor has lodged claim(s) with the Earthquake Commission in respect of the Property for damage caused by the Earthquakes, including under claim number/s CLM/2011/122912 (the term "Claim" hereinafter shall include all claims made in relation to the Property).
- D. The parties acknowledge that the Claim has previously been settled in whole or in part. The Vendor agrees to assign his residual rights (if any) under the Claim to the Purchasers.

### IT IS AGREED

#### 1. Assignment

- 1.1 The parties acknowledge and agree that the Vendor has previously settled the Claim in whole or in part.
- 1.2 In consideration of the settlement of the purchase of the Property by the Purchasers, the Vendor as from the settlement date assign absolutely to the Purchasers, all the Vendor's residual right, interest and title to the Claim and the resulting proceeds.
- 1.3 The Vendor warrants that he has not committed any act or made any statement that would invalidate the Claim.
- 1.4 This assignment does not affect any of the rights or obligations of the Purchasers or the Vendor arising under the Agreement.

#### 2. Insurance

The Vendor warrants that he had a valid New Zealand house (fire and earthquake) insurance policy in place in respect of the Property at the date of the Earthquake and have not committed any act or made any statement that would invalidate that policy.

#### 3. Co-operation

As far as the Vendor is required, to complete the Claim, the Vendor will co-operate with the Purchasers in dealing with any representative of the Earthquake Commission and sign all documents necessary to finalise the Claim.

**4. Counterparts**

This Deed may be executed in any number of counterparts (including email and facsimile copies), all of which, when taken together, will constitute one and the same instrument. A party may enter into this Deed by executing any counterpart.

**5. Governing Law and Jurisdiction**

This Deed shall be governed by, and construed in accordance with, New Zealand law and the parties submit to the jurisdiction of the New Zealand Courts.

Executed this 16th day of March 2018

SIGNED by Tu Yao Cheng (Bruce Tu) ]  
as Vendor in the presence of: ]

Tu Yao Cheng

Witness Signature:

Witness Name:

Witness Occupation:

Witness Address:

Meng Ju Hsieh

Meng Ju Hsieh

Wait Staff

12 A Kuri Place, Waiwaka

SIGNED by Aarnoud Calje ]  
as Purchaser in the presence of: ]

Aarnoud Calje

Witness Signature:

Witness Name:

Witness Occupation:

Witness Address:

SIGNED by Timothy John Twomey ]  
as Purchaser in the presence of: ]

Timothy John Twomey

Witness Signature:

Witness Name:

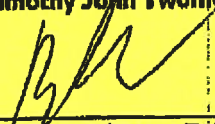
Witness Occupation:

Witness Address:

**NOTICE OF ASSIGNMENT****TO: EARTHQUAKE COMMISSION****FROM: TU YAO CHENG (also known as BRUCE TU)**

I, **Tu Yao Cheng (Bruce Tu)** give you notice that all of my rights in respect of any residual claims I make against you in respect of damage suffered from the events on and following 4 September 2010 and subsequent earthquakes and aftershocks have been assigned to **Aarnoud Calje** and **Timothy John Twomey** in accordance with the attached Deed of Assignment and section 50 Property Law Act 2007.

All obligations owed by you to **Tu Yao Cheng (Bruce Tu)** will now be owed to **Aarnoud Calje** and **Timothy John Twomey**.

  
_____  
**Tu Yao Cheng (Bruce Tu)**_____  
**Aarnoud Calje**_____  
**Timothy John Twomey****Purchasers' Contact Details:**

**Name:** Aarnoud Calje  
**Address:** 26 Mountfort Street, Spreydon, Christchurch 8024  
**Postal Address:** 26 Mountfort Street, Spreydon, Christchurch 8024  
**Email:** aarnoudc1@gmail.com  
**Telephone:** 027 249 4603

**DEED OF ASSIGNMENT OF EQC CLAIM**

**TU YAO CHANG (BRUCE TU)**

**and**

**AARNOUD CALJE  
and  
TIMOTHY JOHN TWOMEY**

Purnell Creighton  
Solicitors  
Christchurch

**THIS DEED** is made on the 16th day of March 2018

**BETWEEN** **TU YAO CHENG (BRUCE TU)**  
("the Vendor")

**AND** **AARNOUD CALJE** and **TIMOTHY JOHN TWOMEY** (as Trustees of the  
A & G Calje Family Trust)  
("the Purchasers")

## **INTRODUCTION**

- A. The Purchasers have an unconditional contract to purchase from the Vendor the property at 427 Armagh Street, Christchurch ("the Property"), pursuant to an Agreement for Sale and Purchase of Real Estate dated 22 February 2018 ("the Agreement"), with settlement of the purchase to occur on 16 March 2018 ("Settlement Date").
- B. The Property was damaged in an earthquake on 4 September 2010 and 22 February 2011 (and any subsequent aftershocks) ("Earthquakes").
- C. The Vendor has lodged claim(s) with the Earthquake Commission in respect of the Property for damage caused by the Earthquakes, including under claim number/s CLM/2011/122912 (the term "Claim" hereinafter shall include all claims made in relation to the Property).
- D. The parties acknowledge that the Claim has previously been settled in whole or in part. The Vendor agrees to assign his residual rights (if any) under the Claim to the Purchasers.

## **IT IS AGREED**

### **1. Assignment**

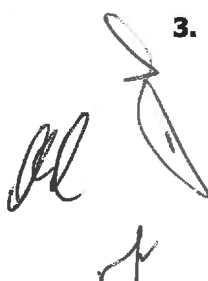
- 1.1 The parties acknowledge and agree that the Vendor has previously settled the Claim in whole or in part.
- 1.2 In consideration of the settlement of the purchase of the Property by the Purchasers, the Vendor as from the settlement date assign absolutely to the Purchasers, all the Vendor's residual right, interest and title to the Claim and the resulting proceeds.
- 1.3 The Vendor warrants that he has not committed any act or made any statement that would invalidate the Claim.
- 1.4 This assignment does not affect any of the rights or obligations of the Purchasers or the Vendor arising under the Agreement.

### **2. Insurance**

The Vendor warrants that he had a valid New Zealand house (fire and earthquake) insurance policy in place in respect of the Property at the date of the Earthquake and have not committed any act or made any statement that would invalidate that policy.

### **3. Co-operation**

As far as the Vendor is required, to complete the Claim, the Vendor will co-operate with the Purchasers in dealing with any representative of the Earthquake Commission and sign all documents necessary to finalise the Claim.



**4. Counterparts**

This Deed may be executed in any number of counterparts (including email and facsimile copies), all of which, when taken together, will constitute one and the same instrument. A party may enter into this Deed by executing any counterpart.

**5. Governing Law and Jurisdiction**

This Deed shall be governed by, and construed in accordance with, New Zealand law and the parties submit to the jurisdiction of the New Zealand Courts.

Executed this 16th day of March 2018

**SIGNED** by Tu Yao Cheng (Bruce Tu) ]  
as Vendor in the presence of: ] Tu Yao Cheng

Witness Signature: _____

Witness Name: _____

Witness Occupation: _____

Witness Address: _____

**SIGNED** by Aarnoud Calje ]  
as Purchaser in the presence of: ] Aarnoud Calje

Witness Signature: _____

Witness Name: _____ Wendy Jane Frahm

Witness Occupation: _____ Legal Secretary

Witness Address: _____ Purnell Creighton

**SIGNED** by Timothy John Twomey ]  
as Purchaser in the presence of: ] Timothy John Twomey

Witness Signature: _____

Witness Name: _____ Wendy Jane Frahm

Witness Occupation: _____ Legal Secretary

Witness Address: _____ Christchurch

## NOTICE OF ASSIGNMENT

**TO: EARTHQUAKE COMMISSION**

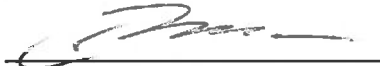
**FROM: TU YAO CHENG (also known as BRUCE TU)**

I, **Tu Yao Cheng (Bruce Tu)** give you notice that all of my rights in respect of any residual claims I make against you in respect of damage suffered from the events on and following 4 September 2010 and subsequent earthquakes and aftershocks have been assigned to **Aarnoud Calje** and **Timothy John Twomey** in accordance with the attached Deed of Assignment and section 50 Property Law Act 2007.

All obligations owed by you to **Tu Yao Cheng (Bruce Tu)** will now be owed to **Aarnoud Calje** and **Timothy John Twomey**.

---

**Tu Yao Cheng (Bruce Tu)**

  
**Aarnoud Calje**  
**Timothy John Twomey**

**Purchasers' Contact Details:**

Name: Aarnoud Calje  
Address: 26 Mountfort Street, Spreydon, Christchurch 8024  
Postal Address: 26 Mountfort Street, Spreydon, Christchurch 8024  
Email: aarnoudc1@gmail.com  
Telephone: 027 249 4603

**DEED OF ASSIGNMENT OF EQC CLAIM**

**TU YAO CHANG (BRUCE TU)**

**and**

**AARNOUD CALJE**

**and**

**TIMOTHY JOHN TWOMEY**

**Purnell Creighton  
Solicitors  
Christchurch**

**Purnell Creighton**

THIS DEED is made on the 16th day of March 2018

BETWEEN **TU YAO CHENG (BRUCE TU)**  
("the Vendor")

AND **AARNOUD CALJE and TIMOTHY JOHN TWOMEY** (as Trustees of the  
A & G Calje Family Trust)  
("the Purchasers")

### INTRODUCTION

- A. The Purchasers have an unconditional contract to purchase from the Vendor the property at 427 Armagh Street, Christchurch ("the Property"), pursuant to an Agreement for Sale and Purchase of Real Estate dated 22 February 2018 ("the Agreement"), with settlement of the purchase to occur on 16 March 2018 ("Settlement Date").
- B. The Property was damaged in an earthquake on 4 September 2010 and 22 February 2011 (and any subsequent aftershocks) ("Earthquakes").
- C. The Vendor has lodged claim(s) with the Earthquake Commission in respect of the Property for damage caused by the Earthquakes, including under claim number/s CLM/2011/122912 (the term "Claim" hereinafter shall include all claims made in relation to the Property).
- D. The parties acknowledge that the Claim has previously been settled in whole or in part. The Vendor agrees to assign his residual rights (if any) under the Claim to the Purchasers.

### IT IS AGREED

#### 1. Assignment

- 1.1 The parties acknowledge and agree that the Vendor has previously settled the Claim in whole or in part.
- 1.2 In consideration of the settlement of the purchase of the Property by the Purchasers, the Vendor as from the settlement date assign absolutely to the Purchasers, all the Vendor's residual right, interest and title to the Claim and the resulting proceeds.
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#### 2. Insurance

The Vendor warrants that he had a valid New Zealand house (fire and earthquake) insurance policy in place in respect of the Property at the date of the Earthquake and have not committed any act or made any statement that would invalidate that policy.

#### 3. Co-operation

As far as the Vendor is required, to complete the Claim, the Vendor will co-operate with the Purchasers in dealing with any representative of the Earthquake Commission and sign all documents necessary to finalise the Claim.

Purnell Creighton

**4. Counterparts**

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**5. Governing Law and Jurisdiction**

This Deed shall be governed by, and construed in accordance with, New Zealand law and the parties submit to the jurisdiction of the New Zealand Courts.

Executed this 16th day of March 2018

SIGNED by Tu Yao Cheng (Bruce Tu) ]  
as Vendor in the presence of: ]

Tu Yao Cheng

Witness Signature:

Witness Name:

Witness Occupation:

Witness Address:

Meng Ju Hsieh

Meng Ju Hsieh

Wait Staff

12 A Kuri Place, Waiwaka

SIGNED by Aarnoud Calje ]  
as Purchaser in the presence of: ]

Aarnoud Calje

Witness Signature:

Witness Name:

Witness Occupation:

Witness Address:

SIGNED by Timothy John Twomey ]  
as Purchaser in the presence of: ]

Timothy John Twomey

Witness Signature:

Witness Name:

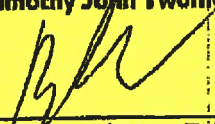
Witness Occupation:

Witness Address:

**NOTICE OF ASSIGNMENT****TO: EARTHQUAKE COMMISSION****FROM: TU YAO CHENG (also known as BRUCE TU)**

I, **Tu Yao Cheng (Bruce Tu)** give you notice that all of my rights in respect of any residual claims I make against you in respect of damage suffered from the events on and following 4 September 2010 and subsequent earthquakes and aftershocks have been assigned to **Aarnoud Calje** and **Timothy John Twomey** in accordance with the attached Deed of Assignment and section 50 Property Law Act 2007.

All obligations owed by you to **Tu Yao Cheng (Bruce Tu)** will now be owed to **Aarnoud Calje** and **Timothy John Twomey**.

  
_____  
**Tu Yao Cheng (Bruce Tu)**_____  
**Aarnoud Calje**_____  
**Timothy John Twomey****Purchasers' Contact Details:**

**Name:** Aarnoud Calje  
**Address:** 26 Mountfort Street, Spreydon, Christchurch 8024  
**Postal Address:** 26 Mountfort Street, Spreydon, Christchurch 8024  
**Email:** aarnoudc1@gmail.com  
**Telephone:** 027 249 4603

**DEED OF ASSIGNMENT OF EQC CLAIM**

**TU YAO CHANG (BRUCE TU)**

**and**

**AARNOUD CALJE  
and  
TIMOTHY JOHN TWOMEY**

Purnell Creighton  
Solicitors  
Christchurch

**THIS DEED** is made on the 16th day of March 2018

**BETWEEN** **TU YAO CHENG (BRUCE TU)**  
("the Vendor")

**AND** **AARNOUD CALJE** and **TIMOTHY JOHN TWOMEY** (as Trustees of the  
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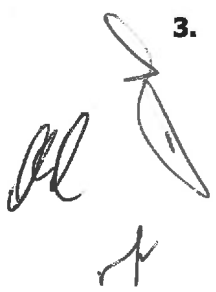
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Executed this 16th day of March 2018

**SIGNED** by Tu Yao Cheng (Bruce Tu) ]  
as Vendor in the presence of: ] Tu Yao Cheng

Witness Signature: _____

Witness Name: _____

Witness Occupation: _____

Witness Address: _____

**SIGNED** by Aarnoud Calje ]  
as Purchaser in the presence of: ] Aarnoud Calje

Witness Signature: _____

Witness Name: _____ Wendy Jane Frahm

Witness Occupation: _____ Legal Secretary

Witness Address: _____ Purnell Creighton

**SIGNED** by Timothy John Twomey ]  
as Purchaser in the presence of: ] Timothy John Twomey

Witness Signature: _____

Witness Name: _____ Wendy Jane Frahm

Witness Occupation: _____ Legal Secretary

Witness Address: _____ Christchurch

## NOTICE OF ASSIGNMENT

**TO: EARTHQUAKE COMMISSION**

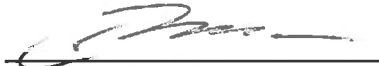
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**Tu Yao Cheng (Bruce Tu)**

  
**Aarnoud Calje**  
**Timothy John Twomey**

**Purchasers' Contact Details:**

Name: Aarnoud Calje  
Address: 26 Mountfort Street, Spreydon, Christchurch 8024  
Postal Address: 26 Mountfort Street, Spreydon, Christchurch 8024  
Email: aarnoudc1@gmail.com  
Telephone: 027 249 4603



**RECORD OF TITLE**  
**UNDER LAND TRANSFER ACT 2017**  
**CROSS LEASE**  
**Historical Search Copy**



R.W. Muir  
 Registrar-General  
 of Land

Constituted as a Record of Title pursuant to Sections 7 and 12 of the Land Transfer Act 2017 - 12 November 2018

**Identifier** **13681**  
**Land Registration District** **Canterbury**  
**Date Issued** 10 December 2001

**Prior References**  
 CB30F/550

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**Estate** Fee Simple - 1/3 share  
**Area** 1007 square metres more or less  
**Legal Description** Lot 4 Deposited Plan 10444

**Original Registered Owners**  
 Timothy Daniel Whale

---

<b>Estate</b>	Leasehold	<b>Instrument</b>	L 5121495.6
		<b>Term</b>	999 years commencing on 4.10.2001
<b>Legal Description</b>	Flat 2 and Garage with Flat 2 Deposited Plan 303406		

**Original Registered Owners**  
 Timothy Daniel Whale

---

**Interests**

A405277.5 Lease of Flat 3 DP 78993 Term 999 years commencing on 1.9.1998 Composite CT CB45B/863 issued - 14.5.1999 at 1.35 pm

5121495.5 Lease of Flat 1 and Garage with Flat 1 DP 303406 Term 999 years commencing on 4.10.2001 Composite CT 13680 issued - 10.12.2001 at 9:33 am

5121495.6 Lease of Flat 2 and Garage with Flat 2 DP 303406 Term 999 years commencing on 4.10.2001 Composite CT 13681 issued - 10.12.2001 at 9:33 am

5047480.3 Mortgage to Bank of New Zealand - 7.6.2001 at 9:07 am (affects the fee simple estate)

5610028.1 Discharge of Mortgage 5047480.3 - 5.6.2003 at 9:00 am

5610028.2 Transfer to Malcolm Nelson Walker (1/2 share) and Sahra Hassan Walker (1/2 share) - 5.6.2003 at 9:00 am

5610028.3 Mortgage to Bank of New Zealand - 5.6.2003 at 9:00 am

5665905.1 Departmental Dealing correcting the name of the registered proprietor Sahra Hassan Walker to Sahra Hassan Ahmed - 21.7.2003 at 9:01 am

6514030.1 Discharge of Mortgage 5610028.3 - 29.7.2005 at 9:00 am

6514030.3 Transfer to Jeanne Elizabeth Bernadette Henderson - 29.7.2005 at 9:00 am

6514030.4 Mortgage to ASB Bank Limited - 29.7.2005 at 9:00 am

6677632.1 Discharge of Mortgage 6514030.4 - 6.12.2005 at 9:00 am

## Identifier

13681

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6677632.2 Transfer to Jennifer Leigh Townsley - 6.12.2005 at 9:00 am  
6677632.3 Mortgage to ANZ National Bank Limited - 6.12.2005 at 9:00 am  
8959257.1 Discharge of Mortgage 6677632.3 - 20.1.2012 at 1:53 pm  
8959257.2 Transfer to Tu Yao Cheng (also known as Bruce Tu) - 20.1.2012 at 1:53 pm  
8959257.3 Mortgage to ASB Bank Limited - 20.1.2012 at 1:53 pm  
11053894.1 Discharge of Mortgage 8959257.3 - 16.3.2018 at 4:53 pm  
11053894.2 Transfer to Aarnoud Calje and Timothy John Twomey - 16.3.2018 at 4:53 pm  
11053894.3 Mortgage of Timothy John Twomey to Bank of New Zealand - 16.3.2018 at 4:53 pm  
11204587.3 Discharge of Mortgage 11053894.3 - 5.9.2018 at 1:31 pm  
11204587.4 Mortgage to Bank of New Zealand - 5.9.2018 at 1:31 pm

## NOTICE OF ASSIGNMENT OF EARTHQUAKE COMMISSION CLAIM

**TO:** The Manager  
The Earthquake Commission  
Level 20  
Majestic Centre  
100 Willis Street  
Wellington  
Email: info@eqc.govt.nz

**AND TO:** AMI Insurance Limited

Jennifer Leigh Townsley advises that she has sold the property situated at 427 Armagh Street, Christchurch ("the property"). Settlement was completed on 20 January 2012 ("the settlement date").

The property was damaged in the Christchurch earthquakes on 4 September 2010, 26 December 2010 and 22 February 2011 and subsequently and claims for such damage were lodged with the Earthquake Commission. The claim numbers are CLM/2011/122912 and CLM/2011/24119 ("the claims").

The claims lodged, other than claims in respect of chattels and emergency repairs undertaken by the vendor and all of the vendor's rights in respect of the claim are **hereby transferred** to the new owner, Tu, Yao Cheng (also known as Bruce Tu) and the new owner's mortgagee ASB Bank Ltd from the settlement date in accordance with Section 50 of the Property Law Act 2007.

The contact details of the new owner are:  
Tu, Yao Cheng (also known as Bruce Tu)  
427 Armagh Street  
Linwood  
Christchurch

e-mail: [REDACTED]

phone: [REDACTED]

The contact details of the new owner's mortgagee are:  
ASB Bank Ltd  
P O Box 35  
Auckland 1140

DATED this 17th day of January 2012

  
J L Townsley



# Statement of Claim Checklist / Repair Strategy

Date: 23/05/11

Author: David Butler

CLM/2011/122912

SB ELVINES  
427 ARMAGH STREET  
CHRISTCHURCH CENTRAL  
CHRISTCHURCH 8013

LA: David Butler

Estimator: DAVE FINNIE

Room	Earthquake Damage Y/N	Walls ✓	Ceiling ✓	Floor ✓	Repair Strategy
G1B Lounge 5.0 x 4.0	Y	✓	✓	CARP ON TFG	RAKE, STOP + PAINT WALLS (18.0 x 2.7) AND CEILING (5.0 x 4.0)
Dining Room	N/A	-	-	-	
G1B Kitchen 2.4 x 4.5	Y	✓	✓	TFG	RAKE, STOP + PAINT WALLS (12.8 x 2.7), RAKE, STOP + PAINT CEILING (4.5 x 2.4), TILES SEPARATIONS (CORNER) 4.0 HRS. REPLACE 1.0 m ² FLOOR TILES
Family Room	N/A	-	-	-	
G1B Bedroom 1 2.7 x 4.1	Y	✓	✓	CARP ON TFG	RAKE, STOP + PAINT WALLS (7.8 x 2.7) AND CEILING (4.1 x 2.7) EASE DOOR
Ensuite conservatory 2.4 x 2.8	Y	✓	-	TILES	PAINT ONLY 3 WALLS (7.6 x 2.4)
G1B Bedroom 2 3.0 x 3.8	Y	✓	✓	-	RAKE, STOP + PAINT WALLS (7.6 x 2.7) AND CEILING (3.8 x 3.0) EASE DOOR
Bedroom 3	N/A	-	-	-	

SB ELVINES  
427 ARMAGH STREET  
CHRISTCHURCH CENTRAL  
CHRISTCHURCH 8013

SOC / Repair Strategy - Page 2

Room	Earthquake Damage	Walls	Ceiling	Floor	
	Y/N	✓	✓	✓	
Bedroom 4	N/A	-	-	-	
H/BOTRD Bathroom+ W/C 1.8 x 2.3	Y	✓	-	-	<del>RAKE, STOP + PAINT (8.2 x 2.7) WALLS ONLY</del> FILL
Toilet 1	N/A	-	-	-	
Toilet 2	N/A	-	-	-	
Office / Study	N/A	-	-	-	
Rumpus	N/A	-	-	-	
918 Entry / Hall(s) 2.1 x 1.2 3.6 x 1.2	Y	✓	✓	-	RAKE, STOP + PAINT WALLS (12.8 x 2.7) AND CEILING (7.7 m ² )
Stairwell	N/A	-	-	-	
918 Laundry 1.6 x 2.0	N/A	-	-	-	
CONC BLOCK SINGLE Garage 6.7 x 5.0	N/A	-	-	-	FILL
ENTRY Other MAIN DOOR 1.4 x 1.2	Y	✓	-	-	PAINT 3 WALLS (4.0 x 2.4)

.....  
(Initials)

SOC / Repair Strategy – Page 3

SB ELVINES  
427 ARMAGH STREET  
CHRISTCHURCH CENTRAL  
CHRISTCHURCH 8013

Item		Event Damage	
		Y / N	
Roof		Y	REPLASTER RIDGE CAP (2.0 L/M) INSPECTED ROOF CAVITY
EXTERNAL WALLS	North	Y	CRACKING TO STUCCO: GRIND OUT, FILL, RESSTUCCO + PAINT (2.2 M ² ) BLOCKWORK CRACKING: GRIND OUT + REMORTAR (0.4 L/M - 2 HRS) REPLACE 2 BRICKS (2 HRS)
	South	Y	CRACKING TO STUCCO: GRIND OUT, FILL, RESSTUCCO + PAINT (2.3 M ² )
	East	Y	CRACKING TO STUCCO: GRIND OUT, FILL, RESSTUCCO + PAINT (1.6 M ² ) REPLACE 1 BRICK (2 HRS) WALL CRACKS: GRIND OUT CRACK + REMORTAR (1.0 L/M - 4 HRS)
	West	N/A	INTERFERENCE / COMMON WALL
Decks		N/A	
CONCRETE CHIMNEY	Base	1.4 x .8 N/A	
	Ceiling Cavity	.5 x .6 N/A	
	Above Roof	.5 x .6 Y	REPLACE ABOVE ROOF (0.5 x 0.6 x 1.5)
	Fireplace	1.4 x .8 N/A	

.....  
(Initials)

SOC / Repair Strategy – Page 4

SB ELVINES  
427 ARMAGH STREET  
CHRISTCHURCH CENTRAL  
CHRISTCHURCH 8013

Item	Event Damage	
	Y / N	
Foundations	Y	REPLASTER 2.5m ² ON SKIRT
Piling	N/D	
Services	N/D	CLAIMANT IS HAVING PLUMBER EXAMINE SEWAGE OUTLET - INTERMITTANT BACKFLOW
Other Dwelling Items	N/A	
Outbuildings	N/A	
Land & Retaining Walls (Discuss with Supervisor)	N/A	

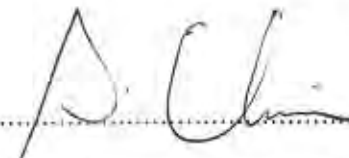
**Supplementary Notes:**

- INSPECTED - ALL ROOMS
- ALL ACCESSIBLE EXTERNAL SURFACES
  - IN ROOF (NOT ON ROOF: CONC TILES + STEEP)
  - SUBFLOOR SPACE

I confirm the rooms and areas listed above have been inspected by an EQC representative.

Damage caused by the event has been noted and to my knowledge there are no other areas of damage resulting from the event.

Signature of Claimant: .....



Dated: .....

23/05/2011

.....  
(Initials)

**NOTE: THIS FORM IS TO BE COMPLETED IN THE CLAIMANT'S PRESENCE.**



Completed By: Dave Finnie

Date: 23-5-11

Page 2 of 9

CLM 2011 / 122912  
Claimant Name: Sb Elvines  
427 Armagh St  
ch ch central  
ch ch

Land	Building	Bridges/culverts	Retaining walls	Other	
Lounge	Dining	Kitchen	Family Room	Bedroom	
Office/Study	Rumpus	Hallway	Stairwell	Toilet	
Laundry	Bathroom	Ensuite	Chimney	Foundations	
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks	
Clazing/windows	Fireplace/woodburner	Floor	External Walls	Roof	
Outbuildings	Other				

**REPAIR STRATEGY:**

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
Lift + Reinstate Dwelling							NA
Foundations							
• Replaster		6.7	.4		2.68	85	227.8
Floors							NA
External walls							
cladding							
Stucco	HRS				6	50	300
materials	Each				1	40	40
Paint	m ²	6.1	.2		1.22	30	36.6
Brick veneer	HRS				11	50	550
materials	Each				1	100	100

Lach, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Subtotal	1254.40
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† P&amp;G, Margin &amp; GST Figure

TOTAL

**EQC**

EARTHQUAKE COMMISSION

**Scope of Works**Completed By: **Dave Finnie**Date: **23-5-11**Page **3** of **9**CLM **2011 / 122912**  
Claimant Name: **Sb Eluines**  
**427 Armagh St**  
**Chch central**  
**ch ch****Element Details:**

Land	Building	Bridges/culverts	Retaining walls	Other	
Lounge	✓ Dining	Kitchen	✓ Family Room	Bedroom	✓
Office/Study	Rumpus	Hallway	✓ Stairwell	Toilet	
Laundry	Bathroom	✓ Ensuite	Chimney	✓ Foundations	
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks	
Glazing/windows	Fireplace/waxtdburner	Floor	External Walls	Roof	✓
Outbuildings	Other				

**DESCRIPTION:****REPAIR STRATEGY:****LINE ITEMS:**

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
<b>Roof</b>							
cladding							
Replaster cap	HRS				6	50	300
materials	Each				1	80	80
<b>Insulation</b>							NA
<b>Internal Walls</b>							NA
<b>Lounge</b>							
Walls							
Stop	HRS				3	45	135
materials	Each				1	30	30
Paint	m ²	18	2.7		486	24	1166.40
ceiling	HRS				2	45	90
Stop	Each				1	20	20
materials	m ²	5	4		20	24	480
Paint							
Subtotal							2301.40
+ P&G, Margin & GST Figure							
TOTAL							

* Unit Categories to be used as follows:

Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

EARTHQUAKE COMMISSION

## Scope of Works

Completed By: Dave Finnie

Date: 23-5-11

Page 4 of 9

CLM 2011 / 122912

Claimant Name: Sb Elvines

427 Armagh St  
Chch central

ch ch

### Element Details:

Land	Building	Bridges/culverts	Retaining walls	Other	
Lounge	Dining	Kitchen	Family Room	Bedroom	
Office/Study	Rumpus	Hallway	Stairwell	Toilet	
Laundry	Bathroom	Ensuite	Chimney	Foundations	
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks	
Glazing/windows	Fireplace/woodburner	Floor	External Walls	Roof	
Outbuildings	Other				

**DESCRIPTION:**

## REPAIR STRATEGY:

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
Kitchen							
Walls							
Stop	HRS				4	45	180
materials	Each				1	40	40
Paint	m ²	13.8	2.7		37.2	24	894.24
Ceiling							
Stop	HRS				2	45	90
materials	Each				1	20	20
Paint	m ²	4.5	2.4		10.8	24	259.20
Tiles - Wall							
Tiler	HRS				4	50	200
materials	Each				1	40	40
Tiles - Floor	m ²	1	1		1	170	170

* Unit Categories to be used as follows:

Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week, Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Subtotal	1893.44
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+ P&amp;G, Margin &amp; CST Figure

TOTAL



EARTHQUAKE COMMISSION

## Scope of Works

Completed By: Dave Finnie

Date: 23-5-11

Page 5 of 9

CLM 2011 / 122912

Claimant Name: Sb Eluines

427 Armagh St  
Chch central

## Element Details:

Land	Building	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family Room	Bedroom
Office/Study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks
Glazing/windows	Fireplace/woodburner	Floor	External Walls	Roof
Outbuildings	Other			

## DESCRIPTION:

## REPAIR STRATEGY:

## LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
Bed ①							
Walls							
Stop	HRS				3	45	135
materials	Each				1	40	40
Paint	m ²	7.8	2.7		21.06	24	505.44
ceilings							
Stop	HRS				2	45	90
materials	Each				1	20	20
Paint	m ²	4.1	2.7		11.07	24	265.68
Doors = builder	HRS				2	45	90
Paint	HRS				3	45	135
materials	Each				1	40	40
bed ②							
Walls							
Stop	HRS				4	45	180
materials	Each				1	40	40
Paint	m ²	7.6	2.7		20.56	24	492.48
Subtotal							2033.60
+ P&G, Margin & GST Figure							
TOTAL							

* Unit Categories to be used as follows:

Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

**EQC**

EARTHQUAKE COMMISSION

**Scope of Works**Completed By: Dave FinnieDate: 23-5-11Page 6 of 9CLM 2011 / 122912  
Claimant Name: Sb Elvines  
127 Armagh St  
chch central  
ch ch**Element Details:**

Land	Building	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family Room	Bedroom
Office/Study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks
Glazing/windows	Fireplace/woodburner	Floor	External Walls	Roof
Outbuildings	Other			

**DESCRIPTION:****REPAIR STRATEGY:****LINE ITEMS:**

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
bed ② cont							
ceilings							
Stop	HRS				2	45	90
materials	Each				1	20	20
Paint	m ²	3	3.8		11.4	24	273.60
Bathroom							
Walls							
Fill - Panter	HRS				1	45	45
materials	Each				1	20	20
Paint	m ²	12.8	2.7		7.56	24	181.44
Hall							
Walls							
Stop	HRS				3	45	135
materials	Each				1	40	40
Paint	m ²	12.8	2.7		34.56	24	829.44

Subtotal 1654.48

+ P&amp;G, Margin &amp; GST Figure

TOTAL

* Unit Categories to be used as follows:

Each, Sheet, Kilograms, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

**EQC**

EARTHQUAKE COMMISSION

**Scope of Works**Completed By: **Dave Finnie**Date: **23-5-11**Page **7** of **9**CLM **2011 / 122912**Claimant Name: **8b Elvines****427 Armagh St**  
**Ch ch central**  
**Ch ch****Element Details:**

Land	Building	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family Room	Bedroom
Office/Study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks
Glazing/windows	Fireplace/woodburner	Floor	External Walls	Roof
Outbuildings	Other			

**DESCRIPTION:****REPAIR STRATEGY:****LINE ITEMS:**

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
Hall							
cont							
ceilings							
stop	HRS				3	45	135
materials	Each				1	20	20
Paint	m ²	6.4	1.2		7.68	24	184.32
Entry main door							
External							
Walls							
Fill - Painter	HRS				1	45	45
materials	Each				1	20	20
Paint	m ²	4	2.4		9.6	24	230.40
Windows + Doors							N/A
Doors							N/A

Subtotal **634.72**

+ P&amp;G, Margin &amp; GST Figure

TOTAL

* Unit Categories to be used as follows:

Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre,  
Per Hour, Per Day, Per Week. Cubic metre calculations must include  
length, breadth and depth figures. Square metre calculations must  
include length and breadth figures.

**EQC**

EARTHQUAKE COMMISSION

**Scope of Works**Completed By: Dave FinnieDate: 23-5-11Page 8 of 9CLM 2011 / 122912Claimant Name: Sb Elvines427 Armagh St  
Chch central  
Ch ch**Element Details:**

Land	Building	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family Room	Bedroom
Office/Study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks
Clazing/windows	Fireplace/woodburner	Floor	External Walls	Roof
Outbuildings	Other			

**DESCRIPTION:****REPAIR STRATEGY:****LINE ITEMS:**

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
<u>Services</u>							<u>N/A</u>
<u>Outbuilding</u>							<u>N/D</u>
<u>Chimneys</u>	<u>Each</u>				<u>1</u>	<u>12922.40</u>	<u>12922.40</u>
<u>Sundries</u>							<u>N/A</u>
<u>External Works</u>							<u>N/A</u>
<u>Hazardous material</u>							<u>N/A</u>

Subtotal 12922.40

+ P&amp;G, Margin &amp; GST Figure

TOTAL

* Unit Categories to be used as follows:

Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Completed By: Dave Finnie

Date: 23-5-11

Page 9 of 9

CLM 2011 / 122912

Claimant Name: Sb Elvines

427 Armagh St  
Ch ch central  
Ch ch

Land	Building	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family Room	Bedroom
Office/Study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks
Clazing/windows	Fireplace/woodburner	Floor	External Walls	Roof
Outbuildings	Other			

**REPAIR STRATEGY:**

LINE ITEMS:

Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre, Per Hour, Per Day, Per Week. Cubic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and breadth figures.

Subtotal	2267
----------	------

+ P&G, Margin & GST Figure	8303.37
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TOTAL	30977.81
-------	----------

Date:

23/05/11

Claim Number: 2010/

2011/122912

Estimator Name:

DAVE FINNIE

# Dwelling Inspection Checklist: Show measurements indicate damage

Lounge	Dining Room	Kitchen
Family Room	Bed 1	conservatory
Bed 2	Bed 3	Bed 4
Bathroom	Toilet 1	Toilet 2
Office/Study	Rumpus	Entry/Hall(s)

APPROVED



Date:

Claim Number: 2010/

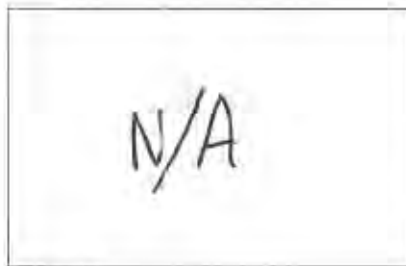
Estimator Name:

23/05/11

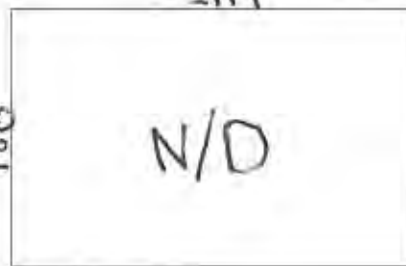
2011/122912

DAVE FINNIE

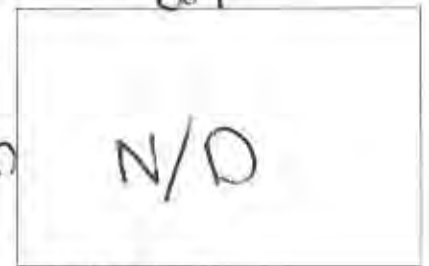
# Dwelling Inspection Checklist: Show measurements indicate damage



Stairwell



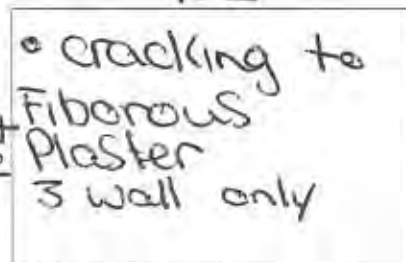
Laundry



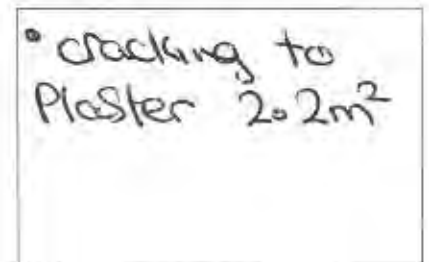
Outbuilding/Garage



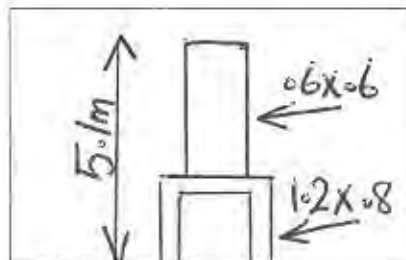
Services



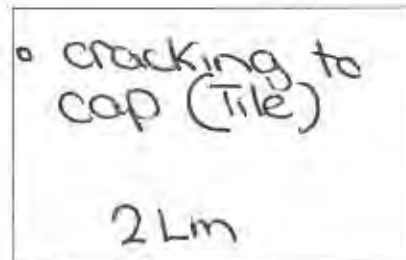
Entry-Main door



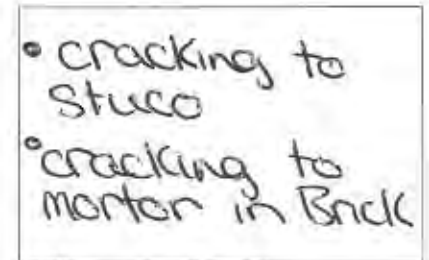
Foundation



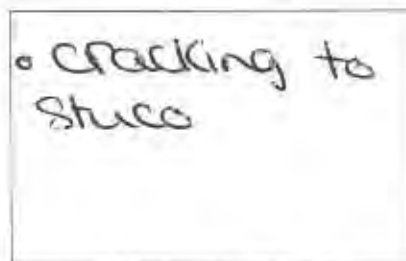
Chimney



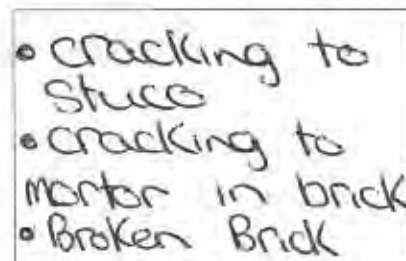
Roof



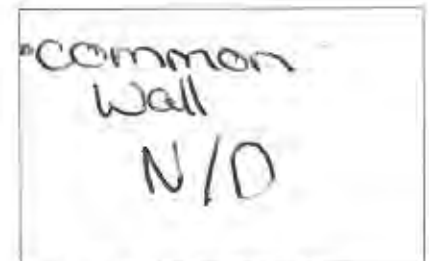
N Wall



S Wall



E Wall



W Wall

## Legend

—	Crack to ceiling (show length)
~~~~~	Crack to wall (show length)
X	External damage
O	Foundation damage



Date:

Claim Number: 2010/

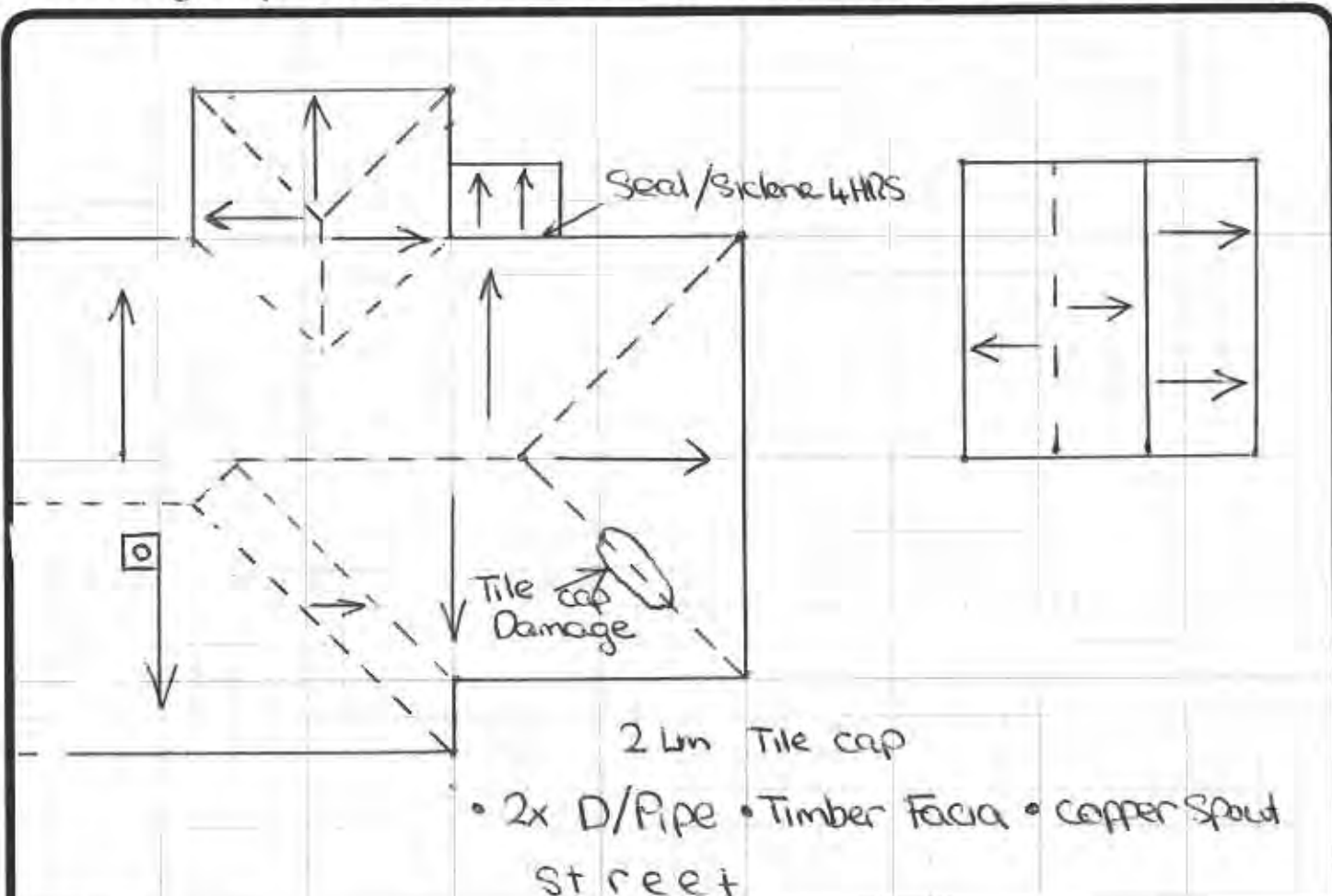
Estimator Name:

23/05/11

2011/122912

DAVE FINNIE

Dwelling Inspection Checklist: Show measurements indicate damage



Seal/Sickline 4 HRS

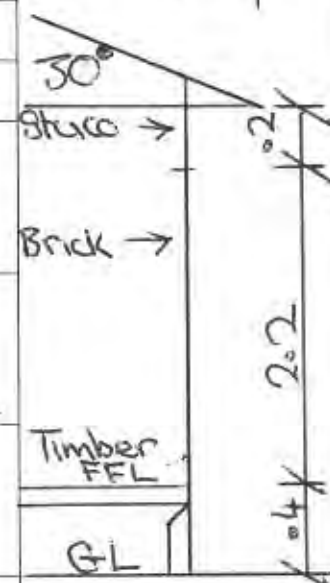
Tile cap Damage

2 Lm Tile cap

• 2x D/Pipe • Timber Facia • copper Spout Street

APPROVED

1.6



Area m2:	105 inc garage
Stud Heights:	2.7
Wall Finish:	Wallpaper Plastered <u>Paint Finish</u>
Other:	
Services:	Specify Damage:
Chimneys:	Construction Type: <u>concrete - cast</u> Height: <u>1500 above Roof</u> Damage Description: Above Roof <u>Below Roof</u> Total Repair
Foundations Damage:	Timber <u>Concrete Ring</u> Concrete Slab Other (Specify): <u>Minor</u> Moderate Severe House Moved off Foundations? <u>no</u> Concrete Slab Cracked? Crack Width: Crack Length:
Roof:	<u>Framed</u> Trussed Type: Clay Tiles <u>Concrete Tiles</u> Rolled Metal Other Damage:
Cladding Type:	Weatherboard <u>Brick Veneer</u> Hardi Plank Other

$$\uparrow$$

SB ELVINES
427 ARMAGH STREET
CHRISTCHURCH CENTRAL
CHRISTCHURCH 8013

Hand-drawn floor plan of a house on graph paper. The plan includes a Lounge, Dining area, Kitchen, Bathroom, two Bedrooms (labeled 1 and 2), a Laundry room, a Conservatory, and a Garage. Dimensions are marked in meters (m) and feet (ft). The main entry is at the bottom. A street is indicated at the bottom edge. The plan is marked with 'APPROVED' in the bottom right corner.

* Brick broken



File Note

CLM/2011/122912

Date: 23/05/11

Author: David Butler

SB ELVINES
427 ARMAGH STREET
CHRISTCHURCH CENTRAL
CHRISTCHURCH 8013

Topic

☒ General			
☒ Building Claim	☐ Pay Claimant \$0-\$10,000	☒ PMO \$10-\$100,000	☐ Pay over cap \$100,000 +
☐ CSU Letter	☐ Contents	☐ Building	☐ Land
☐ Decline Claim			

Subject: FIRST INSPECTION

Related To: None (Claim Level)

Confidential: ☐ Yes ☒ No

Notes: ATTENDANCE 0910 TIME/DATE 23/05/11 CLAIMANT PRESENT? YES (SEAN)

INSURANCE DETAILS. [REDACTED] (PREMIER HOUSE)

MORTGAGEE. NIL

ALTERNATIVE PHONE NO. EMAIL [REDACTED]

LAND DAMAGE? NO RESERVE

CONTENTS? [REDACTED] RESERVE

DWELLING? YES RESERVE

NEXT ACTION: REFER MANAGED REPAIRS

DAMAGE DESCRIPTION

LAND: (one sentence, indicating type and location) *NO VISIBLE DAMAGE AND NONE CLAIMED / REPORTED*

CONTENTS: (brief outline, type & classification, as per contents schedule)

DWELLING: (one or two sentences at most, describing the damage. Note if major/minor structural or major/minor cosmetic.) *MINOR CRACKS TO BRICKWORK AND CONCRETE SKIRT ON EXTERIOR AND MINOR, COSMETIC WALL/CEILING CRACKS (AND A LITTLE SEPARATION AROUND SOME DOOR/WINDOW FRAMES) IN MOST ROOMS. THE DECOMMISSIONED CHIMNEY WAS BROUGHT DOWN (AFTER 22 FEB EVENT) + ROOF MADE WEATHER PROOF.*

WAS A FULL INSPECTION DONE? (On roof, in roof space & under sub floor) IF NOT, REASONS.

INSPECTED - ALL ROOMS

- ALL ACCESSIBLE EXTERNAL SURFACES*
- IN ROOF (NOT ON ROOF: CONC. TILES + STEEP)*
- SUB-FLOOR SPACE*

2011/122912

S.B. ELVINES

427 ARMATH ST

CITY CENTRAL

Internal Use Only

Assessor: David Butler
 Date: 23/05/11

The Inspection Process you are involved in at the moment is to help us gather information about claims and claimants. The questions below are to be answered *if possible*.

Hazards on property (identified by assessment team):

NIL

1. Did you have a claim as a result of the 04/09/2010 event?

Yes/No

2. Do you have any claim numbers available from any event so we can be sure that any/all claims in your name are linked together?

2010/011835

3. Do you know what action your insurer had planned with your house? (Circle which applies) Waiting to hear from EQC

Repair

Demolish and Rebuild

4. Have you had any emergency repairs carried out?

What? (Briefly)

CHIMNEY TAKEN DOWN

By Whom?

Mike O'Connor (Builder)

5. Did you arrange these?

Yes/No

Under emergency provisions

6. Have you received an invoice?

Yes No

(Invoice must be made out to EQC)

7. Have you forwarded this to EQC?

Yes No

8. Do you have your insurance details handy?

Company:

Policy:

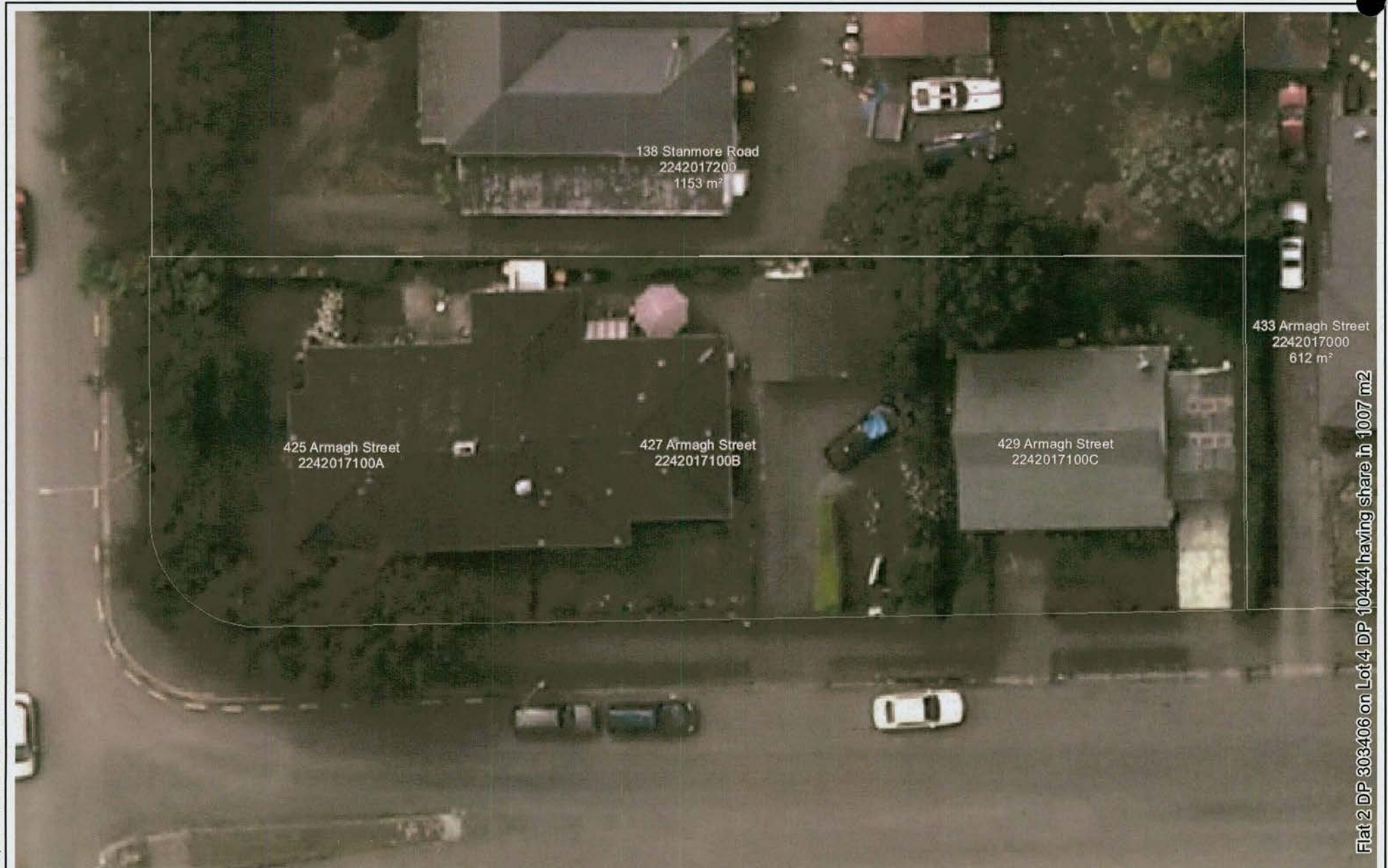
Due Date:



Claim No: 2011/122912

Date: 23/05/11

Cost Establishment for Dwelling	Yes	No
Christchurch City Council Compliance Costs : Includes consent fees, engineers report and fee		✓
Architectural Design Fee This includes draughting of plans - based on the m2 of dwelling Comments:		✓
Site Establishment : Allows for disconnection of all services, site safety fencing temporary power, temporary facilities and the reconnection of services at completion Comments:		✓
Site Access: Flat Section - good	✓	
Demolition Allows for total demolition of Dwelling/ removal from site with site left ready for new construction to start, includes Truck and Digger hire Comments:		✓
Dumping and Disposal Fee Allows for complete removal of rubbish from site—based on a per tone fee Comments:		✓
Concrete slab Allows for the supply of all materials and labour to set out / install formwork / lay polythene, tie steel / pour slab & strip boxing. Also allows for plumbing etc to be installed prior to pouring Comments:		✓
Lift and Repair/ Relevel Allows for lifting a Std house - Square meter required on DIC Comments:		✓
Timber floor Allows for the supply of all materials & labour to setout box pour foundation wall, install piles/new bearers and timber floor		✓
Wall framing Allows for the supply and erection of timber framing external & internal walls only NOT including exterior cladding		✓
Exterior Joinery:		✓
Roofing Allows for the supply & installation of roof trusses and roof coverings - Specify Type on DIC, also includes Fascia & soffits Comments:		✓
Exterior Cladding Supply & installation—Specify type on DIC Comments:		✓
Exterior Redecoration: Comments: 10%	✓	
Scaffold Allows for complete encompass of dwelling. Specify if only particle required. Specify single storey/ two storey /Chimney etc Specify on DIC Comments:		✓
Interior Redecoration - After a complete Relevel Allows for a complete/particle - Specify on DIC interior redecoration. Comments:.		✓
Asbestos Allows for stripping and removal from site - Specify on DIC Comments:		✓
Replacement of Chimney Specify TYPE - Single or Double/ DIMENSIONS - Length x Breath x Height - From Base to Soffit &/or Ceiling to top. Include detail on boxes on DIC		✓



Notes:

A4 SCALE 1:250

0 2 4 6 8 10 (m)



Drawn by:

Date:



22 FEB 2011 - EARTHQUAKE
LINWOOD, CHRISTCHURCH
(C017-004169) - 427 Armagh Street

EQC Claim No: 201 _ /



EARTHQUAKE COMMISSION

Kōmihana Rūwhenua

File Note – Page 2 only



CLM / 2011 / 122912

SEAN ELVINES
427 ARMAGH STREET
LINWOOD
CHRISTCHURCH

Date:

5/8/13

Author:

B Rhodes

Notes:

The EQC Land Team have assessed the property as they found it on the day of the inspection and have recorded the types and amount of earthquake related land damage that was visible.

Shared Land

This property is part of a shared land claim, along with 425 & 429 Armagh St. This property is the "master file."

CHECKED



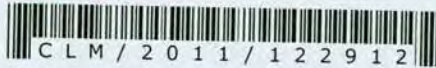
SITE - RISK ASSESSMENT



EARTHQUAKE COMMISSION

Kōmihana Rūwhenua

FLAT LAND



CLM / 2011 / 122912
SEAN ELVINES
427 ARMAGH STREET
LINWOOD
CHRISTCHURCH

B Rhodes
R Parsons

5/8/13 Time: 8:00

ID No: 1177

ID No: 800953

The minimum PPE to be worn by staff:

- Safety Footwear
- Hi Visibility Vest/ Jacket

Ensure the following items are available:

- EQC ID Tags must be displayed
- EQC cell phones to be carried on your person

Vehicle parked in a safe and suitable location? ☒ N

Communication is available and working? ☒ N

Access/egress and muster points? ☒ N

An under floor inspection is required? ☒ N

Street

☒ iPad ☒ Cell Phone
☒ Plan in place with buddy ☐ Property Landline

☒ Access/Egress ☒ Muster Point

(If YES, answer questions in the box, if NO, go to last question)

If YES:

Under floor visual inspection only? ☒ N

Entry to under floor required? Y / N

Assess the environment and select appropriate PPE for under floor inspections? Y / ☒ N

No manhole available - visual inspection done through vents - no silt visible

☐ 400mm clearance ground to bearer ☐ Buddy present (EQC staff)
☐ Manhole 450mm x 450mm ☐ Rescue Plan (Dial 111)
☐ Sufficient flow of oxygen

☐ Disposable Overalls ☐ Ear Plugs
☐ Glasses ☐ P2 Mask
☐ Safety Footwear ☐ Waterproof Gloves

Identify and record below specific 'Site Hazards' e.g. large holes/cracks, unstable retaining walls

Y / ☒ N

Hazards: NIL

Comments:

CHECKED



Inspection Summary

EQC

Completed by: B Rhodes

Date:

5/8/13
dd / mm / yy

Page: 1 of 1



CLM / 2011 / 122912
SEAN ELVINES
427 ARMAGH STREET
LINWOOD
CHRISTCHURCH

Time arrived at site:	<u>8:00</u>	Time left site:	<u>8:35</u>	Was an inspection carried out?	Yes ☒ No ☐
Customer present:	Yes ☐ No ☒	Customer Name: <u>Tenant present, customer gave permission</u>			
Access denied ☐ Loose dogs ☐ Other ☐ If other, please provide reason					
If No inspection carried out, why not? ☐ ☐ ☐					

Where an inspection has been conducted:

	Yes	No	Notes
- Any land damage under the main access way or other hard surfaces?	☒	☐	<u>C2</u>
- Were any bridges or culverts damaged within EQC Cover?	☐	☒	
- Were any retaining walls damaged within EQC Cover?	☐	☒	
- Is an engineer required?	☐	☒	
- Is a valuation required?	☐	☒	
- Is a resource consent required for any remediation work? (proximity to protected trees and waterways)	☐	☒	
- Has anything in this pack been escalated?	☒	☐	<u>Shared land</u>
- Customer has advised of invoices for emergency work?	☐	☒	
- Customer advised of next action?	☒	☐	
- Was any silt found under the dwelling?	☐	☒	
- If there was nil damage, why was that?	Building removed ☐ Building repairs have fixed ☐ No visible damage ☐		
- If a potential or actual 8/9 property, was the dwelling present?	Building removed ☐ Building present ☐		

Land Damage to Area A? If Yes, add details

Yes ☐ No ☒

Land Damage to Area B? If Yes, add details

Yes ☐ No ☒

Land Damage to Area C? If Yes, add details

Yes ☒ No ☐ C1 → C3, 79.6 m², refer to legendTotal m² of Damaged Land:79.6 m²Notional Land Damage Value @\$300/m² (Incl GST):\$23,880.00

Next action

Refer for shared land analysis & re costing

PMO
CHECKED

V1.32, FEB 2013

Land Assessment – Le



SEAN ELVINES
427 ARMAGH STREET
LINWOOD
CHRISTCHURCH



EARTHQUAKE COMMISSION

Kōmihana Rūwhenua

Claim N°:

Clai

Date: 5/8/13

Situation of Loss:

Author: R Parsons

Item N°	Description/Construction	Length	Height/Width	Depth	Damage	Damaged Area	Evacuated m ²	Inundated m ²	Debris m ³	Access E D
C1	Front Lawn (427 Armagh)	4	1.0	<0.1	Evacuation	4.0	4.0	—	—	E
C2	Concrete path	4.5	3.8	<0.1	Evacuation	17.1	17.1	—	—	E

CHECKED

TOTAL: 79.6 79.6



Shared Land Instruction



SEAN ELVINES
427 ARMAGH STREET
LINWOOD
CHRISTCHURCH

"MASTER FILE"

Date:

5/8/13

Sheet of

Tel N°:



429 ARMAGH STREET
LINWOOD
CHRISTCHURCH

Stick Claim File Label here



425 ARMAGH STREET
LINWOOD
CHRISTCHURCH

CHECKED

Stick Claim File Label here

Stick Claim File Label here

Stick Claim File Label here

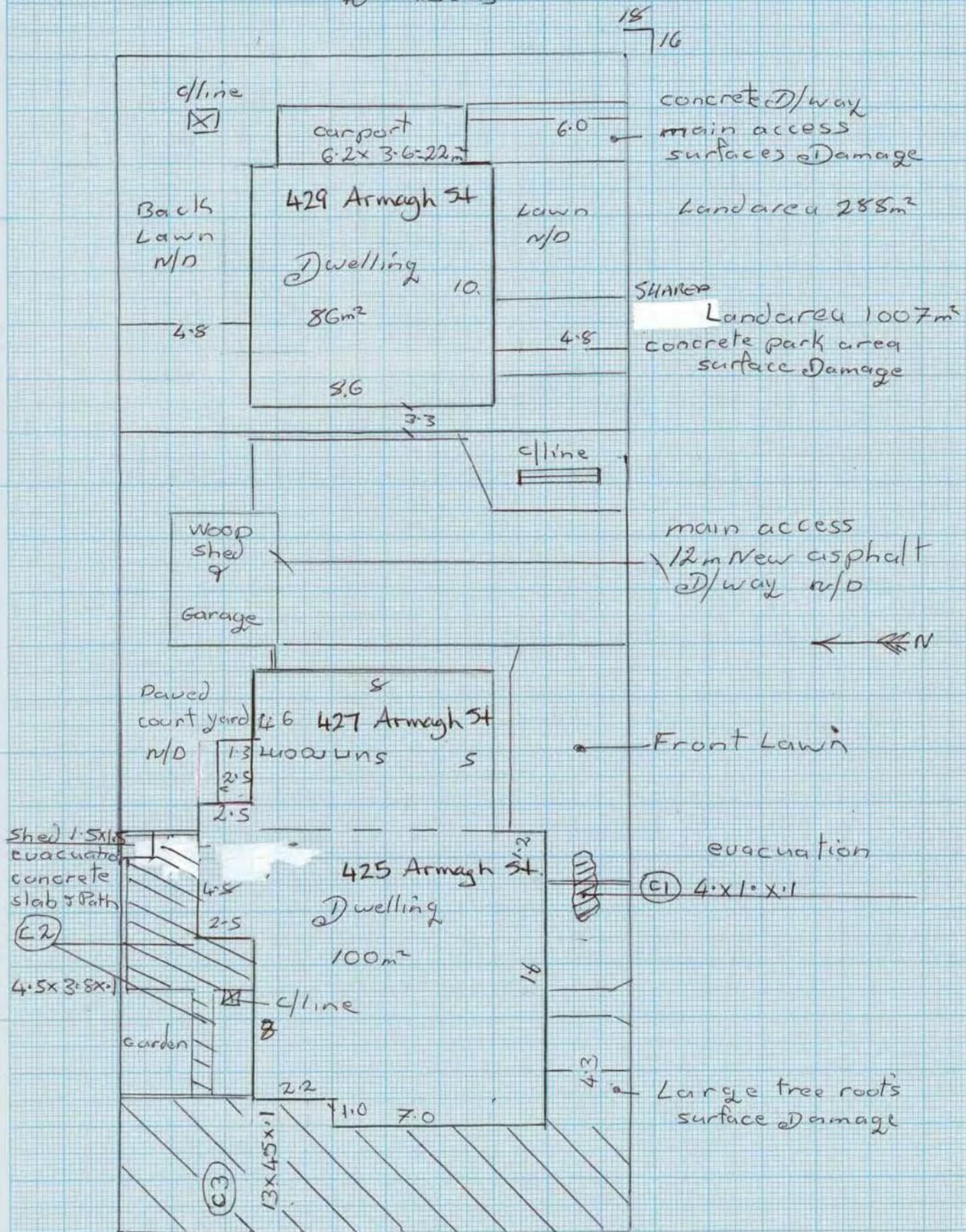
Notes:

Assessors: Brendan Rhodes



06-08-013

R Parsons



CLM / 2011 / 122912
 SEAN ELVINES
 427 ARMAGH STREET
 LINWOOD
 CHRISTCHURCH

CHECKED

Scope of Works

EQC

Completed by: B RhodesDate: 5/8/13 Page: 1 of 1

dd / mm / yy



CLM / 2011 / 122912
SEAN ELVINES
427 ARMAGH STREET
LINWOOD
CHRISTCHURCH

Description: **Damage to Land**

Repair Strategy: Removal and/or import materials and labour to repair land

79.6 m²

Description – Removal of Debris/Minor Works	Units	Length	Breadth	Depth	Quantity	Rate	Cost
Transporter- machine	each					\$160	
Machine Hire	hrs					\$110	
Truck Hire	hrs					\$100	
Labour	hrs					\$45	
Contaminated Spoil Removal	m ³					\$100	
Spoil Removal/Tip Fees (clean)	m ³					\$20	
Skip (4m ³)	each					\$190	
Materials	each						

NB A Small/Minor Works cost may only be applied when there is only land repair to the site/property; a total area of damage under 15m²; no further works required

Description - Supply and level hard fill	Units	Length	Breadth	Depth	Quantity	Rate	Cost
Land Under Residential Buildings (Type 'A') – Supply and level hard fill	m ²					\$12	
Land Under Access way (Type 'B') – Supply and level hard fill	m ²					\$12	
Land Under Pavers/Patio/Concrete C2 (Type 'C') – Supply and level hard fill	m ²	4.5	3.8		17.1	\$12	205.20
Land Under Lawn Areas C1, C3 (Type 'C') - Level and Seed	m ²	62.5	1		62.5	\$10	625.00
Lateral Spread Cracks under 10mm but greater than 5mm	Lm					\$25	
Lateral Spread Cracks greater than 10mm	Lm					\$90	

* Unit categories to be used as follows:

Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre,
Per hour, Per day, Per week.

Cubic metre calculations must include length, breadth and depth
figures.

Square metre calculations must include length and breadth figures.

Sub-total 830.20

P&G, Margin & GST (Figure x 1.3662) 304.02

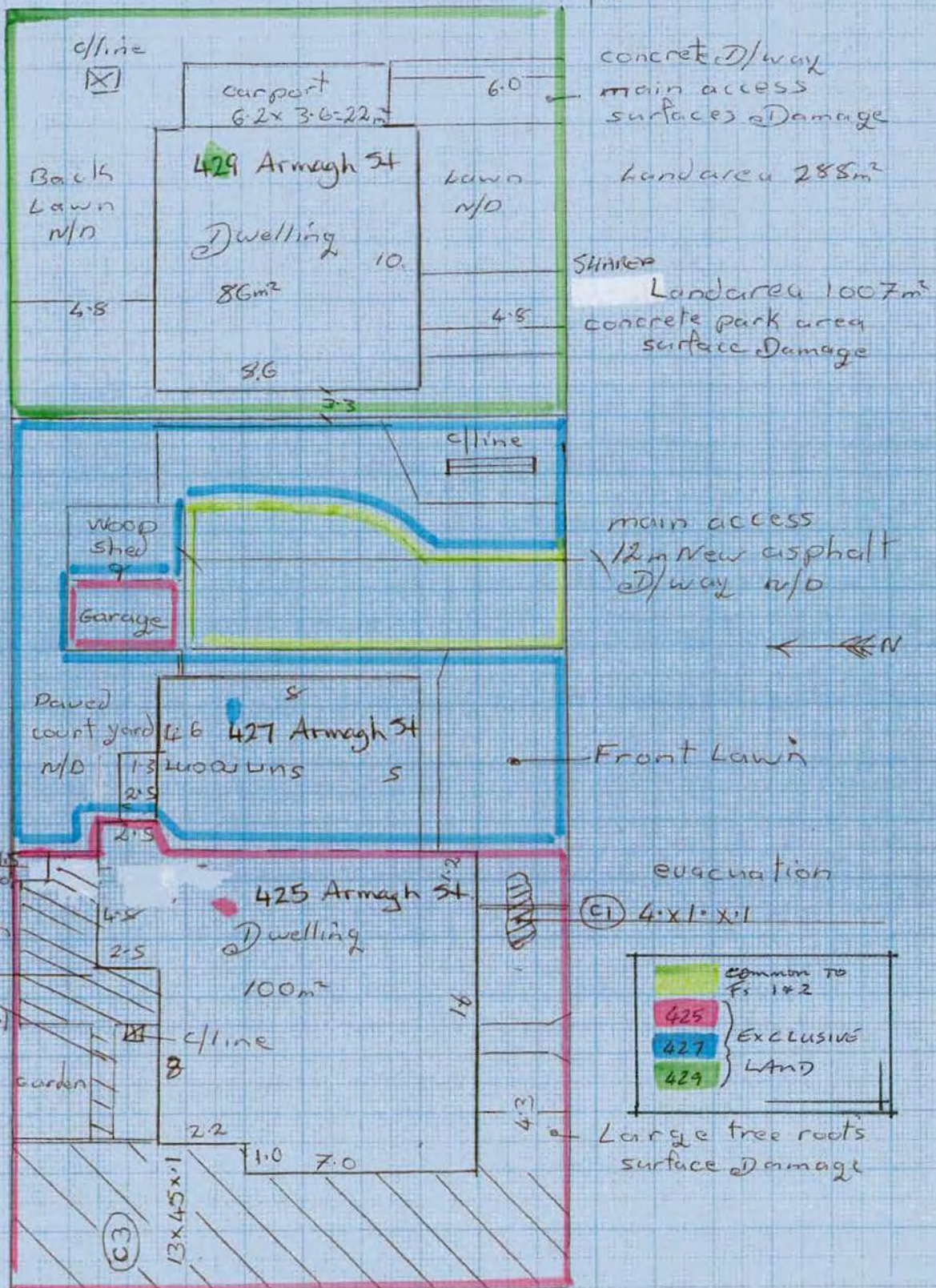
Total 1,134.22

CHECKED



06-08-013

R Parsons

15
16

CHECKED

CHECKED

20/14/JAN/07



CLM / 2011 / 122912

SEAN ELVINES

427 ARMAGH STREET

LINWOOD

CHRISTCHURCH



SPENCE CONSULTANTS LTD

PO BOX 20055
CHRISTCHURCH
Email: gspence@ihug.co.nz

Phone: 03 357 0425
Facsimile: 03 357 0429
Mobile: 021 390 624

Tax Invoice

GST Reg. Number: 75-014-023

Tax Invoice No.: 00003589
Date: 30/03/2012

Invoice to:

EQC - Opt Out
P.O. Box 34027
Fendalton
Christchurch 8540

Delivered to:

427 Armagh Street
Claim Number: 2011/122912

Description

Amount

Progress Claim for Work Completed to Date

\$14,000.00

Thank You.

GST: \$2,100.00

Total Amount: \$16,100.00

This is a Payment Claim under the Construction Contracts Act 2002.

Strictly Payment Due Upon Receipt of this Invoice.
Any Debt Recovery expenses incurred will be added to this invoice.

Direct Credit Details:

Spence Consultants Ltd
12-3236-0568560-00

Please include invoice number and name.

Balance Due: \$16,100.00

Tax Invoice No.: 00003589



SPENCE CONSULTANTS LTD

P.O.Box 20055
CHRISTCHURCH

Telephone (03) 357-0425

Facsimile (03) 357-0429

Mobile 021 390-624

E-mail gspence@ihug.co.nz

Construction Consultants
Project and Contract Management
Quantity/Cost Engineering
Building Contracting
Property Reports & Management
Dispute Resolution

16 January 2012

GST Ref 75 014 023

Butler Residence
427 Armagh Street

Claim 2011 / 122912

Breakdown (Based on EQC Scope dated 23 May 2011)

Preliminaries			\$ 1200
Building Work			\$ 2210
Roofer			\$ 680
Brickwork			\$ 240
Plastering			\$ 240
Tiling			\$ 180
Exterior Painting			\$ 200
Interior Repairs / Painting (Rake out and repair / paint)			
Kitchen	44 sqm	1050	
Entry / Hallway	50 sqm	1220	
Lounge	63 sqm	1500	
Master Bedroom	44 sqm	1050	
Bed 2	44 sqm	1050	
Conservatory	25 sqm	600	
Bathroom	20 sqm	480	
			\$ 6950
Drainage			Excluded
Heatpump			\$ 3800
Flooring			\$ 800
Margin			\$ 1500
Total exclusive GST			\$ 18000

Gary Spence
Liscenced Building Practitioner
LBP # 104946

Approved by the Registrar-General of Land, Wellington, No. D050536.1/89

MEMORANDUM OF LEASEL 51/1495.6 LEASE
BY 01/201 PGS 007.11/12/01 10:44

Doc ID: 210437573

IN CONSIDERATION of payment of the rent the Lessors lease to the Lessee and the Lessee accepts on lease the flat to be held by the Lessee as lessee and subject to the restrictions conditions and covenants set out in this Lease.

Any term which corresponds to a heading in Schedule A shall where the context requires or admits mean and include the information and particulars which are inserted against that heading in Schedule A.

CONDITIONS

The parties agree that:

- I The covenants conditions and agreements as set out in Schedules A, B, C and D inclusive form part of this Lease.
- II If the heading "staged development area" in Schedule A has been completed then the covenants conditions and agreements set out in Schedule E form part of this Lease.
- III If neither sub-clause (a) nor sub-clause (b) has been deleted in clauses 6, 12, 19 and 22, then sub-clause (a) of such clauses shall form part of this Lease and sub-clause (b) shall not.
- IV If the Lessors are proprietors of a leasehold estate in the land then the covenants conditions and agreements set out in Schedule F shall form part of this Lease.
- V In this lease except where the context does not permit:
 - (a) The expression "the Lessors" shall include and bind:
 - (i) the persons executing this lease as Lessors; and
 - (ii) all the Lessors for the time being under it; and
 - (iii) all the respective executors, administrators, successors, assigns and successors in title of each Lessor and if more than one jointly and severally.
 - (b) The expression "the Lessee" shall include and bind:
 - (i) the person executing this lease as Lessee; and
 - (ii) all the Lessees for the time being under it; and
 - (iii) all the respective executors, administrators, successors, assigns and successors in title of each Lessee and if more than one jointly and severally.
 - (c) The expression "a majority of the Lessors" means any number of Lessors for the time being who together own more than an undivided one-half share in the land.
 - (d) The expression "any building on the Land" means each and every building for the time being erected on the Land.
 - (e) The expression "development work" means all or any of the following:
 - (i) the erection of any new dwelling unit or units on the staged development area;
 - (ii) the erection of any garage and any other buildings normally appurtenant to or associated with any dwelling unit on the staged development area;
 - (iii) installation on the common area of any services required for any of the foregoing;
 - (iv) installation on any restricted area of any services required for any of the foregoing.
 - (v) any activities required for the carrying out of the foregoing including the passage of contractors, motor vehicles, machinery and equipment along the common area and the use of motor vehicles, machinery and equipment on the common area, and where necessary, any restricted area.
 - (f) Words importing one gender shall include the other gender.
 - (g) Words importing the singular or plural number shall include the plural or singular number respectively.
 - (h) The clause headings shall not form part of this lease and shall have no bearing on the construction or interpretation of it.
 - (i) All covenants are joint and several.

SCHEDULE A

LESSORS: JILL ANNA BOWDEN and TIMOTHY DANIEL WHALE and NANCY ROBERTA LUCIE WARNER

LESSEE:  TIMOTHY DANIEL WHALE

LESSORS' ESTATE: Fee simple

LAND REGISTRY: Canterbury

~~HEADLEASE:~~

LAND: Lot 4 Deposited Plan 10444
CT 30F/549, CT 30F/550 and CT 45B/863

DESCRIPTION OF FLAT: Flat 2 & Garage with on D.P. 303406
Flat 2

TERM OF LEASE 999 years commencing on the 4 day of October 19 2001

RENT: 10 cents per annum payable yearly in advance if demanded in writing by the Lessors before the commencement of the year for which it is payable.

RESTRICTED AREA: That part of the land on D.P. 303406 marked " B "

~~STAGED DEVELOPMENT AREA: That part of the land on D.P. marked " "~~

COMMON AREA: That part of the land on D.P. 303406 marked " Common Area " 'C'

LAND SHARE: A one-third share.

~~MAXIMUM NUMBER OF
IMPROVEMENTS FOR
STAGED DEVELOPMENT AREA:~~

LEASE executed this 4th day of October 19 2001

EXECUTED by the LESSORS) & LESSEE
(by the authority of its Common Seal) in the presence of:) TIMOTHY DANIEL WHALE 

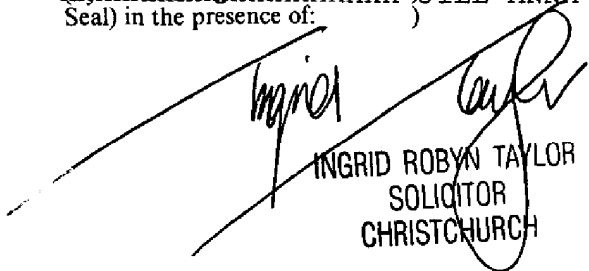
M. J. ORANGE
Solicitor
Christchurch

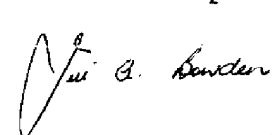
SIGNED by the Lessor
NANCY ROBERTA LUCIE WARNER


in the presence of:-

.....
Name
Address
Occupation

EXECUTED BY THE LESSOR)
(by the authority of its Common Seal) in the presence of:) JILL ANNA BOWDEN


INGRID ROBYN TAYLOR
SOLICITOR
CHRISTCHURCH


JUSTINE PAIGE FINLAY
89 MYERS STREET, GEELONG
A natural person who is a current
practitioner within the meaning
of the Legal Practice Act 1996

SCHEDULE B

(LESSEES COVENANTS)

THE LESSEE COVENANTS WITH THE LESSORS:

1. **PAYMENT OF RENT**
To pay the rent in the manner and at the times provided.
2. **PAYMENT OF EXPENSES**
Upon demand in writing by the Lessors or their agents to pay to the Lessors or a person nominated by them or a majority of them:
 - (a) The whole of the costs and expenses properly incurred by the Lessors in respect of the flat.
 - (b) A land share of all costs and expenses properly incurred by the Lessor in respect of the land including any costs and expenses incurred pursuant to clauses 16(a) and 16(b) hereof.
 - (c) The whole of the cost of any repairs or work to any part of any building on the land, the electrical and plumbing equipment, drains or other amenities serving it or in respect of any part of the land if the repairs or work are necessary or required as a result of any wilful or negligent act of the Lessee or the Lessee's servant, agents or invitees or any person residing in the flat.
3. **RESTRICTIONS ON USE**
 - (a) To use the flat for residential purposes only. The Lessee will not do or suffer to be done any act, matter or thing which is or may be an annoyance, nuisance, grievance or disturbance to the other lessees or occupants of any building on the land.
 - (b) Not to bring into or keep on the land or in the flat any pet or animal which may unreasonably interfere with the quiet enjoyment of the other lessees or occupants of any building or which may create a nuisance.
4. **NOT TO CREATE FIRE OR OTHER HAZARDS**
 - (a) Not to bring into or keep in the flat any goods or any substance of a dangerous or combustible nature.
 - (b) Not to do or permit to be done anything (including the unauthorised use of light or power fittings) which may render an increased premium payable for any insurance cover on any part of any building on the land or which may make void or voidable any insurance cover.
5. **TO COMPLY WITH STATUTES**
Not to use the flat for any illegal purposes and to comply with all statutes, regulations and by-laws of any local authority in so far as they affect the flat.
6. **MAINTENANCE OF EXTERIOR AND INTERIOR BY LESSEE**
 - (a) At the Lessee's own cost and expense to keep and maintain in good order, condition and repair both the interior and exterior of the flat including any electrical and plumbing equipment, drains, roof, spouting, downpipes and other amenities exclusively serving the flat. Where any part of the flat or the electrical and plumbing equipment, drains, or other amenities serving the flat also relate to or serve any other flat erected on the land then they shall be maintained in good order condition and repair by the lessee together with the lessees of the other flats to which they relate or which are served by them and the cost of so doing shall be borne by the lessee and the lessees of such other flats in such shares as may be fair and reasonable having regard to the use and benefit derived from that equipment, drain or amenity.
- OR
6. **MAINTENANCE OF INTERIOR ONLY BY LESSEE**
 - (b) At the Lessee's own cost and expense to keep and maintain in good order, condition and repair the interior of the flat (including the doors, windows and fittings of any kind but not any part of the structure, framework or foundations) together with any electrical and plumbing, equipment and any drains exclusively relating to or serving the flat.
7. **TO KEEP COMMON AREAS CLEAR AND TIDY**
 - (a) Not to leave or place in the passageways or stairways (if any) of any buildings on the land or in any parking area, driveway, turning area or in the grounds surrounding any building on the land, any obstructions of any kind.
 - (b) Not to deposit any refuse or rubbish on any part of any buildings on the land or grounds except in proper containers and in the area set aside for that purpose by the Lessors.
 - (c) Not to park or leave any vehicle or other thing on any part of the land so as unreasonably to obstruct its use by any other lessee or persons lawfully entitled to use it and not to permit or suffer any servant, agent or visitor of the Lessee to do so.
8. **TO PAY FOR SERVICES TO FLAT**
Duly and punctually to pay all charges for water, electricity, gas or other supplies or services relating solely to the flat.
9. **NOT TO MAKE ANY STRUCTURAL ALTERATIONS OR ADDITIONS TO THE FLAT**
 - (a) Not to erect on any part of the land any building, structure or fence, nor to alter, add to or extend any existing building on the land without the prior written consent of the Lessors. Such consent shall not be unreasonably or arbitrarily withheld.
 - (b) If any addition or alteration proposed by the Lessee shall have the effect of altering the external dimensions of the flat, the Lessee shall upon receiving the Lessors' consent prepare and have deposited in the Land Transfer Office at the Lessee's own cost a flat plan of the alterations or additions and upon deposit of the plan, surrender this lease and execute a new lease in substitution therefore. The Lessors shall at the Lessee's cost execute such surrender of lease and the new lease in substitution therefore and the Lessee shall thereupon forthwith register the same. The cost of obtaining any necessary mortgagees' consents shall be borne by the Lessee.
10. **USE OF RESTRICTED AND COMMON AREAS**
Not without the written consent of the Lessors to use or enjoy, in any way, any part of the said land except:
 - (a) the flat,
 - (b) that part of the land relating to the flat marked or shown as restricted area,
 - (c) that part of the land marked or shown as common area on the flat Deposited Plan, but only for the purposes of access for vehicles or pedestrians.
11. **PRESERVATION OF LESSEES RESTRICTED AREA**
To keep, at all times all that part of the said land and all amenities thereon relating to the flat marked or shown as restricted area, in a neat and tidy condition and in good repair.
12. **SEPARATE INSURANCE EFFECTED BY LESSEE**
 - (a) To effect and at all times keep current, in the joint names of the Lessors and Lessee for their respective rights and interests, a separate replacement insurance policy (including fire, earthquake and flood risks) for the flat and its appurtenant amenities.
- OR
12. **PAYMENT OF PREMIUM ON REPLACEMENT POLICY EFFECTED BY LESSORS**
 - (b) To pay to the Lessors or a person nominated by them or by a majority of them a land share of the premium and other moneys payable in respect of the policy of insurance to be affected by the Lessors under Clause 19. In any case where by arrangement between the Lessors and the insurance company the premium in respect of each flat on the land is assessed and payable separately, to pay the separate premium whenever it is due direct to the insurance company and if and whenever required by the the Lessors to produce to the Lessors the receipt for that premium.
13. **PAYMENT OF RATES**
To pay all charges and rates separately levied in respect of the flat and the Lessee's undivided share in the fee simple of the land provided that if no separate charges or rates are so charged or levied then the Lessee will pay to the Lessors a land share of the charges and rates charged or levied in respect of the whole of the said land, and any buildings on the land.
14. **LESSEE'S OWNERSHIP OF SHARE IN THE LAND**
To remain the owner of the land share in land while the Lessee continues to be a Lessee under this Lease. If the Lessee (unless expressly authorised to do so) deals with either the Lessee's interest in the flat or his interest in the land in such a manner that the flat and the land are not owned by the same person then this Lease shall immediately determine but without discharging the Lessee from payment of any moneys owing by the lessee or releasing the lessee from any liability arising from any breach previously committed by the lessee. This clause does not apply to the first Lessee under this Lease.

SCHEDULE C

(LESSORS COVENANTS)

THE LESSORS COVENANT WITH THE LESSEE:

15. **QUIET ENJOYMENT**
Provided that the Lessee shall perform and observe all and singular the covenants and conditions on the lessee part contained and implied in this lease the Lessee shall quietly hold and enjoy the flat without any interruption by the Lessors or any person claiming under them.
16. **MAINTENANCE BY THE LESSORS**
 - (a) To keep in good order, repair and condition:
 - (i) Such part of any buildings on the land including the electrical and plumbing equipment, drains, roofs, spouting, downpipes and other amenities as are not the responsibility of any lessee, under any of the leases granted in respect of any flat on the land.
 - (ii) Such parts of the land including the grounds, paths, driveways, fences, swimming pools and other common amenities as are not the responsibility of any lessee, under any of the leases granted in respect of any flat on the land.
 - (b) And to manage and maintain to a high standard all those parts of any buildings and land which are not the responsibility of any lessee. In the performance of this covenant, the Lessors or their agents have the right if necessary to enter any flat or any part of the said land to carry out any work upon giving reasonable notice to the Lessee.
17. **LEASE OF OTHER FLATS**
 - (a) To lease any other flats on the land only on terms similar mutatis mutandis to those set forth in this lease.
 - (b) Whenever called upon by the Lessee to do so, to enforce the due performance and observance by the Lessee of any other flat of all obligations cast on that lessee by the lease of that other flat. For that purpose, the Lessors irrevocably appoint the Lessee for the time being their attorney and in their name to do all such acts and things and in particular but not in limitation to serve notices and institute proceedings necessary for the proper compliance by the Lessors with the obligations cast on them by this clause.

Correct for the purposes of the Land Transfer Act 1952


.....
Solicitor for the Lessee

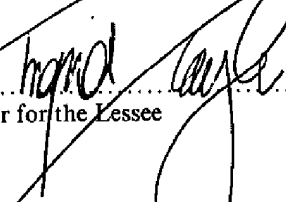
To the District Land Registrar

1. It is requested that you note the Lessors' Land Covenant contained in Clause 20 of the within lease against the fee simple title to the land.
2. Please issue a composite Certificate of Title for the share in the fee simple and leasehold interest of

Flat

Certificate of Title

having been allocated.
3. I hereby certify, for the purposes of the Stamp and Cheque Duties Act 1971, that no lease duty is payable on this instrument by reason of the application of section 35(1) of the Act, and that the provisions of subsection (2) of that section do not apply.


.....
Solicitor for the Lessee

Particulars entered in the Register as shown herein on the date and at the time endorsed below.

.....
Assistant/District Land Registrar

of the District of

**MEMORANDUM
OF
LEASE**

SOLICITOR PREPARING LEASE:

SCHEDULE D

(MUTUAL COVENANTS)

AND IT IS HEREBY COVENANTED AND AGREED BY AND BETWEEN THE LESSORS AND EACH OF THEM AND BY AND BETWEEN THE LESSORS AND THE LESSEE:

18. DETERMINATION OF LEASE FOR DEFAULT

If and whenever the Lessee commits any breach or makes any default in the observance or performance of any of the covenants, conditions and restrictions contained in this Lease and does not remedy that breach or default in all respects within two months of the date of receipt by the Lessee of written notice from the Lessors (other than the Lessee) specifying such breach or default then it shall be lawful for the Lessors to re-enter the flat or any part of it in the name of the whole and to determine this lease and the estate and interest of the Lessee under it and to expel and remove the Lessee but without releasing him from any liability for any previous breach, non-observance or non-performance of any of the covenants, conditions and restrictions contained or implied in the lease. Any forfeiture or determination shall be void and of no effect unless a copy of the notice specifying the breach or default by the Lessee has been served on every mortgagee of this Lease if the Lessors have actual notice of the address of the mortgagee before or within seven days after the date of service of the notice on the Lessee.

19. REINSTATEMENT BY LESSEE (where Clause 12(a) applies)

(a) If the flat is destroyed by any cause whatsoever during the term of the lease the Lessee shall with all reasonable despatch repair and make good that destruction or damage to the reasonable satisfaction of the Lessors, or any majority of them. The cost of so doing shall be borne by the Lessee. If any part of any building on the land not held by a Lessee pursuant to any lease is damaged or destroyed then the Lessors shall with all reasonable despatch repair and make good such damage or destruction. The Lessee shall bear a land share of the cost thereof.

(b) **REINSTATEMENT BY THE LESSORS (where Clause 12(b) applies)**

The Lessors shall in the name of the Lessors and the Lessee for their respective rights and interests insure and keep insured all buildings on the land against fire, flood and earthquake and such other risks as are normally covered by a prudent owner for the full amount available under a replacement policy and (subject to reimbursement by the Lessee as set forth in Clause 12(b)) shall pay the premiums on that policy as they become due. If any of the buildings are damaged or destroyed from any cause whatever the Lessors shall with all reasonable despatch repair and make good any damage or destruction. If the moneys received under any policy or insurance are insufficient to repair and reinstate the buildings then the Lessee will bear a land share of the insufficiency unless the damage or destruction was caused by the negligence of one or more of the Lessors in which case the insufficiency shall be borne by that party or parties.

20. RESTRICTION ON LESSORS' USE

The Lessors, other than the Lessee, will not during the term hereby created be entitled to use occupy or enjoy the restricted area **TO THE INTENT** that the foregoing restrictive covenant will at all times during the term of this lease remain appurtenant to the estate and interest of the Lessee in the flat for all purposes connected with the use occupation and enjoyment of the Flat and the Lessee shall at all times keep the restricted area in a neat and tidy condition and in good repair **PROVIDED HOWEVER** that the Lessors will be entitled to enter upon the restricted area to the extent that may be necessary in order to effect repairs and maintenance to the flat or to any buildings on the land or to any services to such flat or building **PROVIDED HOWEVER** that nothing hereinbefore contained shall prevent the Lessors or the Head Lessors for the time being from exercising all or any of their rights and powers of re-entry into possession and all or any other rights or powers conferred upon them as Lessors or Head Lessors hereunder.

21. LESSORS NOT LIABLE FOR WATER DAMAGE

The Lessors shall not be liable to the Lessee or any other person for any water damage caused either by the overflow of the water supply to any buildings on the land or the flat or by rainwater entering the flat.

22. SUBLETTING BY LESSEE

(a) The Lessee shall be entitled to let the flat only to a reputable and solvent sublessee. The Lessee shall ensure that any sublessee first enters into a tenancy agreement with the Lessee whereby the sublessee covenants not to do or permit anything to be done in upon or around the flat which if done or permitted to be done by the Lessee would constitute a breach of any of the covenants conditions and restrictions of this lease.

OR**RESTRICTED SUBLETTING BY LESSEE**

(b) The Lessee shall not without the prior consent in writing of the Lessors or a majority of the Lessors first had and obtained for that purpose on every occasion sublet or part with the possession or occupation of the flat or any part of it but such consent shall not be unreasonably or arbitrarily withheld in any case where:

- The proposed subletting is for a term not exceeding one year during which period the Lessee is unable to personally occupy the flat, and,
- The proposed subletting is to a reputable and solvent person who first enters into a Deed of Covenant with the Lessors to observe, perform and fulfill all the obligations of the Lessee under the lease and to be bound by the provisions of this present clause such Deed of Covenant to be prepared by the solicitor for the Lessors at the cost and expense of the Lessee.

Any underletting within the meaning of Sub-section (2) of Section 109 of the Property Law Act 1952 without consent shall constitute a breach of this clause.

23. PERFORMANCE OF LESSEE'S COVENANTS BY LESSORS

(a) If the Lessee at any time fails to perform or observe any covenant, condition or restriction contained or implied in this lease the Lessors may but are not bound to:

- Pay any moneys which the Lessee ought to have paid.
- Do all or any acts or things which the Lessee ought to have done.
- Enter into the flat or any part of it if reasonably necessary for the purpose of this clause.

The Lessors may exercise any powers contained in this clause by their agents, servants, contractors or workmen.

(b) The Lessee shall in such event immediately on demand pay to the Lessors:

- All moneys so paid by the Lessors; and
- The costs, charges and expenses of each performance and observance by the Lessors.

(c) Until such payment is made by the Lessee any amount paid by the Lessors shall be treated as an advance to the Lessee by the Lessors and shall bear interest at the rate of the average of the overdraft interest rate from any three Trading Banks computed from the date or respective dates of the moneys being expended until payment to the Lessors.

(d) For the purposes of this clause the word "Lessors" shall be deemed to mean Lessors other than the Lessee. The powers conferred by this clause may be exercised by a majority of the Lessors. The powers of this clause are without prejudice to the Lessors' other powers if any.

24. POWER OF SALE OF LESSEE'S INTEREST BY LESSORS

(a) If this lease is determined in any manner then:

- The Lessee shall at the direction of the Lessors sell the Lessee's share in the land to such person and at such consideration as may be nominated by the Lessors and shall execute all documents required to complete any sale; and
- The Lessors shall use reasonable endeavours to obtain a fair market price for the Lessee's share in the land but shall not be liable to the Lessee in respect of any loss however incurred; and
- The proceeds of the sale shall be paid to the Lessors who shall be entitled to deduct from the proceeds:
 - All moneys owing by the Lessee to the Lessors; and
 - All expenses and costs incurred by the Lessors in connection with the arranging of the sale and the completion of it; and
 - All rates, charges and outgoings due and owing by the Lessee; and
 - All mortgages, charges and encumbrances on the Lessee's interest in the land and flat and any other buildings on the land.

The balance of the proceeds shall be paid to the Lessee by the Lessors.

(b) The Lessee irrevocably appoints the Lessors to be the Lessee's attorneys for the purpose of doing any act, matter or thing or executing any document required in connection with the sale of the Lessee's share in the land.

(c) No person shall be concerned to see or enquire as to the propriety or expediency of any act, matter or thing done or agreed to be done by the Lessors pursuant to this clause. The Lessee agrees to allow, ratify and confirm whatever the Lessors do or agree to do by virtue of any of the powers conferred on them.

(d) For the purposes of this clause the word "Lessors" means Lessors other than the Lessee.

25. NON-MERGER

There shall be no merger of this lease with the Lessee's fee simple estate in the land.

26. ARBITRATION

If any dispute or question or difference arises between:

- The parties to this lease; or
- Their respective representatives or assigns; or
- One of the parties and the representatives of any other;

and the dispute relates to:

- This lease; or
- Any clause or thing contained or implied in it; or
- The construction of this lease; or
- The duties or liabilities of any party in connection with the land, or the flat, or any other buildings on the land; or
- The use or occupation of the land, or the flat, or any other buildings on the land;

then and in every such case the matter in difference shall be referred to the arbitration of two or more arbitrators and their umpire (one arbitrator to be appointed by each party to the dispute) in accordance with the Arbitration Act 1908 and its amendments or any Act in substitution for it.

27. PROCEDURE FOR DECISIONS

If the Lessee or any of the Lessors require any matter or thing to be done by the Lessors which the Lessors are empowered to do under this lease or by their rights and powers as owners of the land, the flat or any other buildings on the land or which may be desirable for the efficient and harmonious administration of the land, the flat and any other buildings on the land the following procedure shall be carried out:

(a) That Lessee or Lessors shall give notice in writing setting out the proposed action.

(b) Notice to the Lessors shall be served upon each Lessor other than the Lessee. Notice to the Lessee shall be served on the Lessee and if there is more than one Lessee notice to one shall be notice to all. Service may be made either personally or by leaving it at or posting it to the last known respective place of abode or address of the other Lessors or the Lessee as the case may be. If service is effected by post it shall be sent by registered letter and service shall be deemed to have been effected on the day after posting. Where two or more parties are to be served, the date of service shall be the date the last notice is deemed to have been served under this sub-clause.

(c) The parties shall be bound by any decision arrived at under the provisions of this clause and shall give all reasonable assistance in the carrying out and implementation of that decision.

(d) If the proposed action is not agreed to unanimously within fourteen (14) days after the date of service of the notices that matter shall be deemed to be a question to be arbitrated under clause 26.

28. **NON-DEVOLUTION OF LIABILITY**
Without negating the provisions of Sections 97 and 98 of the Land Transfer Act 1952, upon registration of a memorandum of transfer of the Lessee's interests both as Lessee and as Lessor to any Transferee, the Transferor shall thenceforth be released from all future liability whatsoever under the covenants and agreements expressed or implied in the lease but without releasing the Transferor from any liability which may have arisen prior to the registration of the Memorandum of Transfer. After the registration of any Memorandum of Transfer the obligations expressed or implied on the part of the Lessee shall in all respects devolve upon and be observed and performed by the Transferee and the Lessors shall have no recourse to the Transferee's antecedents in title.

SCHEDULE E

(SPECIAL COVENANTS FOR STAGED DEVELOPMENT)

IT IS HEREBY COVENANTED AND AGREED BY AND BETWEEN THE LESSORS AND THE LESSEE AS FOLLOWS:

29. **INTERPRETATION**
In the following clauses in this Schedule of this Lease and subject to the provisions of Clause 34(a) the expression "the Developing Owners" shall mean (to the exclusion of any other person or persons) those Lessors who are the registered proprietors of an undivided share in the fee simple estate in the land which exceeds the aggregate of the Land Shares set forth in Schedule A of the lease or leases under which those persons are the Lessees (if any).
30. **DEVELOPMENT OF AREA FOR STAGED DEVELOPMENTS**
The Developing Owners shall be entitled at any time to carry out on the staged development area any development work and in respect of all the development work so carried out the following provisions shall apply:
- the development work shall comply at all times with the statutory and local authority requirements; and
 - the Developing Owners after commencing the development work shall continue with all reasonable speed, shall take all reasonable steps to minimize any inconvenience to the Lessee, and any damage or disruption to the common area and the restricted area.
 - the development work shall conform in all respects to the requirements set forth in any agreement for the time being in force between the Developing Owners and the Lessee; and
 - the Developing Owners and their respective agents workmen contractors and employees, and other persons authorised on behalf of the Developing Owners may enter on and remain on the common area the restricted area and the staged development area at all reasonable times with or without machinery motor vehicles and equipment necessary or desirable to carry out the development work provided that the Developing Owners shall enter on to the restricted area only to the extent that is reasonably necessary to enable the Developing Owners to carry out the development work; and
 - as soon as reasonably practicable, the common area and any restricted areas shall be reinstated to the same condition as they were prior to the development work; and
 - the development work and reinstatement shall be carried out at the expense in all things of the Developing Owners; and
 - the number of dwelling units comprised in the development work on the staged development area shall not exceed the Maximum Number set forth in Schedule A.
31. **NEW LEASE AND COMPOSITE CERTIFICATES OF TITLE FOR DEVELOPMENT WORK**
In relation to the development work, the Lessee shall as co-lessor at the expense of the Developing Owners when requested to do so by the Developing Owners, do all things properly required by the Developing Owners to enable the Developing Owners to carry on the development work, and obtain the issue of a separate composite Certificate of Title for each new dwelling unit and its associated buildings erected on the staged development area as a result of the development work and in particular, but without limiting the generality of the foregoing the Lessee shall:
- execute and obtain any consents required for such development work; and
 - execute any plans and obtain any consents as shall be required to enable the deposit of a flats plan for such development work; and
 - execute any documents and leases in respect of the buildings erected on the staged development area as a result of the development work so as to create a leasehold estate for a term corresponding with the unexpired period of this lease, in respect of each new dwelling unit and its appurtenant or associated buildings erected as a result of the development work; and
 - Arrange for the production of the Lessee's composite Certificate of Title and obtain the consent to the lease of any mortgagee of the Lessee's fee simple estate;
- PROVIDED HOWEVER THAT:**
- any new lease or leases so created shall otherwise contain the same terms and conditions mutatis mutandis as are contained in this lease; and
 - the costs herein before referred to in this lease shall be the reasonable costs of the Lessee's solicitor having regard to the lease being in the form referred to in paragraph (i); and
 - the lease shall be prepared by the Developing Owners solicitor.
32. **POWER OF ATTORNEY FROM LESSEE**
In consideration of the granting to the Lessee of this Lease the Lessee doth hereby irrevocably nominate constitute and appoint the Developing Owners and any nominee of the Developing Owners to be the true and lawful attorneys and attorney of the Lessee both as Lessee and as registered proprietor of any interest in the fee simple of the said land and on behalf of the Lessee as Lessee and/or as such registered proprietor and as fully and effectively as the Lessee either as a Lessee and/or as such registered proprietor could do if personally present to execute for the Lessee in any capacity the lease referred to in Clause 31 and to sign and use the name of the Lessee in any capacity to such lease and to do all such other acts and things (including signing any new flat plan) as shall be necessary or desirable to effect registration of the lease or leases.
33. **POWER OF ATTORNEY ON TRANSFER BY EITHER DEVELOPING OWNER OR LESSEE**
In the event of the Lessee or the Developing Owners transferring or otherwise disposing of the whole or any part of their respective share in the fee simple estate in the said land, then on the occasion of each such transfer or other disposition:
- A power of attorney shall be executed whereby the Lessee or the Lessee's transferee or disposee as the case may be, appoints the Developing Owners' or the Developing Owners transferee or disposee as the case may be the attorney of this Lessee or Lessee's transferee or disposee on the same basis and with the same powers as are set forth in Clause 32 of this lease.
 - The power of attorney shall be prepared by the solicitors for the Developing Owners and shall be given and executed prior to the registration of the transfer or other disposition. A copy of the power of attorney shall forthwith thereafter be deposited in the Land Transfer Office.
 - The costs of preparation stamping and registration of the power of attorney shall be borne by the person transferring the interest in the fee simple estate in the land.
 - The reference in this clause to a transfer or other disposition by the Lessee or the Developing Owners of the whole or any part of their respective share in the fee simple estate in the land shall extend to and include the exercise by any mortgagee or other person of a power of sale in respect of a share in the fee simple estate in the land.
- Nothing contained in this clause shall prejudice or affect in any manner the generality operation or subsistence of Clause 32 of this Lease.
34. **TERMINATION OF STAGED DEVELOPMENT CLAUSES**
 - Once the leases of all the dwelling units to be comprised in the development work are registered Clauses 31, 32, and 33 shall have no further force or effect, and thereafter for the purpose of construing or interpreting Clause 30 the expression "the Developing Owners" shall mean the person or persons who carried out the development or the relevant part thereof.
 - Once the development work in relation to all the dwelling units to be comprised in the development work is completed, Clause 30 shall have no further force or effect except in respect of the Developing Owners' obligations thereunder.

SCHEDULE F

(SPECIAL COVENANTS FOR LEASEHOLD ESTATES)

IT IS HEREBY COVENANTED AND AGREED BY AND BETWEEN THE LESSORS AND THE LESSEE AS FOLLOWS:

35. **INTERPRETATION**
In this schedule where the context permits:
- the expression "Head Lease" means the Head Lease referred to in Schedule A.
 - the expression "Fee simple" where they occur in Schedules A, B, C, D and E shall unless inconsistent with the context refer to and include the leasehold estate, created by the Head Lease.
36. **LESSEE TO PAY SHARE OF HEAD LEASE RENT**
The Lessee will upon demand in writing by the Lessors pay to the Lessors or to any person nominated by the Lessors a land share of the rent from time to time payable under the Head Lease and any other moneys expended by the Lessors in the performance of their obligations under it or in or about any renewal of it as provided in this lease.
37. **LESSEE TO OBSERVE TERMS OF HEAD LEASE**
The Lessee will from time to time and at all times observe perform and keep all and singular the covenants agreements and conditions contained and implied in the Head Lease so far as they affect the flat and will save and keep harmless and indemnified the Lessors from and against all costs claims damages expenses actions and proceedings for or on account of breach of covenant or otherwise under the Head Lease as shall be occasioned by breach by the Lessee of any covenant condition or agreement contained or implied in this Lease and on his part to be observed performed or fulfilled.
38. **LESSORS TO PAY RENT AND OBSERVE COVENANTS**
The Lessors will throughout the term of this lease pay the rent reserved by and duly and punctually perform and observe all and singular the covenants and provisions expressed or implied in the Head Lease and on the part of the Lessee to be performed and observed under it and will not do omit or suffer any act or thing whereby or in consequence of which the power of re-entry into possession or any of the incidental ancillary or subsidiary powers vested in the Head Lessor by the Head Lease shall or may become exercisable.
39. **RIGHTS OF RENEWAL**
The Lessors will from time to time and so often as required and at all proper times for so doing give all notices, do all things, execute all documents and pay all costs, charges and expenses as shall or may be necessary or desirable to procure from the Head Lessor a renewal of the Head Lease. Whenever a new Head Lease is procured the Lessors will at the cost and expense of the Lessee deliver to the Lessee and the Lessee shall accept and take in substitution for this present sublease or (as the case may be) for the then last preceding sublease of the flat a sublease for the term of the newly granted Head Lease less the last day at the same land share of rent and upon with and subject to the same covenants, agreements, conditions and provisions as are contained and implied in this lease including this clause. For the better enabling the Lessee to secure and enjoy the benefit of this clause the Lessors for the time being JOINTLY AND SEVERALLY IRREVOCABLY NOMINATE CONSTITUTE AND APPOINT the Lessee for the time being the Attorney of them and each of them and in their name and in the name of each of them to give all notices and to do all acts matters and things and to make all appointments and to pay all cost charges and expenses and to give, make execute and deliver all documents and paper writings as shall be desirable necessary or expedient for the purpose of this or the Head Lease.

(Land and Deeds - 34A)

ORDER FOR NEW CERTIFICATE OF TITLE

To the **DISTRICT LAND REGISTRAR,**
CHRISTCHURCH

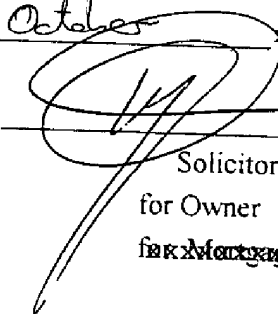
PLEASE issue a new Certificate of Title in the name of
TIMOTHY DANIEL WHALE

for: LOT 4 DEPOSITED PLAN 10444

FLAT 2 & GARAGE WITH FLAT 2 DEPOSITED PLAN 303406

being balance ~~(part)~~ of the land included in Vol. 30F Folio 550
of the Canterbury Registry.

Dated this 2nd day of October 192001


Solicitor
for Owner
~~for Mortgage~~

M Keenan
28/11/11

LM

1217189 2011 CHCH EQ - LAND ENGINEERING REPORT

EQC Claim Number:	New: 201 / Old: 201 /	Significant Risk to Safety:	YES ☒ NO ☐
Claimant Name :		Engineer's Names :	<i>Michael M. Brown</i>
Claimants Address:	<i>427 Armargh St Linwood</i>	Engineers E-mail:	NOT REQ'D
		Date: <i>6/9</i> /2011	Team no: <i>(7)</i>

Was an EQC Engineering Land Assessment undertaken following the Darfield Earthquake (4 September 2010) and prior to 22 February 2011:

YES NO

GENERAL

Type of Damage	<u>Earthquake</u>	Landslip	Storm/Flood	Other
EQC Priority of claims	1 - Home/Land seriously damaged and uninhabitable	2 - Home/Land seriously damaged but habitable		
	3 - Home/Land moderately damaged & Habitable	<u>4 - All other damage</u>		
Is this natural Disaster Damage?	<u>YES</u>	NO		
Is there an Imminent Risk of Loss?	YES	<u>NO</u>	(If 'YES' - Fill in Summary Information Table and Imminent Loss Checklist)	

INSPECTION DATA & DISCUSSION WITH CLAIMANT(S)

Discussion with Claimant/Occupier?	<u>YES</u>	NO
What happened? Claimant's story	<i>Undulating lawn > 50mm Front path slightly more undulating but most from tree roots Block wall fence fallen over pavers are undulating > 10mm</i>	

SITE DESCRIPTION (Refer Site Plan and/or Cross Section)

General:	<i>Flat site Asphalt Drive</i>
----------	------------------------------------

LAND - (DAMAGED ACCESS, LAND, & DESTROYED LAND, & RETAINING WALLS, BRIDGES, CULVERTS)

None

LIQUEFACTION/Flat land damage	None	Sand boils	Lateral spreading	<u>Settlement</u>	Remediation Rqd (TBC in office)		
					Yes	No	Notes
Land damage observed:							
(i) Lateral Spreading	<u>Not Observed</u>	Spreading <100mm over property Spreading >100mm over property	Tilt > 5 degrees Vertical offset > 50 mm			☒	Refer to the Potential Remedial Works page of this report
(ii) Crust Thinning (TBC in office)							
(iii) Cracks	<u>Not Observed</u>	Distribution: Crack Width: Single crack >100mm <100mm <5mm	Multiple cracks >100mm <100mm <5mm			☒	
(iv) Undulating land	Not Observed	Resulting from: Lawn: > 50 mm high Lawn: < 50 mm high	Lateral spreading Lawn steeper than 1 in 20 slope Lawn shallower than 1 in 20 slope	Liquefaction Ratio/Paths >10 mm high Ratio/Paths <10 mm high	Ground oscillation Patio/Paths steeper than 1 in 100 Patio/Paths shallower than 1 in 100	☒ ☒	
(v) Flood risk: (TBC in office)		Above 50yfl pre 4 Sept Below 50yfl pre 4 Sept	Above 50yfl pre 22 Feb Below 50yfl pre 22 Feb	Above 50yfl post 22 Feb Below 50yfl post 22 Feb	No Increased Flood Risk Increased Flood Risk		
(vi) Local Ponding	<u>Not Observed</u>	Observed within EQC covered land				☒	
(vii) Localised settlement causing drainage issues	<u>Not Observed</u>	Property no longer draining to road/public services				☒	
(viii) New Groundwater Springs	<u>Not Observed</u>	Observed				☒	
(ix) Inundation of land with sand to silt	<u>Not Observed</u>	Observed	Already Removed			☒	

EQC Claim Number: 201_ /

LAND (DAMAGED ACCESS, LAND, & DESTROYED LAND & RETAINING WALLS, BRIDGES, CULVERTS) Continued

LIQUEFACTION/Flat land damage comments:

OTHER Flat land damage

None

Settlement resulting from:

Ground Oscillation

Consolidation of fill

Other (specify).....

LANDSLIDE/SLOPING LAND & RETAINING WALL DAMAGE

None

Landslip

Rockfall

Retaining wall damage

Other

Geological situation (fill/loess/bedrock etc):

Groundwater situation (seepage/runoff etc):

Landslip:

Tension Cracks

Toe-bulge

Erosion

Surface slump

Description:

Rotational Slip

Translational Slip

Ridge-venting

Other.....

Rockfall:

Source:

Upslope

Within property boundary

Description:

Downslope

Beyond property boundary

Are multiple properties affected:

Yes

No

If Yes, list affected properties:

Imminent risk
(Y/N)Remediation
(TBC in office)Refer to the Potential Remedial
Works page of this report

Comments:

RETAINING WALL DAMAGE

Retaining wall damaged?

None

No. of walls damaged

Description:

Type of damage to retaining wall(s) :

Cracks

Rotated/leaning

Slid

Bulging

Location of retaining wall(s) :

Settlement

Within 8m of building

Within 60m & needed to protect of land within 8m of accessway/building

Other

Are multiple properties affected:

Yes

No

If Yes, list affected properties:

Imminent risk
(Y/N)Remediation
(TBC in office)Refer to the Potential
Remedial Works page of this
report

Comments:

EQC Claim Number: 201_ /

LAND - (DAMAGED ACCESS, LAND, & DESTROYED LAND, & RETAINING WALLS, BRIDGES, CULVERTS) Continued**LAND DAMAGE AREAS**

(see table on page 6 for more details)

Areas of land Damage	<u>Entire Site</u>	<u>Portion of Site</u>	None
Land beneath Main access way damaged?	<u>No N/A</u>	<u>Within 60m of building</u>	Other.....

PRELIMINARY LAND REMEDIAL OPTION & COST (Refer Site Plan and Cross Section)

Land Remedial option	Drainage	Retaining Wall	Pallisade Wall	Soil Nail/Rock Bolt	<u>Earthworks</u>
	Debris Wall/Catch Fence	Remove rock hazard	Other	Combination of Above	None
Estimated Land Remedial Cost	<u>TBC - (To be confirmed by Cost Estimator)</u>				

DWELLING DESCRIPTION (Refer Site Plan and Cross Section)

General : (eg. <u>Single level</u> roof type, foundations, cladding etc)	<u>Concrete tile roof, brick cladding, timber floor with concrete perimeter footing</u>
---	---

BUILDING DAMAGE - GENERAL

Has the building been Damaged?	<u>YES</u>	<u>NO</u>
Is the Dwelling at Imminent Risk?	<u>YES</u>	<u>NO</u>
Estimated Remedial Value?	<u>TBC - (To be confirmed by Cost Estimator)</u>	
Have any Appurtenant structures been damaged?	<u>YES</u>	<u>NO</u>
Are any appurtenant structures at Imminent Risk?	<u>YES</u>	<u>NO</u>
Have any services within 60 m of dwelling been damaged?	<u>YES</u>	<u>NO</u>
Are any services within 60 m of dwelling at Imminent Risk?	<u>YES</u>	<u>NO</u>

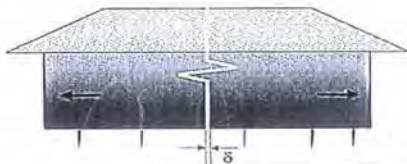
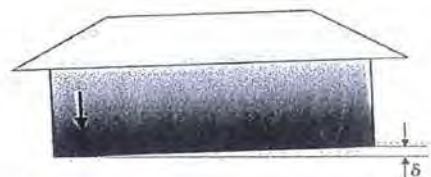
(Does not include Patios/Paving)

DAMAGED DWELLING, APPURTENANT STRUCTURES, & SERVICES (Refer Site Plan and Cross Section)

Dwelling : features damaged :	None	<u>External walls</u>	<u>Internal walls</u>	<u>Ceiling</u>	Door/window frames
	Window glass	Steps	Foundation/slab	Roof	Chimney
	Other:				
Type of damage to Dwelling:	<u>Cracks (walls)</u>	<u>Cracks (ceiling)</u>	Cracks (window glass)	Cracks (chimney)	Floor sloping
	Racking/sagging	Walls etc out of vertical	Crack in slab	Crack in footing	Other:
Appurtenant structure(s) damaged :	<u>None</u>	Garage/shed	Carport	Deck	Other:
What services have been damaged?	Water	Sewer	Drainage	Gas	Electrical
	Telephone	Service structures	<u>Don't Know</u>	Other:	None

GENERAL :	<u>minor cracks</u>
------------------	---------------------

Floors and Foundations	Roof Cladding	Wall Cladding
Timber floor on piles	Light: Iron roof	Light: weatherboard/plywood/stucco etc
Timber on internal piles with perimeter concrete footing	Heavy: concrete tiles/clay tiles/slate etc	Heavy: brick veneer/stone/solid plaster
Concrete slab on grade		

Damage to Dwelling predominantly from:	Shaking		Land damage
Type of Damage	Severity		
	Minor	Moderate	Major
Stretching 	0 to 5mm	5 to 30mm	>30mm
Hogging 	0 to 20mm	20 to 50mm	>50mm
Dishing 	0 to 20mm	20 to 50mm	>50mm
Racking/Twisting 	0 to 10mm	10 to 30mm	>30mm
Tilting 	0 to 20mm	20 to 50mm	>50mm
Discontinuous Foundation 	0 to 10mm	10 to 20mm	>20mm
Global Settlement 	0 to 50mm	50 to 100mm	>100mm

Potential Remedial Works

The works described below are to repair or protect insured land (i.e. within the property boundary, on or supporting the main access within 60m of the dwelling, or within 8m of a residential building) and the structure(s) that has/have been damaged or is/are at imminent risk as a direct result of the natural disaster that has occurred.

A solution that reinstates the damaged land and removes the imminent risk threat would comprise the following works:

- Locally repair undulations by trimming top off undulation or fill depression
-
-
-

Additional information for cost estimation:

<u>Construction Issues</u>	<u>Easy</u>	<u>Moderate</u>	<u>Hard</u>	<u>N/A</u>
• Construction Access	✓			
• Drilling				✓
• Reinstatement	✓			

This preliminary design is for the purposes of costing for the claim settlement process only, it is not for construction. There may be a solution that is more cost effective and/or appropriate. Even if this concept is considered to be appropriate, further subsurface investigation, detailed design and consenting may be required prior to construction.

We estimate the cost (excluding GST) to construct the proposed solution will be as follows:

Engineering investigation, design and drawings	\$
Construction Observations and PS4	\$
Survey (if required)	\$
Building/Resource consents (if required)	\$
Project Management	\$
Construction of(as detailed above)	
(Cost to be determined by cost estimator)	\$ TBC
TOTAL non construction Costs (Excluding GST)	\$

The total construction cost estimates should be confirmed by a contractor or estimator.

Preliminary Summary Information (all costs excl GST)

Is this Natural Disaster damage?	Yes
Land within 8m of dwelling or appurtenant structures	
Area of Land damaged Evacuated: Inundated:	250m ²
Area of Land at imminent risk Evacuation: Inundation:	
Main access way within 60m of dwelling (or an appurtenant structure)	
Area of Land damaged on accessway or supporting accessway: Evacuated: Inundated:	
Additional Area of Land at imminent risk on accessway or supporting accessway: Evacuation: Inundation:	
Retaining Walls within 8m of Dwelling or Appurtenant Structure	
Description.....(list and describe each affected wall)..... Damaged: (face area - m2); At imminent risk: (face area - m2);	
Dwelling & Appurtenant Structures	
Has dwelling or appurtenant structure been damaged as a result of the natural disaster? Description..... <i>shaking damage</i>	Yes
Cost to repair damage:	TBC
Is dwelling (or appurtenant structure) at imminent risk as a result of the natural disaster: Description.....	NO
Cost to remove imminent loss threat to dwelling (or appurtenant structure):	TBC
Value of imminent risk damage to dwelling (or appurtenant structures) :	N.II
Services within 60m of Dwelling or Appurtenant Structure	
Services damaged (list) Services at imminent risk (list)	Dont know
Remedial Option: Description..... <i>earthworks</i>	TBC (excluding GST)

TBC – To be calculated & confirmed by cost estimator

Minimum EQG Insured
250 m²

Released Under the Official Information Act 1982



Released Under the Official Information Act 1982



Released Under the Official Information Act 1982



Released Under the Official Information Act 1982



Released Under the Official Information Act 1982



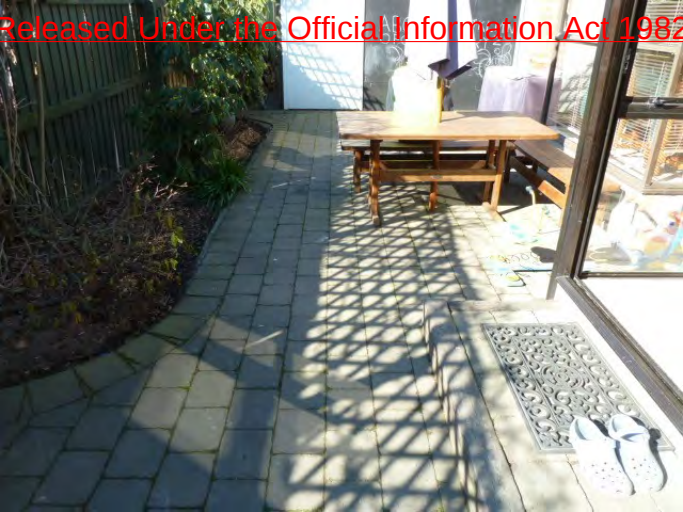


Released Under the Official Information Act 1982

Released Under the Official Information Act 1982



Released Under the Official Information Act 1982



Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**EQC Claim File - Claim CLM/2011/249119****Sensitive Claims**

N/A

Damage Location 427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011
 Address Validation Address matched exactly
 Loss Cause Earthquake
 Related Event Canterbury earthquakes 2010-2012
 Loss Date 09/10/2011
 Notice Date 02/12/2011
 Closed Date 05/04/2016 No Damage

Contacts

Name	Roles	Phone	Email Address	Address	Relationship to Insured
SEAN ELVINES	Insured, Claimant, Vendor	[REDACTED]		427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011	
BRUCE TU	Main Contact, Cheque Payee	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
JENNIFER TOWNSLEY	Secondary Claimant, Cheque Payee, Vendor			427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011	

Hazards on Property

Exposures

Coverage	Status	Cover Status	Cover Verification	Paid
Building	Closed	Verified	Reviewed/Accepted	-

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Counts of ...

Notes	Documents	Issues							
		CHRP Remedials	Drainage Damage	Complaint	Ombudsman	Mediation	TSC	Other	
15	6	0	0	0	0	0	0	0	

Associated Claims

Association	Type	Claims
ELVINES - PC	Prior claims	CLM/2010/011835, CLM/2011/000792, CLM/2011/122912, CLM/2011/249119
MUB1 - IND - 425-427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011	General	CLM/2011/249119, CLM/2012/011750

Insurance Policy Details

	Building and Land Insurance	Contents Insurance
Insurance Cover Verified?	Reviewed/Accepted	
Cover verified by	Jessie [REDACTED]	
Cover verified on	29/01/2014	
Insurance Company	Southern Response - AMI Insurance	
Policy Status	Verified	
Insurer claim number		
Broker/Agent Name		
Policy Type	REPLACEMENT AREA BASED	
Policy/Client Number	[REDACTED]	
Cover Start Date	01/11/2010	
Cover End Date	01/11/2011	

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

	Building and Land Insurance	Contents Insurance
Cover Top-Up	Yes	
EQC Sum Insured	\$115,000.00	
Number of Dwellings Insured	1	
Insured Name matches Claimant Name?	Yes	
Covered Address matches Damage Address?	Yes	

Claim Checklist

Calculated Triage Rating	02 House and/or Contents only PAD or CMR - <\$30K
Imminent Loss?	
Building/Land Insurance Verified	Reviewed/Accepted
Property Type	Main home
Settlement Status	Declined

EQC CM Checklist

Address Matched?	Yes
Date of Lodgement within 3 months?	Not Reviewed
Documentation supports proposed settlement?	Not Reviewed
Date of Loss and Event Checked?	Not Reviewed

Field Checklist

Physical File Made Up?	No
Property has been inspected?	No
Emergency Works Approval from Claimant?	N/A
Engineer's Report Received?	N/A
IL Checklist Received?	N/A
Land within Act Limits?	N/A
Land Valuation Received?	N/A
Cost to Repair Land?	N/A
Cost to Remove IL Received?	N/A

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

SOW, Quote, Invoice Received?	No
Settlement Approval Received?	No
Copy of CSA sent to Claimant?	No
Statement of Claim?	No

EQC Funded Repair Checklist

Payment Assurance Letter for Claimant?	N/A
Payment Assurance Letter for Contractor?	N/A
Payment Assurance Letter for Engineer?	N/A

EQC Managed Repair Checklist

Claimant Agreement for EQC Managed Repairs?	N/A
NZS Repair Contract for EQC Managed Repairs?	N/A
IPENZ Agreement with Engineer for EQC Managed Repairs?	N/A

Latest Notes

By:	Pamela [REDACTED]	12 Oct 2017 04:24 PM	
Topic:	General	Confidential:	No
Related To:	BRUCE TU		
Channel:	Telephone In		
Subject:	Request for Documents - multiple		

SPOKE WITH: BRUCE TU DISCUSSED/ADVISED: BRUCE called to request documents as he is selling the property - SoW and payment details ACTIONS: Confirmed mobile, email and postal Set activity for Request for Documents - multiple Auto assigned to Queue - CC Request for Documents - Customer Channels Please send a copy of \$ccDocLink(2080764), \$ccDocLink(7546599), USoW and CSoW (settlement statement) to: [REDACTED] Advised 7 working day Timeframe and to check spam CUSTOMER SERVICE CONSULTANT - PULSE

By:	Laura [REDACTED]	5 Apr 2016 09:39 AM	
Topic:	General	Confidential:	No

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00 Hagley Middle 201009 | LA:

Related To: (1) Building
Subject: Opt out

This claim is progressing through the Opt Out process. Building Reserve for full Opt Out repairs set on main Opt Out claim CLM/2011/122912 Building Reserve for this associated claim set to \$0, and Building Exposure closed. All expectations have been met for all exposures on this claim, so the Claim has been closed. Please ensure any further Opt Out documents are loaded to, and payments are made on, the main Opt Out Claim as noted above. Opt Out Team Christchurch Processing Centre

By: Wendy [REDACTED] 11 Dec 2015 08:48 AM
Topic: General **Confidential:** No
Related To: (1) Building
Subject: Document

Current owner, Bruce Tu, has sent a copy of his Sale & Purchase Agreement Claims Advisor OPT OUT STREAMLINED TEAM - CHCH

Loss Details

General

EQC CM Team	EQC CM - Hagley
Claim Manager	Catherine [REDACTED]
Processing Office	00 Hagley Middle 201009
Loss Adjuster	
Settlement Method	Claimant Managed Repair
Settlement Status	Declined
Opt Out	No
Referred to EQR	No
Claim Validation Level	Ability to pay
EQC Cap Status	

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Payment Prevention

Prevent Payment?

Sensitive Claims

Hazards on Property

Loss Details

Claim Number	CLM/2011/249119
Loss Cause	Earthquake
Related Event	Diamond Harbour 10km NE, 12km, 5.5 (09/10/2011)
Date of Loss	09/10/2011
Loss Time	12:00 AM
Date of Notice	02/12/2011
Duplicate Claim?	Not a duplicate
Satisfaction Survey	Sent
Imminent Loss?	
Habitable?	Yes
Weatherproof?	Yes
How severe is the damage?	Minor
Calculated Triage Rating	02 House and/or Contents only PAD or CMR - <\$30K

Damage Location

House Number	427
Street Name	ARMAGH STREET
Suburb	LINWOOD
Town/City	CHRISTCHURCH
Postcode	8011
CAU	593501 (LINWOOD)
TLA	CHRISTCHURCH CITY
Country	New Zealand

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Validation status

Address matched exactly

Claimant(s) and Primary Contact

Claimant

SEAN ELVINES

Secondary Claimant

JENNIFER TOWNSLEY

Primary Contact

BRUCE TU

Relationship to Insured

Other

Repairer Details

Repairer Name

Repair Actual Start Date

Repair Actual End Date

Flag Details

Flagged

Was flagged

Date Flagged

01/12/2013

Reason for Flag

Damage To...

Windows

Yes

Associations

Association	Type	Claims
ELVINES - PC	Prior claims	CLM/2010/011835, CLM/2011/000792, CLM/2011/122912, CLM/2011/249119
MUB1 - IND - 425-427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011	General	CLM/2011/249119, CLM/2012/011750

Associations**Claim Association Details**

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Title
Type
Description
Claims

ELVINES - PC
Prior claims

Primary	Claim
No	CLM/2010/011835
No	CLM/2011/000792
No	CLM/2011/122912
No	CLM/2011/249119

Associations

Claim Association Details

Title
Type
Description
Claims

MUB1 - IND - 425-427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011
General

Primary	Claim
No	CLM/2011/249119
No	CLM/2012/011750

Exposures

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

#	Coverage	Cover Status	Status	O/S Estimate	Future Payments	Paid
1	Building	Verified	Closed	-	-	-

(1) Building**Details****Exposure**

Damage Type Building
 Managed by Unknown
 Insurer claim number
 Group 00 Hagley Middle 201009
 Assigned User Julie [REDACTED]
 Status Closed
 Outcome Not Paid
 Cover Verified
 Open Date 02/12/2011
 Validation Level Ability to pay
 Prevent Payment?

Settlement

Settlement Method Claimant Managed Repair
 Settlement Basis
 Gross -
 Excess -
 Net -

Financials

O/S Estimate -
 Future Payments -
 Paid To Date -
 Total Recoveries -

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Net Total Incurred -

Contacts							
Name	Roles	Phone	Address	Suburb	City	TLA	Postcode
ANZ Bank Lending Services Centre	Mortgagee		EQC Team, UDC House	Newmarket	Auckland		1023
Mr. SEAN ELVINES	Insured, Claimant, Vendor	[REDACTED]	427 ARMAGH STREET LINWOOD		CHRISTCHURCH	CHRISTCHURCH CITY	8011
JENNIFER TOWNSLEY	Secondary Claimant, Cheque Payee, Vendor		427 ARMAGH STREET LINWOOD		CHRISTCHURCH	CHRISTCHURCH CITY	8011
Mr. BRUCE TU	Main Contact, Cheque Payee	[REDACTED]	[REDACTED]		[REDACTED]	[REDACTED]	[REDACTED]

Contacts

This contact's link to the Address Book has been broken

Roles

Role	Owner	Active?	Comments
Mortgagee	CLM/2011/249119	Yes	

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Mortgagee

Name ANZ Bank Lending Services Centre
Unique ID 300011

Primary Address

Address Line 1 EQC Team, UDC House
Address Line 2 Level 3, 107 Carlton Gore Road
Suburb Newmarket
City Auckland
TLA
Postcode 1023
Country New Zealand
Type
Additional Address Details
Valid Until

Additional Info

Preferred Vendor? No
Claim Involvement Start
Claim Involvement End

Contact Info

Primary Contact

Company Contact Info

Work
Fax
Main Email
Alternate Email
Mortgagee Payment Cap \$25,000.00
Direct Credit? No

Notes

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Primary	Type
true	

Contacts

This contact is not linked to the
Address Book

Roles

Role	Owner	Active?	Comments
Insured	EQC_Generic	Yes	
Claimant	(1) Building	Yes	
Vendor	CLM/2011/249119	Yes	

Person

First name SEAN
Middle name B
Last name ELVINES
Prefix Mr.

Phone

Work [REDACTED]

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Home

Mobile [REDACTED]

International

Fax

Primary phone

Work

E-mail

Main

Alternate

Primary Address

Address Line 1

427 ARMAGH STREET

Address Line 2

Suburb

LINWOOD

City

CHRISTCHURCH

TLA

CHRISTCHURCH CITY

Postcode

8011

Country

New Zealand

Type

Additional Address Details

Valid Until

Preferred Contact Method

Post

Notes

Primary	Type
true	

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Contacts

This contact is not linked to the
Address Book

Roles

Role	Owner	Active?	Comments
Cheque Payee	CLM/2011/249119	Yes	
Vendor	CLM/2011/249119	Yes	
Secondary Claimant	CLM/2011/249119	Yes	

Person

First name JENNIFER
Middle name LEIGH
Last name TOWNSLEY
Prefix

Phone

Work
Home
Mobile
International
Fax
Primary phone

E-mail

Main
Alternate

Primary Address

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Address Line 1 427 ARMAGH STREET
Address Line 2
Suburb LINWOOD
City CHRISTCHURCH
TLA CHRISTCHURCH CITY
Postcode 8011
Country New Zealand
Type
Additional Address Details
Valid Until
Preferred Contact Method Post

Notes

Primary	Type
true	

Contacts

This contact is not linked to the
Address Book

Roles

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Role	Owner	Active?	Comments
Cheque Payee	CLM/2011/249119	Yes	
Main Contact	CLM/2011/249119	Yes	

Person

First name BRUCE
Middle name
Last name TU
Prefix Mr.

Phone

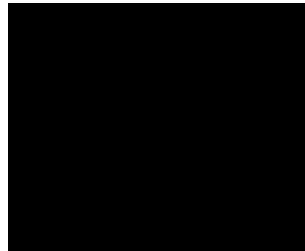
Work
Home
Mobile [REDACTED]
International
Fax
Primary phone Mobile

E-mail

Main [REDACTED]
Alternate

Primary Address

Address Line 1
Address Line 2
Suburb
City
TLA
Postcode
Country
Type
Additional Address Details



Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Valid Until

Preferred Contact Method

Post

Notes

Primary	Type
true	

Financials (Total Incurred: \$0.00): Summary

Exposure					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	-	-	-
Claim Cost	-	-	-	-	-
Unspecified Cost	-	-	-	-	-
	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees	-	-	-	-	-
Fees	-	-	-	-	-

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
Claim Total	-	-	-	-	-

Exposure Only					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	-	-	-
Claim Cost Unspecified Cost	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees Fees	-	-	-	-	-
Claim Total	-	-	-	-	-

Claimant					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
SEAN ELVINES	-	-	-	-	-
(1) Building - Building	-	-	-	-	-
Claim Cost Unspecified Cost	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees Fees	-	-	-	-	-
Claim Total	-	-	-	-	-

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Coverage					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
Building	-	-	-	-	-
(1) Building - Building	-	-	-	-	-
Claim Cost Unspecified Cost	-	-	-	-	-
	-	-	-	-	-
Claim Total	-	-	-	-	-

Claim Cost Only					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	-	-	-
Claim Cost	-	-	-	-	-
Unspecified Cost	-	-	-	-	-
	-	-	-	-	-
Claim Total	-	-	-	-	-

Financials (Total Incurred: \$0.00): Transactions								
Type	Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	User
Reserve	02/12/2011	\$250.00	1 Building	Claim Cost	Unspecified Cost	Submitted	Karl [REDACTED]	
Reserve	02/12/2011	\$500.00	Claim-level	Fees	Fees	Submitted	Karl [REDACTED]	
Reserve	05/04/2016	(\$250.00)	1 Building	Claim Cost	Unspecified Cost	Submitted	Laura [REDACTED]	
Reserve	05/04/2016	(\$500.00)	Claim-level	Fees	Fees	Submitted	Laura [REDACTED]	

Reserve Details

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**Details**

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	Automatic reserves
Open Reserves	-
Amount	\$250.00

Tracking

Status	Submitted
Created By	
Created On	02/12/2011
Two Approvals?	No
First Approver	
Second Approver	

Approval History**Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	\$250.00
Sum:				\$250.00

Documents linked to Group

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**Reserve Details****Details**

Exposure	
Coverage	
Cost Type	Fees
Cost Category	Fees
Comments	Claim Level Reseves for Fees
Open Reserves	-
Amount	\$500.00

Tracking

Status	Submitted
Created By	
Created On	02/12/2011
Two Approvals?	No
First Approver	
Second Approver	

Approval History**Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
		Fees	Fees	\$500.00
Sum:				\$500.00

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**Documents linked to Group****Reserve Details****Details**

Exposure	(1) Property
Coverage	Building
Cost Type	Claim Cost
Cost Category	Unspecified Cost
Comments	Zero-out open reserves
Open Reserves	-
Amount	(\$250.00)

Tracking

Status	Submitted
Created By	
Created On	05/04/2016
Two Approvals?	No
First Approver	
Second Approver	

Approval History**Reserves in Group**

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Exposure	Coverage	Cost Type	Cost Category	Amount
(1) Property	Building	Claim Cost	Unspecified Cost	(\$250.00)
Sum:				(\$250.00)

Documents linked to Group**Reserve Details****Details**

Exposure	
Coverage	
Cost Type	Fees
Cost Category	Fees
Comments	Zero-out open reserves
Open Reserves	-
Amount	(\$500.00)

Tracking

Status	Submitted
Created By	
Created On	05/04/2016
Two Approvals?	No
First Approver	
Second Approver	

Approval History

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:**Reserves in Group**

Exposure	Coverage	Cost Type	Cost Category	Amount
		Fees	Fees	(\$500.00)
Sum:				(\$500.00)

Documents linked to Group**Financials (Total Incurred: \$0.00): Cheques**

Documents								
Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
2011 122912 - Bruces Sale & Purchase Agreement	Correspondence - In	Claimant	Draft	Wendy [REDACTED]	964K	11/12/2015 08:48 AM		No
427 ARMAGH STREET, CHRISTCHURCH	Correspondence - Out	Insurance Manager	Draft	Amelia [REDACTED]	0K	15/10/2013 01:17 PM		No
[REDACTED]	Correspondence - Out	Insurance Manager	Draft	Amelia [REDACTED]	16K	15/10/2013 01:11 PM	15/10/2013 01:16 PM	No
Contractor - Payment Assurance	Other	Claimant	Draft		0K	18/01/2012		No

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
Letter						01:17 PM		
Engineer - Payment Assurance Letter	Other	Claimant	Draft		0K	18/01/2012 01:17 PM		No
LA to Visit	Correspondence - Out	Claimant	Final	Auto-generated	9K	02/12/2011 10:24 AM		No

Snapshot: Loss Details

General

Claim Manager

EQC CM Team

Claim Validation Level

New loss completion

Hazards on Property

Loss Details

Claim Number

CLM/2011/249119

Loss Cause

Earthquake

Related Event

Allow Auto Event Linking?

true

Date of Loss

09/10/2011

Loss Time

12:00 AM

Date of Notice

02/12/2011

How Reported

New Claim Wizard

Habitable?

true

Weatherproof?

true

How severe is the damage?

Minor

Damage Location

House Number

427

Apartment/Unit Number

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Street Name ARMAGH STREET
 Suburb LINWOOD
 Town/City CHRISTCHURCH
 Postcode 8011
 TLA CHRISTCHURCH CITY
 Country New Zealand
 Additional Address Details

Claimant(s) and Primary Contact

Claimant SEAN ELVINES
 Primary Contact SEAN ELVINES
 Relationship to Insured Self

Flag Details

Flagged Never flagged
 Date Flagged
 Reason for Flag

Damage To...

Windows Yes

Snapshot: Contacts

Name	Roles	Contact Prohibited?	Phone	Address	City	TLA	Postcode
SEAN ELVINES	Insured, Main Contact	No	[REDACTED]	427 ARMAGH STREET	CHRISTCHURCH	CHRISTCHURCH CITY	8011

Snapshot: Notes

Claim: CLM/2011/249119

| LC: EQK | Clmt: SEAN ELVINES | DoL: 09/10/2011 | St: Closed | EQC CM: Catherine [REDACTED] | Grp: 00
Hagley Middle 201009 | LA:

Snapshot: Documents

Snapshot: Insurance Info

Building/Land Insurance Information

Insurance Company	AMI Insurance
Branch	
Broker/Agent	
Policy/Client Number	[REDACTED]
Property Type	Main home
Name house insured in	
Notes	

Contents Insurance Information

Insurance Company	
Branch	
Broker/Agent	
Policy/Client Number	
Name contents insured in	
Notes	

Claim Number: CLM/2010/011835 **Date:** 14/10/2010 12:25:48 PM
Confidential? No **Topic:** General
Subject: REVIEW **Related To:** none (Claim Level)
Created By: Michelle [REDACTED]
File Note Text: Initial Claim Review - Validation

NEXT ACTION:
Awaiting LA Report

Claim Number: CLM/2010/011835 **Date:** 14/10/2010 4:35:02 PM
Confidential? No **Topic:** Correspondence In
Subject: EMAIL RECD **Related To:** none (Claim Level)
Created By: Zermin [REDACTED]
File Note Text: Recd email from advising further damage

FILE SUMMARY

Habitable: Yes

Council Attended: Unknown

Insurance Details: Verified

ACTION TAKEN:

Updated further damage to claim

EMAIL RECD

From: Emma [REDACTED]
Sent: Thursday, September 30, 2010 2:48:21 PM
To: Claims
Subject: Added Claims
Auto forwarded by a Rule

Claim No: CLM/2010/011835

Name: Sean Barry Elvines

Address: 427 ARMAGH STREET, CHRISTCHURCH CENTRAL, CHRISTCHURCH 8013

Added Info: Kitchen wall, cracked and joint walls are cracked, jibs are cracked and ceiling is cracked.

Claim Number: CLM/2010/011835 **Date:** 30/12/2010 11:36:53 AM
Confidential? No **Topic:** Correspondence In
Subject: EMAIL RECD **Related To:** none (Claim Level)
Created By: Cheryl [REDACTED]
File Note Text: ACTION TAKEN

-Uploaded photos to docs to be reviewed.

From: Sean
Sent: Wednesday, 1 December 2010 12:06:43 a.m.
To: Claims
Subject: RE: EQC Claim Received

[REDACTED]

Sean Elvines.

Claim Number: CLM/2010/011835 **Date:** 04/01/2011 12:02:21 PM
Confidential? No **Topic:** Correspondence In
Subject: Re extra damage and duplicate claim no **Related To:** none (Claim Level)
Created By: Andrew [REDACTED]
File Note Text: Sean rang to advise that has further damage to house ie cracks have gotten bigger and more new cracking in all rooms. Also advised that header tank is making a noise when use water, advised to get plumber to look at. Also asked about selling house and advised that lawyers have to draw up document that says any money paid out goes to new owner. He also said that he had just gone on line to lodge new claim for new cracks. Advised that he is to use this number as as extra damage not new damage. Advised that would get Duplicate claim cancelled.

Claim Number: CLM/2011/000792 **Date:** 19/01/2011 3:39:56 PM
Confidential? No **Topic:** Decline Claim
Subject: Duplicate **Related To:** none (Claim Level)
Created By: Jonathan [REDACTED]
File Note Text: This is a duplicate claim and has been associated and closed, even though this is from an aftershock event the damage is similar. The active claim number is CLM/2010/011835

Claim Number: CLM/2010/011835 **Date:** 19/01/2011 3:42:45 PM
Confidential? No **Topic:** General
Subject: Claim Reviewed **Related To:** none (Claim Level)
Created By: Jonathan [REDACTED]
File Note Text: Duplicate claim CLM/2011/000792 located and closed. The Building damage information has been added to this claim CLM/2010/011835

Claim Number: CLM/2010/011835 **Date:** 20/01/2011 5:17:56 PM
Confidential? No **Topic:** General
Subject: General **Related To:** none (Claim Level)
Created By: Aaron [REDACTED]
File Note Text: Mrs. Elvines wanted an update on her claim and more of an indication as to a timeframe for an assessor as [REDACTED] and the quake is slowly separating the conservatory from the house and causing water to pour in. Email sent for someone to contact her

Claim Number: CLM/2010/011835 **Date:** 29/01/2011 2:17:34 PM

UNCLASSIFIED

Confidential? No **Topic:** Correspondence In
Subject: EMAIL RECD **Related To:** none (Claim Level)
Created By: Percy [REDACTED]
File Note Text: From: Sean
Sent: Thursday, 20 January 2011 1:16:20 a.m.
To: Claims
Subject: RE: Claim CLM/2011/000792

Good Afternoon,
I apologise for not confirming earlier.
As per my telephone conversation on the 5th January, the only piece of additional damage of note is some concern with noises associated with the water system.
Regards
Sean Elvines.

Claim Number: CLM/2010/011835 **Date:** 22/03/2011 10:18:01 AM
Confidential? No **Topic:** Correspondence In
Subject: EW **Related To:** none (Claim Level)
Created By: Victoria [REDACTED]
File Note Text: Pymnt processed to supplier Art of Construction Ltd \$879.57 invoice supplied\$ccDocLink(2011086)

Claim Number: CLM/2010/011835 **Date:** 23/03/2011 10:53:44 AM
Confidential? No **Topic:** General
Subject: Payment rejected **Related To:** none (Claim Level)
Created By: Terrie [REDACTED]
File Note Text: invoice is for 22nd feb so shouldnt be on this claim 04/09. Needs to be paid on the new claim

Claim Number: CLM/2010/011835 **Date:** 24/03/2011 11:37:53 AM
Confidential? No **Topic:** Settlement
Subject: Settlement **Related To:** none (Claim Level)
Created By: Andrew [REDACTED]
File Note Text: Action
-This is the correct claim to pay on as damage was originally on 04/09 and was made worse on 22/02
PREVIOUS SETTLEMENTS:
\$0.00

CURRENT SETTLEMENT:
\$879.57EW
-\$0.00 excess
\$879.57 Total

-Postal address has been clarified and is to be sent to damage address
-Drafted the CSA to the claim file
-Agree with contents settlement outlined in Claim Reports supported by CAS & SCHOC docs.

NEXT ACTION:
-Awaiting payment approval
-Review the CSA

Claim Number: CLM/2010/011835 **Date:** 25/03/2011 10:33:44 AM
Confidential? No **Topic:** Correspondence In
Subject: APPROVAL **Related To:** none (Claim Level)
Created By: Megan [REDACTED]
File Note Text: ACTION :
- rev'd payment
- validated details
- Settlement approved as follows:
- \$879.57 EW Building as per invoice 1115
- csa Updated

NEXT ACTION:
-approve ned payment
-awaiting LA docs

Claim Number: CLM/2011/122912 **Date:** 27/04/2011 2:09:44 PM
Confidential? No **Topic:** General
Subject: No duplicates **Related To:** none (Claim Level)
Created By: Courtney [REDACTED]
File Note Text: No duplicates have been found for the damage location as of 27/04/2011. DCT

Claim Number: CLM/2011/122912 **Date:** 27/05/2011 4:31:02 PM
Confidential? No **Topic:** General
Subject: UPLOADED SCHOC & PHOTOS TO FILE **Related To:** none (Claim Level)
Created By: Daphne [REDACTED]
File Note Text: GB EMAIL TEAM
ACTION
- Received schedule of contents and photos and uploaded to the claim

NEXT ACTION
- Awaiting review of contents for processing

Claim Number: CLM/2011/122912 **Date:** 08/07/2011 5:08:16 PM
Confidential? No **Topic:** Settlement
Subject: Settlement recommendation **Related To:** (1) Building
Created By: Brett [REDACTED]
File Note Text: We are now in a position to refer CLM/2011/122912 to PMO based on the following considerations

Associated Claims

CLM/2010/011835 (4/9) - EQC CALSHT estimate \$13,649.92. Nothing appears to have happened. No referral to PMO and no cash settlement. Have paid \$879.57 for EW on 22/3/11. No EW outstanding. Please close building exposure claim.

CLM/2011/000792 (26/12) - Claim has been closed

Insurance renewal on 1/11/10 is trigger, however as referring to PMO then not relevant.

We recommend the following for CLM/2011/122912

UNCLASSIFIED

Refer to PMO based on a EQC SOW estimate of \$30,977.81.

Next Actions

CLM/2011/122912 - Refer to PMO

CLM/2010/011835 - Please close building exposure claim.

Claims Settlement Team

Claim Number: CLM/2010/011835

Date: 08/07/2011 5:09:33 PM

Confidential? No

Topic: Settlement

Subject: Settlement recommendation

Related To: (1) Building

Created By: Brett [REDACTED]

File Note Text: We are now in a position to refer CLM/2011/122912 to PMO based on the following considerations

Associated Claims

CLM/2010/011835 (4/9) - EQC CALSHT estimate \$13,649.92. Nothing appears to have happened. No referral to PMO and no cash settlement. Have paid \$879.57 for EW on 22/3/11. No EW outstanding. Please close building exposure claim.

CLM/2011/000792 (26/12) - Claim has been closed

Insurance renewal on 1/11/10 is trigger, however as referring to PMO then not relevant.

We recommend the following for CLM/2011/122912

Refer to PMO based on a EQC SOW estimate of \$30,977.81.

Next Actions

CLM/2011/122912 - Refer to PMO

CLM/2010/011835 - Please close building exposure claim.

Claims Settlement Team

Claim Number: CLM/2010/011835

Date: 27/07/2011 4:31:06 PM

Confidential? No

Topic: General

Subject: Cleanse **Related To:** none (Claim Level)

Created By: Jennifer [REDACTED]

File Note Text: No duplicate claims have been found for this damage address as of 27/07/2011.

A search has located prior claims; 2010/011835 for 04/09 event, 2011/000792 for 26/12 event, 2011/122912 for 22/02 event. All have been associated.

-Pre Inspection Team

Claim Number: CLM/2011/000792

Date: 27/07/2011 4:32:09 PM

Confidential? No

Topic: General

Subject: Cleanse **Related To:** none (Claim Level)

Created By: Jennifer [REDACTED]

File Note Text: No duplicate claims have been found for this damage address as of 27/07/2011.

A search has located prior claims; 2010/011835 for 04/09 event, 2011/000792 for 26/12 event, 2011/122912 for 22/02 event. All have been associated.

-Pre Inspection Team

Claim Number: CLM/2011/122912

Date: 27/07/2011 4:41:30 PM

Confidential? No

Topic: General

Subject: Full Cleanse **Related To:** none (Claim Level)

Created By: Jennifer [REDACTED]

File Note Text: Action:

- No duplicate claims for this damage address as of 27/07/2011
- Prior claims found ~ 2010/011835 for 04/09, 2011/000792 for 26/12, 2011/122912 for 22/02 event
- Associated prior claims
- Insurance reviewed and accepted
- Claim contacts updated
- Address verified and matched
- Claim reviewed
- Already been inspected and in process of settlement

Full Cleanse Complete

-Pre Inspection Team

Claim Number: CLM/2011/122912

Date: 28/07/2011 6:35:31 PM

Confidential? No

Topic: General

Subject: CLM REVIEW FOR CTS PROCESSING **Related To:** none (Claim Level)

Created By: Maria [REDACTED]

File Note Text: ACTION: GB SCU LAND TEAM - Reviewed clm for possible Cts pmt.

- Schoc on File, good photos- recommend that clm is F&R, but need more details for 2 higher value items:

[REDACTED]

* Contacted Clmnt: left detailed msg on voicemail, per above.

- Set Pay Cts activity for 2 weeks fwd.

NEXT ACTION: Validate Clm.

- Awaiting clmnt response to vm msg - review file for POLs per above, then process Cts pmt.

Claim Number: CLM/2011/122912

Date: 03/08/2011 5:41:57 PM

Confidential? No

Topic: Correspondence In

Subject: phonecall rec'd **Related To:** none (Claim Level)

Created By: Victoria [REDACTED]

File Note Text: Inbound call centre Salmat AKLD

REASON FOR CALL

Clmt called to advise that he was called one week ago and told to send in quotes for his contents and needed the email address.

DISCUSSED

Advised him of the email address.

ACTION

Claimant will send in quotes.

Victoria [REDACTED]

Claim Number: CLM/2011/122912 **Date:** 04/08/2011 1:59:54 PM
Confidential? No **Topic:** Correspondence In
Subject: UPLD QUOTES **Related To:** none (Claim Level)
Created By: Elsie [REDACTED]
File Note Text: GB EMAIL TEAM
Action:
-Received quote for [REDACTED]
-Uploaded to file

Next Action:

-Await review and processing of content

Claim Number: CLM/2011/122912 **Date:** 31/08/2011 1:55:29 PM
Confidential? No **Topic:** Telephone
Subject: Contents **Related To:** none (Claim Level)
Created By: Katie [REDACTED]
File Note Text: DATACOM CALL CENTRE WELLINGTON

DISCUSSION:

- Clmt called to check we had recieved doc's.

ADVISED:

- Adv yes we have.

NEXT ACTION:

- Await review.

Claim Number: CLM/2011/122912 **Date:** 21/09/2011 9:58:55 AM
Confidential? No **Topic:** Correspondence In
Subject: CLMNT QUERY **Related To:** none (Claim Level)
Created By: Soraya [REDACTED]
File Note Text: GB EMAIL TEAM

Action:

-rec'd email with clmnt query
-email is attached below:

From: Sean

Sent: Thursday, 15 September 2011 10:58:21 p.m.

To: Claims

Subject: RE: Claim Number 2011122912, Additional Damage from June Earthquake.

[REDACTED]

Sean Elvines.

-rec'd photo of damage to carpet and upld to file

Next Action:

-await EQCCM to action query

Claim Number: CLM/2011/122912

Date: 21/09/2011 6:02:20 PM

Confidential? No

Topic: Settlement

Subject: CONTENTS SETTLEMENT PROCESSED

Related To: none (Claim Level)

Created By: Daniel [REDACTED]

File Note Text: ACTION GBS CONTENTS TEAM(SW) :

Contents insurance verified: Yes

Insurer PDS reviewed: Yes

Cover type identified: ADVANCED

Proof of ownership reviewed: Yes

Proof of loss reviewed: Yes

Claim Reports updated: Yes

Plan of Action updated: Yes

Customer contacted: Yes

CSA drafted: Yes

Discussed clm with clmt. Clmt advised he attempted to source a replacement speaker, as only the one that is dented is not operating. However he was unsuccessful. Discussed with WFS, this is fair and reasonable to pay replacement as per the quote on file

Clmt advised a fair chuck had been [REDACTED].

Replacement is the more economical option. Remainder of claim are breakable items

Claim is fair and reasonable

CALL / CONTENTS CLAIM SUMMARY:

I have discussed the contents settlement with Mr Elvines at 5pm and agreement was reached regarding the settlement noted below:

FINAL CONTENTS SETTLEMENT

Amendments to Schedule of Contents made: No

Gross settlement [REDACTED]

Less excess [REDACTED]
Net settlement [REDACTED]

Comments:

- Building is PMO as per CST note
- Clmt had an [REDACTED] falling in the EQ. Advised clmt to have this cleaning by a professional cleaner, and send the invoice to us for reimbursement. if stains cannot be cleaned, we would then look at replacment option

NEXT ACTION:

- Awaiting payment approval
- Review CSA
- PMO

Claim Number: CLM/2011/122912 **Date:** 21/09/2011 6:03:25 PM
Confidential? No **Topic:** Settlement
Subject: DRAFT CSA EMAIL **Related To:** none (Claim Level)
Created By: Daniel [REDACTED]
File Note Text: 21 September 2011

SB ELVINES
427 ARMAGH STREET
CHRISTCHURCH CENTRAL
CHRISTCHURCH

Dear SB ELVINES

Your settlement calculation
EQC has now calculated your claim entitlement and paid the following amount(s).

Item	Amount	Excess	Balance
Dwelling (in progress)	\$0.00	\$0.00	\$0.00
Contents (in progress)	[REDACTED]	[REDACTED]	[REDACTED]
Total	[REDACTED]		

Total amount of this payment is [REDACTED]

Claim Number: CLM/2011/122912 **Date:** 24/09/2011 1:46:20 PM
Confidential? No **Topic:** General
Subject: Final contents settlement **Related To:** none (Claim Level)
Created By: Beth [REDACTED]
File Note Text: GB Sydney team 1

ACTION

- reviewed validation aspects
- settlement of contents
- Insurance verified
- reviewed SCHOC
- approved contents settlement as per notes by first approver
- PREVIOUS PAYMENTS-NIL

-CURRENT PAYMENT-

Final contents Settlement

SCHOC AMOUNT-

- EXCESS-

TOTAL PAID-

-payment made via cheque to CLMT

-CSA to be emailed when cheque issued

NEXT ACTION-

-close contents exposure

-Await building settlement

Claim Number: CLM/2011/122912

Date: 26/09/2011 12:27:13 PM

Confidential? No

Topic: General

Subject: Claims Validation

Related To: none (Claim Level)

Created By: Trissa

File Note Text: Action:

-Cleansed claim validation

Claim Number: CLM/2011/122912

Date: 28/09/2011 7:43:45 AM

Confidential? No

Topic: Correspondence In

Subject: \$3,462.99 sent

Related To: none (Claim Level)

Created By: Frances

File Note Text: Documentation emailed to claimants and cheque posted.

Claim Number: CLM/2011/122912

Date: 04/10/2011 1:37:33 PM

Confidential? No

Topic: Telephone

Subject: SOC

Related To: none (Claim Level)

Created By: Linda

File Note Text: *Claimant advised he had not received any info from FA.

*Claimant also advised what next step would be in the process.

ADVISED

*Advised claimant I would sent Request thru for this to be emailed to him.

*Advised claimant that claim has been assigned to Fletchers - no timeframe.

NEXT ACTION

*Put Request thru for SOC to be emailed.

PULSE

Claim Number: CLM/2011/122912

Date: 17/10/2011 12:01:03 PM

Confidential? No

Topic: Telephone

Subject: General

Related To: none (Claim Level)

Created By: Thomas

File Note Text: Call Centre: Salmat Auckland

Reason for call

SOC REQUEST

Discussed

Adv a request was put through portal 3-5 weeks if nothing by the 12.11.2011 call back

Action Taken

Awaitn SOC

Thomas [REDACTED]

Claim Number: CLM/2011/122912

Date: 16/11/2011 10:02:10 AM

Confidential? No

Topic: Telephone

Subject: PHONE CALL

Related To: none (Claim Level)

Created By: Gabby [REDACTED]

File Note Text: CUSTOMER CALLED

*Sean Elvines called.

DISCUSSED/ADVISED

*Customer requested SOC on the 4/10 which still has not arrived.

*Advised the outbound process is slow and this can take a while to be sent out after the request has been put through.

NEXT ACTION

*Await SOC.

--PULSE--

Claim Number: CLM/2011/122912

Date: 28/11/2011 10:51:04 AM

Confidential? No

Topic: Correspondence In

Subject: Request for document: SOC

Related To: none (Claim Level)

Created By: Maggie [REDACTED]

File Note Text: Recieved request through CC portal for SOC

Sent SOC by email to [REDACTED]

CALL CENTRES SUPPORT TEAM - WGTN

Claim Number: CLM/2011/122912

Date: 02/12/2011 10:27:19 AM

Confidential? No

Topic: Telephone

Subject: General

Related To: none (Claim Level)

Created By: Karl [REDACTED]

File Note Text: Reason for call:

-Claimant called to query the Fletchers process.

Discussed:

-Advised the process involved.

-Also asked what to do should he sell the property.

-Advised we would require the deed of assignment to hand the claim over to the purchasers.

NFA

Corporate

Claim Number: CLM/2011/249119
Confidential? No
Subject: Property inspection/Comet info
Created By: Fiona [REDACTED]
File Note Text: Comet info:

Date: 06/12/2011 3:34:27 PM
Topic: General
Related To: none (Claim Level)

06/12/2011 Braithwaite, Peter

Already Assessed: Spoke with claimant. Assessment has been completed and currently awaiting project management of repairs with Fletchers. Remove from work queue.

Insurance details still pending - activity set for Insurance team to review.

Inspection Support Team

Claim Number: CLM/2011/122912
Confidential? No
Subject: Opt out
Created By: Tony [REDACTED]
File Note Text: OPT OUT form received with note advising of new ownership from the 20/1/2012. Following email sent to customer

Date: 18/01/2012 1:16:41 PM
Topic: Correspondence In
Related To: none (Claim Level)

Good Afternoon Sean

We have received your OPT OUT form with the note that the property has been sold and will be in the hands of the new owner from the 20/1/2012.

We will require from your solicitor a "Deed of Assignment" which will allow the new owner to organize the repairs of the property. We shall also require from him a quote from a certified tradesman who will carry out the repairs for the repairs to the property. The Statement of Damage that was sent to you should be used for this purpose.

Kind Regards,

Tony

EQC - Opt Out Team

OPT OUT TEAM

\$ccDocLink(3432304)

Claim Number: CLM/2011/249119
Confidential? No
Subject: Opt out
Created By: Tony [REDACTED]
File Note Text: OPT OUT form received with note advising of new ownership from the 20/1/2012. Following email sent to customer

Date: 18/01/2012 1:17:10 PM
Topic: General
Related To: none (Claim Level)

Good Afternoon Sean

We have received your OPT OUT form with the note that the property has been sold and will be in the hands of the new owner from the 20/1/2012.

We will require from your solicitor a "Deed of Assignment" which will allow the new owner to organize the repairs of the property. We shall also require from him a quote from a certified tradesman who will carry out the repairs for the repairs to the property. The Statement of Damage that was sent to you should be used for this purpose.

Kind Regards,

Tony
EQC - Opt Out Team

OPT OUT TEAM
\$ccDocLink(3432304)

Claim Number: CLM/2011/000792 **Date:** 18/01/2012 1:17:52 PM
Confidential? No **Topic:** General
Subject: Opt out **Related To:** none (Claim Level)
Created By: Tony [REDACTED]
File Note Text: OPT OUT form received with note advising of new ownership from the 20/1/2012. Following email sent to customer

Good Afternoon Sean
We have received your OPT OUT form with the note that the property has been sold and will be in the hands of the new owner from the 20/1/2012.
We will require from your solicitor a "Deed of Assignment" which will allow the new owner to organize the repairs of the property. We shall also require from him a quote from a certified tradesman who will carry out the repairs for the repairs to the property. The Statement of Damage that was sent to you should be used for this purpose.
Kind Regards,
Tony
EQC - Opt Out Team

OPT OUT TEAM
\$ccDocLink(3432304)

Claim Number: CLM/2010/011835 **Date:** 18/01/2012 1:18:30 PM
Confidential? No **Topic:** General
Subject: Opt out **Related To:** none (Claim Level)
Created By: Tony [REDACTED]
File Note Text: OPT OUT form received with note advising of new ownership from the 20/1/2012. Following email sent to customer

Good Afternoon Sean
We have received your OPT OUT form with the note that the property has been sold and will be in the hands of the new owner from the 20/1/2012.
We will require from your solicitor a "Deed of Assignment" which will allow the new owner to organize the repairs of the property. We shall also require from him a quote from a certified tradesman who will carry out the repairs for the repairs to the property. The Statement of Damage that was sent to you should be used for this purpose.
Kind Regards,
Tony
EQC - Opt Out Team

OPT OUT TEAM
\$ccDocLink(3432304)

Claim Number: CLM/2011/122912 **Date:** 19/01/2012 9:06:06 AM
Confidential? No **Topic:** Correspondence In
Subject: Opt Out Quote **Related To:** (1) Building
Created By: Rodd [REDACTED]

File Note Text: Opt Out Quote received from SPENCE CONSULTANTS LTD dated 16/01/2012.

This property has been sold we are still awaiting a deed of assignment before we can proceed with the opt out process.

Next Action: Await DEED OF ASSIGNMENT from customer - Then send quotes to estimators for review.

Opt Out Team
\$ccDocLink(3444086)

Claim Number: CLM/2011/000792 **Date:** 19/01/2012 9:07:15 AM
Confidential? No **Topic:** Correspondence In
Subject: Opt Out Quote **Related To:** none (Claim Level)
Created By: Rodd [REDACTED]
File Note Text: Opt Out Quote received from SPENCE CONSULTANTS LTD dated 16/01/2012 - On claim 2011/122912.

This property has been sold we are still awaiting a deed of assignment before we can proceed with the opt out process.

Next Action: Await DEED OF ASSIGNMENT from customer - Then send quotes to estimators for review.

Opt Out Team

Claim Number: CLM/2011/249119 **Date:** 19/01/2012 9:07:35 AM
Confidential? No **Topic:** General
Subject: Opt Out Quote **Related To:** none (Claim Level)
Created By: Rodd [REDACTED]
File Note Text: Opt Out Quote received from SPENCE CONSULTANTS LTD dated 16/01/2012 - On claim 2011/122912.

This property has been sold we are still awaiting a deed of assignment before we can proceed with the opt out process.

Next Action: Await DEED OF ASSIGNMENT from customer - Then send quotes to estimators for review.

Opt Out Team

Claim Number: CLM/2010/011835 **Date:** 19/01/2012 9:07:58 AM
Confidential? No **Topic:** Correspondence In
Subject: Opt Out Quote **Related To:** none (Claim Level)
Created By: Rodd [REDACTED]
File Note Text: Opt Out Quote received from SPENCE CONSULTANTS LTD dated 16/01/2012 - On claim 2011/122912.

This property has been sold we are still awaiting a deed of assignment before we can proceed with the opt out process.

Next Action: Await DEED OF ASSIGNMENT from customer - Then send quotes to estimators for review.

Opt Out Team

Claim Number: CLM/2010/011835 **Date:** 13/02/2012 10:21:36 AM
Confidential? No **Topic:** Insurance
Subject: INSURANCE VERIFIED **Related To:** none (Claim Level)
Created By: Kelli [REDACTED]
File Note Text: Insurance Reviewed and Accepted for:

2011/249119 Event: 09/10/2011
2011/122912 Event: 22/02/2011
2011/000792 Event: 26/12/2010 (Closed)
2010/011835 Event: 04/09/2010

INSURANCE TEAM

Claim Number: CLM/2011/122912 **Date:** 13/02/2012 10:23:20 AM
Confidential? No **Topic:** Insurance
Subject: INSURANCE VERIFIED **Related To:** none (Claim Level)
Created By: Kelli [REDACTED]
File Note Text: Insurance Reviewed and Accepted for:

2011/249119 Event: 09/10/2011
2011/122912 Event: 22/02/2011
2011/000792 Event: 26/12/2010 (Closed)
2010/011835 Event: 04/09/2010

INSURANCE TEAM

Claim Number: CLM/2011/249119 **Date:** 13/02/2012 10:25:12 AM
Confidential? No **Topic:** Insurance
Subject: INSURANCE VERIFIED **Related To:** none (Claim Level)
Created By: Kelli [REDACTED]
File Note Text: Insurance Reviewed and Accepted for:

2011/249119 Event: 09/10/2011
2011/122912 Event: 22/02/2011
2011/000792 Event: 26/12/2010 (Closed)
2010/011835 Event: 04/09/2010

INSURANCE TEAM

Claim Number: CLM/2011/122912 **Date:** 24/02/2012 3:52:16 PM
Confidential? No **Topic:** Correspondence In
Subject: NOTICE OF ASSIGNMENT **Related To:** none (Claim Level)
Created By: Carolyn [REDACTED]
File Note Text: CALL CENTRE SUPPORT TEAM WGN

- Rcvd email from new owner dated 13th February 2012:
"Hi

Please see the attachment here. I have got the property on 20th Jan but just got the mail from the solicitor to get you guys the copy of the attachment here. I am sure that you should have known the changeover already. Please let me know if you need more info.

Thank you

Regards

Bruce

ACTION:

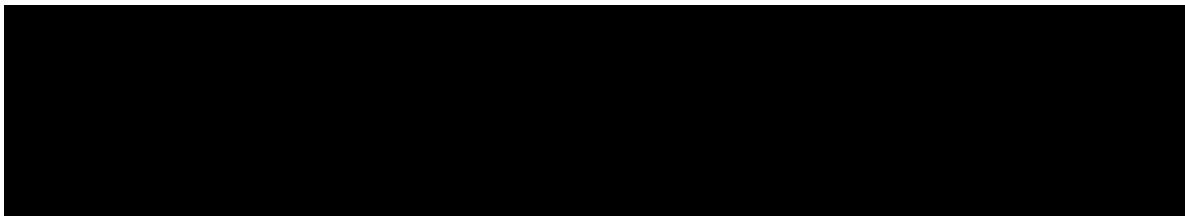
- Emailed Bruce and adv that he will need to obtain an actual copy of the Deed of Assignment, the notice he attached does not contain the relevant information required to process change of ownership
- Uploaded Notice of Assignment to the claim
- Await further correspondence from Bruce

Claim Number: CLM/2011/122912 **Date:** 12/03/2012 3:12:50 PM
Confidential? No **Topic:** Correspondence In
Subject: Deed of Assignment Processing **Related To:** none (Claim Level)
Created By: Andrzej [REDACTED]
File Note Text: Reviewed claim as per DOA activity assigned to me

- Notice of Assignment has been received
- Notice only has signature of J L Townsley and not the actual Insured/Claimant
- Previous owners are [REDACTED]
- Have emailed the Previous owners to request a revised Notice of Assignment to be sent in

CALL CENTRES SUPPORT TEAM - WGTN

Claim Number: CLM/2011/122912 **Date:** 19/03/2012 9:51:30 AM
Confidential? No **Topic:** Correspondence In
Subject: Email Received **Related To:** none (Claim Level)
Created By: Andrzej [REDACTED]
File Note Text: Sean Emailed info@eqc in regards to email I send in regards to insurance



Sean Elvines

- Replied to Sean
- Advised that because he is the one who has lodged all claims for this property, as well as the insurance being verified in his and J L Townsley names, we do require the notice of assignment to be signed by both parties

CALL CENTRES SUPPORT TEAM - WGTN

Claim Number: CLM/2011/122912

Date: 02/04/2012 9:58:58 AM

Confidential? No

Topic: Correspondence In

Subject: Email Recieved **Related To:** none (Claim Level)

Created By: Andrzej [REDACTED]

File Note Text: Sean emailed info@eqc wanting the Notice of assignment back sohe can organise a revised notice with both signatures

- Emailed sean with notice of assignment

CALL CENTRES SUPPORT TEAM - WGTN

Claim Number: CLM/2011/122912

Date: 16/04/2012 2:00:13 PM

Confidential? No

Topic: Correspondence In

Subject: Invoice **Related To:** none (Claim Level)

Created By: Tony [REDACTED]

File Note Text: Received invoice from Gary Spence for \$16100.00. No confirmation to proceed letter has been sent and we are waiting on a DOA as property has been sold. Sent the following email to Gary Spence as we are unable to proceed without the leagalities being completed and approval being given once quotes received and approved.

We have received your invoice # 3589 for \$16100.00.

We have not approved any repairs to the property for which this invoice relates and we are therefore unable to approve it until we have sorted out leagalities with the Insured.

Please do not carry out any more work at this property and hold the invoice until approval has been given to the property owner

OPT OUT TEAM

\$ccDocLink(3684633)

Claim Number: CLM/2011/122912

Date: 19/04/2012 4:09:41 PM

Confidential? No

Topic: Correspondence Out

Subject: Email to/from Gary spence

Related To: none (Claim Level)

Created By: Cushla [REDACTED]

File Note Text: Gary spence has emailed the opt out team with a copy of the sale and purchase agreement.

I have emailed him back advising him that the required document is the Deed Of Assingment that is requested from a lawyer by the CUSTOMER and not the contractor.

next action

await for Deed of Assingment to come in before invoice is referred to estimator

OPT OUT TEAM

Claim Number: CLM/2011/122912

Date: 18/07/2012 5:11:38 PM

Confidential? No

Topic: Correspondence In

Subject: Opt Out DOA **Related To:** none (Claim Level)

Created By: Nila [REDACTED]

File Note Text: Received a DOA.

DOA can not be processed as the forms were signed by the contractor and not the Solicitor.

Next Action: Await Legal Correspondence Team to approve or decline DOA.

Once DOA has been approved we can send the quote and invoice to our Estimators to review

Opt Out Team

\$ccDocLink(3892090)

Claim Number: CLM/2011/122912

Date: 19/07/2012 12:05:02 PM

Confidential? No

Topic: Correspondence In

Subject: Deed of Assignment

Related To: none (Claim Level)

Created By: Ashlee [REDACTED]

File Note Text: This property has been sold after the date of loss. The claimant remains the name of the insured party for insurance verification. Note: email received from Sean Elvines 19/03 regarding ownership. J Townsley as been added as Main Contact and S Elvines as alternate contact. Updated as Vendor

The new owners are listed as the main contact and cheque payee.

- Deed of Assignment is attached and has been reviewed and processed, Contractor signing as a witness is immaterial as vendor and purchaser have signed. Contractor has signed as a witness, double checked with colleague who agrees Deed of Assignment received is acceptable.

- Property settlement date: 20/2/2012.

- Vendor names match details on insurance

- DOA covers the following building claim(s) lodged for this property: CLM/2010/011835, CLM/2011/000792, CLM/122912, CLM/249119

Original owner(s):

- J TOWNSLEY

- Contact details: [REDACTED]

New owner(s):

- BRUCE TU

- Contact details: [REDACTED]

Claims Support Team - Wellington\$ccDocLink(3892090)

Claim Number: CLM/2010/011835

Date: 19/07/2012 12:05:42 PM

Confidential? No

Topic: Correspondence In

Subject: Deed of Assignment

Related To: none (Claim Level)

Created By: Ashlee [REDACTED]

File Note Text: This property has been sold after the date of loss. The claimant remains the name of the insured party for insurance verification. Note: email received from Sean Elvines 19/03 regarding ownership. J Townsley as been added as Main Contact and S Elvines as alternate contact. Updated as Vendor

The new owners are listed as the main contact and cheque payee.

- Deed of Assignment is attached and has been reviewed and processed, Contractor signing as a witness is immaterial.

- Property settlement date: 20/2/2012.

- Vendor names match details on insurance

- DOA covers the following building claim(s) lodged for this property: CLM/2010/011835, CLM/2011/000792, CLM/122912, CLM/249119

Original owner(s):

- J TOWNSLEY

- Contact details: [REDACTED]

New owner(s):

- BRUCE TU

- Contact details: [REDACTED]

Claims Support Team - Wellington2011-122912_Deed of Assignment of EQC Claim

Claim Number: CLM/2011/000792

Date: 19/07/2012 12:08:28 PM

Confidential? No

Topic: Correspondence In

Subject: Deed of Assignment

Related To: none (Claim Level)

Created By: Ashlee [REDACTED]

File Note Text: This property has been sold after the date of loss. The claimant remains the name of the insured party for insurance verification. Note: email received from Sean Elvines 19/03 regarding ownership. J Townsley as been added as Main Contact and S Elvines as alternate contact. Updated as Vendor

The new owners are listed as the main contact and cheque payee.

- Deed of Assignment is attached and has been reviewed and processed, Contractor signing as a witness is immaterial.

- Property settlement date: 20/2/2012.

- Vendor names match details on insurance

- DOA covers the following building claim(s) lodged for this property: CLM/2010/011835, CLM/2011/000792, CLM/122912, CLM/249119

Original owner(s):

- J TOWNSLEY

- Contact details: [REDACTED]

New owner(s):

- BRUCE TU

- Contact details: [REDACTED]

Claims Support Team - Wellington2011-122912_Deed of Assignment of EQC Claim

Claim Number: CLM/2011/249119

Date: 19/07/2012 12:08:48 PM

Confidential? No

Topic: Correspondence In

Subject: Deed of Assignment

Related To: none (Claim Level)

Created By: Ashlee [REDACTED]

File Note Text: This property has been sold after the date of loss. The claimant remains the name of the insured party for insurance verification. Note: email received from Sean Elvines 19/03 regarding ownership. J Townsley as been added as Main Contact and S Elvines as alternate contact. Updated as Vendor

The new owners are listed as the main contact and cheque payee.

- Deed of Assignment is attached and has been reviewed and processed, Contractor signing as a witness is immaterial.

- Property settlement date: 20/2/2012.

- Vendor names match details on insurance

- DOA covers the following building claim(s) lodged for this property: CLM/2010/011835, CLM/2011/000792, CLM/122912, CLM/249119

Original owner(s):

- J TOWNSLEY

- Contact details: [REDACTED]

New owner(s):

- BRUCE TU

- Contact details: [REDACTED]

Claims Support Team - Wellington2011-122912_Deed of Assignment of EQC Claim

Claim Number: CLM/2011/122912 **Date:** 19/07/2012 2:04:25 PM
Confidential? No **Topic:** Correspondence In
Subject: Opt Out to Approve Progress Invoice **Related To:** none (Claim Level)
Created By: Nila [REDACTED]
File Note Text: Opt Out Invoice received from Spence Consultants Ltd
\$ccDocLink(3684633)
for \$16,100.00

Quote has not been accepted by our estimators - \$ccDocLink(3444086).
Self Authorised?

Next Action: Opt Out Estimator to Review Invoice.

Opt out Team

Claim Number: CLM/2011/122912 **Date:** 24/07/2012 12:23:39 PM
Confidential? No **Topic:** Estimator's Report
Subject: Invoice Approved Progress Payment **Related To:** none (Claim Level)
Created By: Guy [REDACTED]
File Note Text: I have reviewed Invoice# 00003589 and approved for Progress Payment of \$16100.00 Inc Gst.

Total quote: \$20700.00 Inc Gst
less Progress: \$16100.00

Balance: \$4600.00 outstanding Invoice total

Next Action:
Process Invoice for payment and await further (final) Invoice.

Guy [REDACTED]
estimator Opt Out Team
Christchurch

Claim Number: CLM/2011/122912 **Date:** 26/07/2012 3:19:47 PM
Confidential? No **Topic:** Correspondence In
Subject: Opt Out Progress Invoice Approved **Related To:** none (Claim Level)
Created By: Sarah [REDACTED]
File Note Text: Progress invoice from Spence Consultants Ltd for \$16,100.00 approved as per estimators file note.

Payment created for \$16,100.00

Next Action: Await further invoices from customer

Opt Out Team
.\$ccDocLink(3684633)

Claim Number: CLM/2011/249119 **Date:** 04/09/2012 2:57:25 AM
Confidential? Yes **Topic:** General
Subject: SecurityZone Datafix **Related To:** none (Claim Level)
Created By: Security Zone Implementation
File Note Text: Apply Security Zone and call rebuild ACL function

Claim Number: CLM/2011/000792 **Date:** 04/09/2012 4:16:08 AM
Confidential? Yes **Topic:** General
Subject: SecurityZone Datafix **Related To:** none (Claim Level)
Created By: Security Zone Implementation
File Note Text: Apply Security Zone and call rebuild ACL function

Claim Number: CLM/2011/122912 **Date:** 04/09/2012 10:28:24 AM
Confidential? Yes **Topic:** General
Subject: SecurityZone Datafix **Related To:** none (Claim Level)
Created By: Security Zone Implementation
File Note Text: Apply Security Zone and call rebuild ACL function

Claim Number: CLM/2010/011835 **Date:** 04/09/2012 2:49:03 PM
Confidential? Yes **Topic:** General
Subject: SecurityZone Datafix **Related To:** none (Claim Level)
Created By: Security Zone Implementation
File Note Text: Apply Security Zone and call rebuild ACL function

Claim Number: CLM/2011/000792 **Date:** 25/10/2012 6:50:22 PM
Confidential? Yes **Topic:** General
Subject: SecurityZone Datafix **Related To:** none (Claim Level)
Created By: Security Zone Implementation
File Note Text: Apply Security Zone and call rebuild ACL function

Claim Number: CLM/2011/122912 **Date:** 05/11/2012 8:41:30 AM
Confidential? No **Topic:** General
Subject: Land - Exposure **Related To:** (3) Land
Created By: Sandra [REDACTED]
File Note Text: Land exposure opened on this claim based on technical data from Tonkin & Taylor indicating TC2 land damage.

Port Hills Land Team

Claim Number: CLM/2011/122912 **Date:** 22/02/2013 10:15:43 AM
Confidential? No **Topic:** General
Subject: Flat land - Pack preparation **Related To:** (3) Land

Created By: Chloe [REDACTED]

File Note Text: 427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011

Master Flat Land Claim set: CLM/2011/122912

Actions undertaken on primary claim:

-Property cleansed for dispatch to Field Team for Flat Land Assessment

-Aerial image found in LDAT

-Multi dwelling to be packed with 425 Armagh Street

HAMILTON FLAT LAND TEAM

Claim Number: CLM/2010/011835

Date: 12/06/2013 12:19:04 AM

Confidential? No

Topic: 90 Day Comms

Subject: Building- Multiple dwelling single customer

Related To: (1) Building

Created By: Note Creator

File Note Text: Bulk letter/email confirming status update provided to customer for building claim as part of 90 day communication campaign: multiple dwelling single customer (not a rest home or boarding house).

Details of current status: EQC is currently reviewing approximately 20,000 dwelling claims to identify those that fall into the category of being a multi-unit building & two or more homes that share at least one common structure such as a wall, foundation, roof or garage.

Explained that these claims are often highly complex and involve extra investigation, which means that some will take longer to resolve than stand-alone buildings. Repairs for one unit are likely to impact on the adjoining units. Because most units have different owners, different insurers and need different repairs, there is considerable complexity in resolving these claims.

Details of next steps: To ensure EQC's customers are not disadvantaged in any way by the repair or rebuild of an adjoining dwelling, all units that are part of a multi-unit building are now being reviewed as a whole building, as well as the individual unit. In all cases, this will require a further review (and in a small number of cases a re-inspection) so we can take repairs for the whole building into account.

Timeframe: The outcome for all multi-unit building claims will be known by the end of this year.

As soon as each of these claims is processed, EQC will call the customer to discuss the settlement options, which can include a cash settlement, referral to the Canterbury Home Repair Programme managed by Fletcher EQR, or referral to their insurer.

See letter template saved to Call Centre Hub for further information.

90 Day Communication Project Team

Claim Number: CLM/2011/000792

Date: 12/06/2013 1:29:52 AM

Confidential? No

Topic: 90 Day Comms

Subject: Building- Multiple dwelling single customer

Related To: (1) Building

Created By: Note Creator

File Note Text: Bulk letter/email confirming status update provided to customer for building claim as part of 90 day communication campaign: multiple dwelling single customer (not a rest home or boarding house).

Details of current status: EQC is currently reviewing approximately 20,000 dwelling claims to identify those that fall into the category of being a multi-unit building & two or more homes that share at least one common structure such as a wall, foundation, roof or garage.

Explained that these claims are often highly complex and involve extra investigation, which means that some will take longer to resolve than stand-alone buildings. Repairs for one unit are likely to impact on the adjoining units. Because most units have different owners, different insurers and need different repairs, there is considerable complexity in resolving these claims.

Details of next steps: To ensure EQC's customers are not disadvantaged in any way by the repair or rebuild of an adjoining dwelling, all units that are part of a multi-unit building are now being reviewed as a whole building, as well as the individual unit. In all cases, this will require a further review (and in a small number of cases a re-inspection) so we can take repairs for the whole building into account.

Timeframe: The outcome for all multi-unit building claims will be known by the end of this year.

As soon as each of these claims is processed, EQC will call the customer to discuss the settlement options, which can include a cash settlement, referral to the Canterbury Home Repair Programme managed by Fletcher EQR, or referral to their insurer.

See letter template saved to Call Centre Hub for further information.

90 Day Communication Project Team

Claim Number: CLM/2011/122912

Date: 12/06/2013 3:57:47 AM

Confidential? No

Topic: 90 Day Comms

Subject: Building- Multiple dwelling single customer

Related To: (1) Building

Created By: Note Creator

File Note Text: Bulk letter/email confirming status update provided to customer for building claim as part of 90 day communication campaign: multiple dwelling single customer (not a rest home or boarding house).

Details of current status: EQC is currently reviewing approximately 20,000 dwelling claims to identify those that fall into the category of being a multi-unit building & two or more homes that share at least one common structure such as a wall, foundation, roof or garage.

Explained that these claims are often highly complex and involve extra investigation, which means that some will take longer to resolve than stand-alone buildings. Repairs for one unit are likely to impact on the adjoining units. Because most units have different owners, different insurers and need different repairs, there is considerable complexity in resolving these claims.

Details of next steps: To ensure EQC's customers are not disadvantaged in any way by the repair or rebuild of an adjoining dwelling, all units that are part of a multi-unit building are now being reviewed as a whole building, as well as the individual unit. In all cases, this will require a further review (and in a small number of cases a re-inspection) so we can take repairs for the whole building into account.

Timeframe: The outcome for all multi-unit building claims will be known by the end of this year.

As soon as each of these claims is processed, EQC will call the customer to discuss the settlement options, which can include a cash settlement, referral to the Canterbury Home Repair Programme managed by Fletcher EQR, or referral to their insurer.

See letter template saved to Call Centre Hub for further information.

90 Day Communication Project Team

Claim Number: CLM/2011/249119

Date: 12/06/2013 5:32:57 AM

Confidential? No

Topic: 90 Day Comms

Subject: Building- Multiple dwelling single customer

Related To: (1) Building

Created By: Note Creator

File Note Text: Bulk letter/email confirming status update provided to customer for building claim as part of 90 day communication campaign: multiple dwelling single customer (not a rest home or boarding house).

Details of current status: EQC is currently reviewing approximately 20,000 dwelling claims to identify those that fall into the category of being a multi-unit building & two or more homes that share at least one common structure such as a wall, foundation, roof or garage.

Explained that these claims are often highly complex and involve extra investigation, which means that some will take longer to resolve than stand-alone buildings. Repairs for one unit are likely to impact on the adjoining units. Because most units have different owners, different insurers and need different repairs, there is considerable complexity in resolving these claims.

Details of next steps: To ensure EQC's customers are not disadvantaged in any way by the repair or rebuild of an adjoining dwelling, all units that are part of a multi-unit building are now being reviewed as a whole building, as well as the individual unit. In all cases, this will require a further review (and in a small number of cases a re-inspection) so we can take repairs for the whole building into account.

Timeframe: The outcome for all multi-unit building claims will be known by the end of this year.

As soon as each of these claims is processed, EQC will call the customer to discuss the settlement options, which can include a cash settlement, referral to the Canterbury Home Repair Programme managed by Fletcher EQR, or referral to their insurer.

See letter template saved to Call Centre Hub for further information.

90 Day Communication Project Team

Claim Number: CLM/2011/122912

Date: 16/07/2013 9:38:32 PM

Confidential? No

Topic: 90 Day Comms

Subject: Flat land to be assessed

Related To: (3) Land

Created By: Note Creator 1

File Note Text: Bulk letter/email confirming status update provided to customer for Land claim as part of 90 day communication campaign.

Details of current status: Confirmed that customer's land claim(s) is yet to be assessed and our commitment is that we will have assessed their property before the end of this year. EQC is carrying out around 70,000 land claim assessments on the flat working roughly from east to west

Confirmed that assessments of land claims are being continuously completed. It may be the case that in the time it has taken for this letter to reach the, they may have had an assessment completed or been contacted by an assessor to make an appointment to visit their property. If their property is still to be assessed, advised the link to check on the overall plan of assessments.

Details of next steps: Advised customer that once their assessment is completed, we will calculate their settlement. We are already progressively settling land claims.

Confirmed some more complex land claims, will take longer to settle. This means not everyone will be settled at the same time and some more complex land claims may not be completed until the end of 2014. If our assessment indicates that their land claim(s) may be a complex claim, we will write to them again to inform them of this and provide them with further information.

Confirmed that before their land claim(s) are assessed, they will be contacted by EQC assessors who will make an appointment with them to visit their property. They do not have to be present for the visit, and the assessment takes between 30 minutes and 60 minutes, and the assessors, working in pairs, take measurements and record damage on a land sketch. The assessment will help to determine what types of land damage have occurred at their property and how much it will cost to repair.

Confirmed how the settlement process works for land claim(s) that are below the minimum excess of \$500 and above the excess of \$500. If the value of their claim is above the minimum \$500 excess per claim, they will be sent a settlement pack and a payment for the settlement amount. Also advised what would be in the settlement pack to help them decide their next steps

Confirmed that the payment will have the excess deducted. Where there is a mortgage and the settlement amount is over the threshold set by the lender then payment will be made to the mortgagee. The cash settlement of land claims means they will be able to undertake or arrange the repair work for their property themselves.

Confirmed that the settlement of their land claim(s) does not affect other claims they may have submitted for contents or dwelling with EQC. Those other claims will be settled separately, if this has not already happened.

Timeframe: Confirmed that EQC are committed to completing the assessments by the end of 2013.

See letter template saved to call centre hub for further information.

90 Day Communication Project Team

Claim Number: CLM/2011/249119

Date: 21/08/2013 8:51:22 AM

Confidential? No

Topic: General

Subject: MUB Claim Team - Confirmed Multi-Unit Building

Related To: (1) Building

Created By: Patricia [REDACTED]

File Note Text: This dwelling has been confirmed as a MUB . It is now under review by the MUB Claim Team

- MUB association created

Please direct any queries to the MUB Claim Team.

MULTI UNIT BUILDING TEAM - CHCH PROCESSING CENTRE

Claim Number: CLM/2011/122912

Date: 21/08/2013 8:52:31 AM

Confidential? No

Topic: General

Subject: MUB Claim Team - Confirmed Multi-Unit Building

Related To: (1) Building

Created By: Patricia [REDACTED]

File Note Text: This dwelling has been confirmed as a MUB . It is now under review by the MUB Claim Team

- MUB association created

Please direct any queries to the MUB Claim Team.

MULTI UNIT BUILDING TEAM - CHCH PROCESSING CENTRE

Claim Number: CLM/2011/000792

Date: 21/08/2013 8:53:15 AM

Confidential? No

Topic: General

Subject: MUB Claim Team - Confirmed Multi-Unit Building

Related To: (1) Building

Created By: Patricia [REDACTED]

File Note Text: This dwelling has been confirmed as a MUB . It is now under review by the MUB Claim Team

- MUB association created

Please direct any queries to the MUB Claim Team.

MULTI UNIT BUILDING TEAM - CHCH PROCESSING CENTRE

Claim Number: CLM/2010/011835

Date: 21/08/2013 8:53:50 AM

Confidential? No

Topic: General

Subject: MUB Claim Team - Confirmed Multi-Unit Building

Related To: (1) Building

Created By: Patricia [REDACTED]

File Note Text: This dwelling has been confirmed as a MUB . It is now under review by the MUB Claim Team

- MUB association created

Please direct any queries to the MUB Claim Team.

MULTI UNIT BUILDING TEAM - CHCH PROCESSING CENTRE

Claim Number: CLM/2011/249119

Date: 15/10/2013 12:29:08 PM

Confidential? No

Topic: Insurance

Subject: INSURANCE DETAILS

Related To: (1) Building

Created By: Amelia [REDACTED]

File Note Text: Clarify insurance activity sent to the insurer pre-assignment queue on CLM/2011/249119

GENERAL INSURANCE - HMTN PROCESSING CENTRE

NEXT ACTION:

Insurer to verify insurance

\$ccDocLink(5520158)

Claim Number: CLM/2011/122912

Date: 15/10/2013 1:20:12 PM

Confidential? No

Topic: Insurance

Subject: INSURANCE DETAILS

Related To: (1) Building

Created By: Amelia [REDACTED]

File Note Text: Clarify insurance activity sent to the insurer pre-assignment queue on CLM/2011/249119

GENERAL INSURANCE - HMTN PROCESSING CENTRE

NEXT ACTION:

Insurer to verify insurance

\$ccDocLink(5520158)

Claim Number: CLM/2010/011835

Date: 15/10/2013 1:21:10 PM

Confidential? No

Topic: Insurance

Subject: INSURANCE DETAILS

Related To: (1) Building

Created By: Amelia [REDACTED]

File Note Text: Clarify insurance activity sent to the insurer pre-assignment queue on CLM/2011/249119

GENERAL INSURANCE - HMTN PROCESSING CENTRE

NEXT ACTION:

Insurer to verify insurance

\$ccDocLink(5520158)

Claim Number: CLM/2011/122912

Date: 07/11/2013 11:05:46 AM

Confidential? No

Topic: General

Subject: Flat Land - Shared Land Pack Created

Related To: none (Claim Level)

Created By: Sayed [REDACTED]

File Note Text: LINZ documentation uploaded to claim

Title - 13681

Leases reviewed - no change to default conditions

Shared Land Pack created for damage allocation

Flat Land Post Inspection Processing Team

Claim Number: CLM/2011/249119 **Date:** 29/01/2014 11:43:13 AM
Confidential? No **Topic:** Insurance
Subject: INSURANCE REVIEWED/ACCEPTED **Related To:** (1) Building
Created By: Jessie [REDACTED]
File Note Text: INSURANCE DETAILS
Updated as per clarify activity returned on CLM/2011/249119

ACTION:

Updated policy type from Premier house to Replacement area based
Updated EQC levy and SQM to match across claims

EQC LEVY: \$50.00
AREA: 132SQM

INSURANCE REVIEWED/ACCEPTED ON CLAIMS:

CLM/2010/011835	4/09/2010
CLM/2011/122912	22/02/2011
CLM/2011/249119	9/10/2011

GENERAL INSURANCE - HMTN PROCESSING CENTRE

NEXT ACTION: Awaiting insurance verification on adjoining unit, CLM/2012/011750.

Claim Number: CLM/2011/122912 **Date:** 29/01/2014 11:43:33 AM
Confidential? No **Topic:** Insurance
Subject: INSURANCE REVIEWED/ACCEPTED **Related To:** (1) Building
Created By: Jessie [REDACTED]
File Note Text: INSURANCE DETAILS
Updated as per clarify activity returned on CLM/2011/249119

ACTION:

Updated policy type from Premier house to Replacement area based
Updated EQC levy and SQM to match across claims

EQC LEVY: \$50.00
AREA: 132SQM

INSURANCE REVIEWED/ACCEPTED ON CLAIMS:

CLM/2010/011835	4/09/2010
CLM/2011/122912	22/02/2011
CLM/2011/249119	9/10/2011

GENERAL INSURANCE - HMTN PROCESSING CENTRE

NEXT ACTION: Awaiting insurance verification on adjoining unit, CLM/2012/011750.

Claim Number: CLM/2010/011835 **Date:** 29/01/2014 11:43:59 AM
Confidential? No **Topic:** Insurance
Subject: INSURANCE REVIEWED/ACCEPTED **Related To:** (1) Building
Created By: Jessie [REDACTED]

File Note Text: INSURANCE DETAILS

Updated as per clarify activity returned on CLM/2011/249119

ACTION:

Updated policy type from Premier house to Replacement area based
Updated EQC levy and SQM to match across claims

EQC LEVY: \$50.00

AREA: 132SQM

INSURANCE REVIEWED/ACCEPTED ON CLAIMS:

CLM/2010/011835	4/09/2010
CLM/2011/122912	22/02/2011
CLM/2011/249119	9/10/2011

GENERAL INSURANCE - HMTN PROCESSING CENTRE

NEXT ACTION: Awaiting insurance verification on adjoining unit, CLM/2012/011750.

Claim Number: CLM/2010/011835

Date: 03/02/2014 6:51:16 PM

Confidential? No

Topic: General

Subject: MUB Claim Team - Independent Settlement Required (MUB1; CHRP range)

Related To: (1) Building

Created By: Note Creator 1

File Note Text: Pre-Settlement Review complete. This dwelling and all associated dwellings have now been released from MUB and can continue via standard process.

Action Taken:

- No Desktop Review was required

Next Action:

- This dwelling has been referred for CHRP Range settlement (including Opt Out or Customer Managed Repair as relevant)

- No activity set; Hub Support team notified of ability to release via bulk data

MULTI UNIT BUILDING TEAM - CHCH PROCESSING CENTRE

Claim Number: CLM/2011/000792

Date: 03/02/2014 7:17:28 PM

Confidential? No

Topic: General

Subject: MUB Claim Team - Independent Settlement Required (MUB1; CHRP range)

Related To: (1) Building

Created By: Note Creator 1

File Note Text: Pre-Settlement Review complete. This dwelling and all associated dwellings have now been released from MUB and can continue via standard process.

Action Taken:

- No Desktop Review was required

Next Action:

- This dwelling has been referred for CHRP Range settlement (including Opt Out or Customer Managed Repair as relevant)

- No activity set; Hub Support team notified of ability to release via bulk data

MULTI UNIT BUILDING TEAM - CHCH PROCESSING CENTRE

Claim Number: CLM/2011/122912

Date: 03/02/2014 7:17:28 PM

Confidential? No

Topic: General

Subject: MUB Claim Team - Independent Settlement Required (MUB1; CHRP range)

Related To: (1) Building

Created By: Note Creator 1

File Note Text: Pre-Settlement Review complete. This dwelling and all associated dwellings have now been released from MUB and can continue via standard process.

Action Taken:

- No Desktop Review was required

Next Action:

- This dwelling has been referred for CHRP Range settlement (including Opt Out or Customer Managed Repair as relevant)

- No activity set; Hub Support team notified of ability to release via bulk data

MULTI UNIT BUILDING TEAM - CHCH PROCESSING CENTRE

Claim Number: CLM/2011/249119

Date: 03/02/2014 7:17:28 PM

Confidential? No

Topic: General

Subject: MUB Claim Team - Independent Settlement Required (MUB1; CHRP range)

Related To: (1) Building

Created By: Note Creator 1

File Note Text: Pre-Settlement Review complete. This dwelling and all associated dwellings have now been released from MUB and can continue via standard process.

Action Taken:

- No Desktop Review was required

Next Action:

- This dwelling has been referred for CHRP Range settlement (including Opt Out or Customer Managed Repair as relevant)

- No activity set; Hub Support team notified of ability to release via bulk data

MULTI UNIT BUILDING TEAM - CHCH PROCESSING CENTRE

Claim Number: CLM/2011/122912

Date: 20/06/2014 10:42:48 AM

Confidential? No

Topic: Settlement

Subject: Flat Land - Nil Damage

Related To: none (Claim Level)

Created By: June [REDACTED]

File Note Text: Land Invoice search conducted across all claims related to address.

- No land invoices found

Flat Land field inspection shows nil land damage.

'Less than excess' letter drafted and email sent - refer to Flat Land Master claim CLM/2011/122912

All land exposures closed across property.

LAND TEAM - CHCH

Claim Number: CLM/2011/122912

Date: 24/03/2015 2:25:21 PM

Confidential? No

Topic: Correspondence In

Subject: Inbound [REDACTED]

Related To: none (Claim Level)

Created By: Julia [REDACTED]

File Note Text: Email dated 23/03/2015 received from Bruce Tu [REDACTED]

[REDACTED]

Verified email address

Outbound call to customer - No reply and unable to leave VM

Responded to customer advising that the building claim is still open and have requested that he contact us to discuss his concerns.

CUSTOMER CHANNELS SUPPORT TEAM - WGTN

Claim Number: CLM/2011/249119

Date: 24/03/2015 3:03:28 PM

Confidential? No

Topic: Correspondence In

Subject: Inbound

Related To: none (Claim Level)

Created By: Julia [REDACTED]

File Note Text: Email dated 23/03/2015 received from Bruce Tu [mailto:[REDACTED]]

[REDACTED]

Responded

If you believe there is missed damage or that the settlement amount is not fair and reasonable we ask that you provide us with the following information:

An independent quote from a trade professional obtained at your expense,

¿ The quote must detail the location and extent of the damage, along with its estimated cost to repair

¿ If the quote contains damage not recorded by the EQC Scope of Works, it must state that the damage is earthquake-related, and be accompanied by comprehensive photographs showing the location and extent of the additional damage

¿ The quote must include the GST number of the contractor who provides it.

¿ The quote must contain a room-by-room breakdown of repair costs, including the cost per square metre of each repair strategy, and the measurements of the damaged areas.

CUSTOMER CHANNELS SUPPORT TEAM - WGTN

Claim Number: CLM/2011/122912

Date: 25/03/2015 3:31:23 PM

Confidential? No

Topic: General

Subject: Generic File Note (Change this)

Related To: none (Claim Level)

Created By: Julia [REDACTED]

File Note Text: Email dated 24/03/2015 received from Bruce Tu [REDACTED]

[REDACTED]

[REDACTED]

Responded advising that we will require a written report prior to an assessor going on site. Apologised for the inconvenience.

CUSTOMER CHANNELS SUPPORT TEAM - WGTN

Claim Number: CLM/2011/122912 **Date:** 04/12/2015 10:04:30 AM
Confidential? No **Topic:** Title Search
Subject: 2011/122912 **Related To:** none (Claim Level)
Created By: Charmaine [REDACTED]
File Note Text: Please find attached historical CT CB 13681 with Lease L 5121495.6 as requested.

Regards,
Charmaine

Claim Number: CLM/2011/122912 **Date:** 07/12/2015 9:55:23 AM
Confidential? No **Topic:** General
Subject: Deed of Assignment **Related To:** (1) Building
Created By: Wendy [REDACTED]
File Note Text: DOA issue

Deed of Assignment dated 20-02-2012 was received 16-07-2012

Deed of assignment only assigns CLM/2011/122912 to the new property owner.
Claims CLM/2010/011835, CLM/2011/000792 and CLM/2011/249119 are not covered by the Deed of Assignment and remain with the previous property owners at this time.

The vendors [REDACTED]

NOTE: The DOA appears to have been drawn up, witnessed and submitted by the contractor (Gary Spence), rather than by a solicitor.

NEXT ACTION

- Information requested from vendor: Letter of Intention regarding assignment of claims
- As vendors are not contactable, e-mail sent to new owner asking whether he has contact details for the vendors
If he does not, we are requesting copy of his Sale & Purchase Agreement to check whether there is a clause related to assignment of claims.

- IMPORTANT: Do not disclose claim information to the Purchaser without Vendor consent.

Repairs appear largely completed - except for the chimney damage notified by the owner, which affects both him and his neighbour (No.425) - who lodged a claim for this damage in May 2015.

OPT OUT STREAMLINED TEAM - CHCH

[\\$ccDocLink\(7351872\)](#)

[\\$ccDocLink\(7348904\)](#)

[\\$ccDocLink\(3892090\)](#)

Claim Number: CLM/2011/249119 **Date:** 11/12/2015 8:49:57 AM
Confidential? No **Topic:** General
Subject: Document **Related To:** (1) Building
Created By: Wendy [REDACTED]
File Note Text: Current owner, Bruce Tu, has sent a copy of his Sale & Purchase Agreement

Claims Advisor
OPT OUT STREAMLINED TEAM - CHCH

Claim Number: CLM/2011/122912 **Date:** 11/12/2015 8:55:47 AM
Confidential? No **Topic:** General
Subject: Document **Related To:** (1) Building
Created By: Wendy [REDACTED]
File Note Text: Current owner, Bruce Tu, has sent a copy of his Sale & Purchase Agreement

Claims Advisor
OPT OUT STREAMLINED TEAM - CHCH

[\\$ccDocLink\(7365464\)](#)
[\\$ccDocLink\(7366737\)](#)
[\\$ccDocLink\(7366738\)](#)
[\\$ccDocLink\(7366739\)](#)
[\\$ccDocLink\(7366740\)](#)
[\\$ccDocLink\(7366741\)](#)

Claim Number: CLM/2011/122912 **Date:** 11/12/2015 2:27:13 PM
Confidential? No **Topic:** General
Subject: Deed of Assignment **Related To:** (1) Building
Created By: Janice [REDACTED]
File Note Text: This property has been sold after the date of loss.

A Deed of Assignment (DOA) has been submitted but it only mentions, CLM/2011/122912. Furthermore the DOA has not been drawn up by a lawyer, but by the contractor involved in the repairs. This has been previously noted and accepted by EQC as all signatures have been appropriately witnessed.

The vendors [REDACTED]. The purchaser has provided a copy of his Sale and Purchase Agreement which indicates that there was agreement for the vendor to assign the EQC rights for the 04/09/2010, 26/12/2010, and 22/02/2011 events to the purchaser. There is another claim for the 09/10/2011 event which is not referred to, but this claim is not likely to have any damaged apportioned to it.

It is deemed that this documentation is sufficient to accept that it was the vendors intention to assign the claims, and therefore that the rights relating to any outstanding earthquake repairs should be with the purchaser, Bruce Tu.

OPT OUT SUPERVISOR
CHRISTCHURCH PROCESSING CENTRE
[\\$ccDocLink\(3892090\)](#)
[\\$ccDocLink\(7365464\)](#)

Claim Number: CLM/2011/122912 **Date:** 16/12/2015 11:08:14 AM

Confidential? No **Topic:** General**Subject:** Calculation Complete **Related To:** (1) Building**Created By:** Damian [REDACTED]**File Note Text:** Opt Out Claim Reviewed: [REDACTED]

Reimbursement required.

No excess deducted from CLM/2010/011835 UW."

Confirmation to Proceed - \$20,700.00 (16/01/2012)

Subtotal = \$20,700.00

Nil

EW - \$0.00 (Nil Excess)

ECM - Nil

Out Out Paid to date =

\$16,100.00 (Nil Excess deducted)

Sub Total: = \$16,100.00 (Nil Excess deducted)

Reserve left = \$4,600.00 less applicable excess

NEXT ACTION:

- Ready for calling campaign

OPT OUT TEAM - CHCH PROCESSING CENTRE

\$ccDocLink(3684633)

\$ccDocLink(3444086)

Claim Number: CLM/2011/122912**Date:** 17/12/2015 1:03:01 PM**Confidential?** No**Topic:** General**Subject:** OOP - Prefers OOP - defer cash settlement to Deadline **Related To:** (1) Building**Created By:** Jeff [REDACTED]**File Note Text:** OOP - Prefers OOP - defer cash settlement to Deadline

ACTION TAKEN

- Bruce contacted regarding OOP deadline
- Bruce believes repairs are completed however there is a site visit to be scheduled for chimney inspection

NEXT ACTION

- Set activity OOP - segment - settlement method
- Claim to be cash settled after deadline unless further information received

OPT OUT | CHCH PROCESSING CENTRE

Claim Number: CLM/2011/122912 **Date:** 06/01/2016 8:00:12 AM
Confidential? No **Topic:** Estimator's Report
Subject: Chimney Variation **Related To:** none (Claim Level)
Created By: Rob [REDACTED]
File Note Text: No reply and no voicemail facility on customers cellphone.

ESTIMATOR CDST

Claim Number: CLM/2011/122912 **Date:** 11/01/2016 3:58:04 PM
Confidential? No **Topic:** Estimator's Report
Subject: Chimney Inspection **Related To:** none (Claim Level)
Created By: Rob [REDACTED]
File Note Text: Contacted customer regarding a site visit to inspect the chimney.
Bruce will contact the neighbour to arrange for access as the chimney forms part of the common wall.

Awaiting call back from Bruce

ESTIMATOR CDST

Claim Number: CLM/2011/122912 **Date:** 13/01/2016 1:10:23 PM
Confidential? No **Topic:** Estimator's Report
Subject: CDST Site Visit **Related To:** none (Claim Level)
Created By: Rob [REDACTED]
File Note Text: CDST site visit booked for 3 pm on 18.1.2016
Estimator RW

ESTIMATOR CDST

Claim Number: CLM/2011/122912 **Date:** 25/01/2016 4:00:45 PM
Confidential? No **Topic:** Estimator's Report
Subject: Chimney **Related To:** none (Claim Level)
Created By: Rob [REDACTED]
File Note Text: CDST site visit:- 18.1.2016 at 3 pm with customer.
Chimney has previously removed to ceiling.
The bump in the lounge wall in the adjoining unit is not EQ related.

NFA

ESTIMATOR CDST

Claim Number: CLM/2011/122912 **Date:** 29/02/2016 11:45:14 AM
Confidential? No **Topic:** Title Search
Subject: 2011/122912 **Related To:** none (Claim Level)
Created By: Charmaine [REDACTED]
File Note Text: Please find attached historical CT CB 13681 with Lease L 5121495.6 as requested.

Regards,
Charmaine

Claim Number: CLM/2011/122912 **Date:** 07/03/2016 12:55:07 PM
Confidential? No **Topic:** General
Subject: OOP Deadline Reminder Letter Sent **Related To:** none (Claim Level)
Created By: Jeff [REDACTED]
File Note Text: Subject : OOP Deadline Reminder Letter Sent

Opt Out 31st March deadline reminder letter sent to customer by preferred contact method.

Opt Out Team
Christchurch Processing Centre

Claim Number: CLM/2011/122912 **Date:** 05/04/2016 10:26:12 AM
Confidential? No **Topic:** Settlement
Subject: OOP Cash Payment Created **Related To:** (1) Building
Created By: Laura [REDACTED]
File Note Text: OOP Cash Payment Created

PLEASE NOTE: CLM/2010/011835 has had no excess deducted so UW payment is to be included in the excess calculations for this payment.
The property was sold and there is a DOA on file, refer file note dated 11/12/15 from opt out supervisor regarding assigning all claims

ACTION:

Opt Out Main Claim: 2011/122912
Opt Out Cash Settlement Approved for: \$4,600.00

Duplicate Search has been completed
Associated Claims have been reviewed

SETTLEMENT RECOMMENDATION:

Gross Building Settlement Total:	\$21,579.57
Total Excess:	\$215.80
Excess Already Paid:	\$0.00
Approved Cash Settlement Amount:	\$4,600.00
Applicable Excess:	\$215.80 (\$215.8 - \$0 = \$215.8)

Net Cash Settlement Total: \$4,384.20 (\$4,600 - \$215.8 = \$4,384.2)
Contents for this claim has had [REDACTED] deducted. Should be 1%, therefore reimbursement of [REDACTED]
Required

PAYMENT:

Payment Created for: \$4,384.20
Pay to the Order of: TU YAO CHENG
Postal Address: [REDACTED]
Payment Method: Cheque
Contents Reimbursement For: [REDACTED] Created

NEXT ACTION:

Approve Payment and Close Exposure

OPT OUT TEAM - CHCH PROCESSING CENTRE

Supporting Evidence:

\$ccDocLink(7546599)

\$ccDocLink(7546598)

\$ccDocLink(7470252)

\$ccDocLink(3892090)

\$ccDocLink(3444086)

Claim Number: CLM/2010/011835

Date: 05/04/2016 10:36:27 AM

Confidential? No

Topic: General

Subject: Opt out **Related To:** (1) Building

Created By: Laura [REDACTED]

File Note Text: This claim is progressing through the Opt Out process.

Building Reserve for full Opt Out repairs set on main Opt Out claim CLM/2011/122912

Building Reserve for this associated claim set to \$0, and Building Exposure closed.

All expectations have been met for all exposures on this claim, so the Claim has been closed.

Please ensure any further Opt Out documents are loaded to, and payments are made on, the main Opt Out Claim as noted above.

Opt Out Team

Christchurch Processing Centre

Claim Number: CLM/2011/000792

Date: 05/04/2016 10:39:40 AM

Confidential? No

Topic: General

Subject: Opt out **Related To:** (1) Building

Created By: Laura [REDACTED]

File Note Text: This claim is progressing through the Opt Out process.

Building Reserve for full Opt Out repairs set on main Opt Out claim CLM/2011/122912

Building Reserve for this associated claim set to \$0, and Building Exposure closed.

All expectations have been met for all exposures on this claim, so the Claim has been closed.

Please ensure any further Opt Out documents are loaded to, and payments are made on, the main Opt Out Claim as noted above.

Opt Out Team

Christchurch Processing Centre

Claim Number: CLM/2011/249119

Date: 05/04/2016 10:40:15 AM

Confidential? No

Topic: General

Subject: Opt out **Related To:** (1) Building

Created By: Laura [REDACTED]

File Note Text: This claim is progressing through the Opt Out process.

Building Reserve for full Opt Out repairs set on main Opt Out claim CLM/2011/122912

Building Reserve for this associated claim set to \$0, and Building Exposure closed.

All expectations have been met for all exposures on this claim, so the Claim has been closed.

Please ensure any further Opt Out documents are loaded to, and payments are made on, the main Opt Out Claim as noted above.

Opt Out Team

Christchurch Processing Centre

Claim Number: CLM/2011/122912 **Date:** 06/04/2016 10:05:08 AM
Confidential? No **Topic:** General
Subject: Payment rejected **Related To:** none (Claim Level)
Created By: Christian [REDACTED]
File Note Text: DOA issue

Claim Number: CLM/2011/122912 **Date:** 06/04/2016 10:14:01 AM
Confidential? No **Topic:** Settlement
Subject: Payment rejected **Related To:** (1) Building
Created By: Christian [REDACTED]
File Note Text: PURPOSE:
To review and approve claim payment

ACTION:

Payment Rejected
Payment Amount \$4,547.57 (bldg. - \$4,384.20, cont [REDACTED])
Payee name/s: BRUCE TU
Payment Processed on: 05/04/2016

REASON FOR REJECTION:

- DOA issue
- DOA assigns the claim in respect of the property which applies to bldg. and land exposure only. It does not explicitly outline the assignment of contents, hence the contents reimbursement cannot be paid to the purchaser.

NEXT ACTION:

Create new payment and return to processor for approval.

PAYMENT APPROVAL TEAM - WGTN PROCESSING CENTRE

Claim Number: CLM/2011/122912 **Date:** 06/04/2016 11:02:42 AM
Confidential? No **Topic:** Settlement
Subject: Payment Recreated **Related To:** (1) Building
Created By: Laura [REDACTED]
File Note Text: ACTION:

- Payment cancelled due to contents reimbursement should be paid to previous owner who holds insurance, Note a DOA cannot assign contents to a new property owner.
 - Payment re-created, using correct details payment of the building to Bruce Tu.
- Activity set to contents team to process contents excess reimbursement as we don't have contact details for vendors

NEXT ACTION:

- Current payment activity assigned to Building Payment Approvals Queue
- Payment Approvals Team to proceed
- Please refer to previous 'Building Settlement Processed' file note dated 05/04/16

POST SETTLEMENT PROCESSING TEAM - CHCH PROCESSING CENTRE

Claim Number: CLM/2011/122912

Date: 06/04/2016 12:18:04 PM

Confidential? No

Topic: Settlement

Subject: Payment Approval Review

Related To: (1) Building

Created By: Christian [REDACTED]

File Note Text: PURPOSE:

To review and approve claim payment

ACTION:

Building Payment Approved

Amount \$ 4,384.20

Payee details: BRUCE TU

Bank details: Cheque

CSA: Amended and approved

All outcomes have been met on the building exposure on this claim. The building exposure is therefore now closed. The claim remains open as there are still open exposures on this claim

NEXT ACTION:

Claims Support Team to collate payment and CSA

PAYMENT APPROVAL TEAM - WGTN PROCESSING CENTRE

Claim Number: CLM/2011/122912

Date: 06/04/2016 3:24:28 PM

Confidential? No

Topic: General

Subject: Contents Review

Related To: (2) Contents

Created By: Helen [REDACTED]

File Note Text: ACTION TAKEN

Reviewed claim for contents excess reimbursement to the Vendors Sean Elvines and Jennifer Townsley.

This property has been sold - postal address is the damage location address and all phone numbers for Sean Elvines are invalid.

Unable to confirm any contact details for the vendors.

Completed contents excess refund activity and closed contents exposure

The Vendors are still entitled to a contents excess refund of [REDACTED]

If the vendors make contact updated postal address would be required to pay contents excess refund

NEXT ACTION:

No further action required

CONTENTS TEAM - HAMILTON PROCESSING CENTRE

Claim Number: CLM/2011/122912

Date: 07/04/2016 11:15:22 AM

Confidential? No

Topic: Correspondence Out

Subject: Payment

Related To: (1) Building

Created By: Allison [REDACTED]

File Note Text: Action:

- Collated documents for payment (\$4,384.20).
- Customer pack completed.
- CSA meets current guidelines in accordance to Correspondence Checklist.
- CSA changed from Draft to Final.
- Activity ç Payment Issued - Send Customer Pack - Canterbury Claimç completed.
- Customer pack posted.

Claim Support Team - Wellington Processing Centre

\$ccDocLink(7546599)

Claim Number: CLM/2011/122912 **Date:** 14/04/2017 2:45:29 AM
Confidential? No **Topic:** General
Subject: Close Claim by Script **Related To:** none (Claim Level)
Created By: System Generated
File Note Text: Claim closed by script based on information provided by BIU.

Claim Number: CLM/2011/122912 **Date:** 17/04/2017 5:52:16 PM
Confidential? No **Topic:** General
Subject: Bulk Claim Closure **Related To:** none (Claim Level)
Created By: Note Creator 1
File Note Text: This claim has been automatically closed by the Administration Completion Project on 11 April 2017. This means that a computer program assessed the claim against the below criteria and identified that this claim should be closed

Closing criteria:

1. Claim status is Open
2. Claim has No mediation open (hazard text)
3. Claim has No complaints open (checking issue type)
4. Claim has No Litigation open (hazard text)
5. Claim has No CRT flag (CRT flag, or hazard text)
6. Property not in Non Canterbury streams of value stream
7. Property has no land exposures open
8. Property has no contents exposures open
9. Property has no open activities
10. Property not EQR and is not fully paid or closed paid nil as per value stream
11. Property is EQR and has either had Invoice Sent, or No Excess to Pay letter sent (specific filenotes)
12. Property does not have a recovery reserve > 0 unless it is CHRP excess
13. Property has no secondary substantive work going
14. Property has no open remediation issue type in CMS

NB: Property means first claim as per Burley Algorithm.

This claim can be reopened by the customer or if new information comes to light.

Claim Number: CLM/2011/122912 **Date:** 12/10/2017 4:21:34 PM
Confidential? No **Topic:** General
Subject: Request for Documents - multiple **Related To:** none (Claim Level)
Created By: Pamela [REDACTED]
File Note Text: SPOKE WITH: BRUCE TU

DISCUSSED/ADVISED:

BRUCE called to request documents as he is selling the property - SoW and payment details

ACTIONS:

Confirmed mobile, email and postal

Set activity for Request for Documents - multiple

Auto assigned to Queue - CC Request for Documents - Customer Channels

Please send a copy of \$ccDocLink(2080764), \$ccDocLink(7546599), USoW and CSoW (settlement statement) to:

Advised 7 working day Timeframe and to check spam

CUSTOMER SERVICE CONSULTANT - PULSE

Claim Number: CLM/2011/249119

Date: 12/10/2017 4:24:54 PM

Confidential? No

Topic: General

Subject: Request for Documents - multiple

Related To: none (Claim Level)

Created By: Pamela

File Note Text: SPOKE WITH: BRUCE TU

DISCUSSED/ADVISED:

BRUCE called to request documents as he is selling the property - SoW and payment details

ACTIONS:

Confirmed mobile, email and postal

Set activity for Request for Documents - multiple

Auto assigned to Queue - CC Request for Documents - Customer Channels

Please send a copy of \$ccDocLink(2080764), \$ccDocLink(7546599), USoW and CSoW (settlement statement) to:

Advised 7 working day Timeframe and to check spam

CUSTOMER SERVICE CONSULTANT - PULSE

Claim Number: CLM/2011/000792

Date: 12/10/2017 4:26:45 PM

Confidential? No

Topic: General

Subject: Association **Related To:** none (Claim Level)

Created By: Pamela

File Note Text: Association

CUSTOMER SERVICE CONSULTANT - PULSE

Claim Number: CLM/2010/011835

Date: 12/10/2017 4:27:49 PM

Confidential? No

Topic: General

Subject: Request for Documents - multiple

Related To: none (Claim Level)

Created By: Pamela

File Note Text: PURPOSESPOKE WITH: BRUCE TU

DISCUSSED/ADVISED:

BRUCE called to request documents as he is selling the property - SoW and payment details

ACTIONS:

Confirmed mobile, email and postal

Set activity for Request for Documents - multiple

Auto assigned to Queue - CC Request for Documents - Customer Channels

Please send a copy of \$ccDocLink(2080764), \$ccDocLink(7546599), USoW and CSoW (settlement statement) to:

Advised 7 working day Timeframe and to check spam

CUSTOMER SERVICE CONSULTANT - PULSE

Claim Number: CLM/2011/122912 **Date:** 16/10/2017 2:01:49 PM
Confidential? No **Topic:** General
Subject: SOW - Request for documents **Related To:** none (Claim Level)
Created By: Kyrie [REDACTED]
File Note Text: PURPOSE
- As per notes 12/10/2017
- Bruce has requested SOW/CSA to be emailed to [REDACTED]

ACTION TAKEN

- Documents from CMS
- Emailed [REDACTED] attached with the following documents
\$ccDocLink(2463321)
\$ccDocLink(2463320) - Redacted
\$ccDocLink(7546599)
- Completed request activity

Email held for peer check before release.

CUSTOMER CONTACT CENTRE - WGTN

Claim Number: CLM/2011/122912 **Date:** 03/04/2018 4:20:59 PM
Confidential? No **Topic:** General
Subject: doa received **Related To:** none (Claim Level)
Created By: Saane [REDACTED]
File Note Text: PURPOSE
Deed of assignment received via email from [REDACTED] >
Claim closed and no request made.

ACTION

- Upload DOA to the claim only
- Acknowledgement email sent to [REDACTED] >

NEXT ACTION

if claim is to be reopened or any request made by the new property owners, DOA to be forwarded for processing.

SENIOR CSC CUSTOMER AND CLAIMS - WGTN

\$ccDocLink(8737083)

Claim: CLM/2011/122912

Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

Summary

Basics

Calendar Days Since Last Opened 0
 Closed 29/06/2022 (Open 2870 Business days)

Financials

Gross Incurred \$11,978.23
 Paid \$11,978.23
 Recovered \$0.00

Special Claim Permission and High-Risk Indicators

None

Loss Date 22/02/2011 12:01 AM
 Notice Date 04/04/2011
 Loss Cause Earthquake
 Catastrophe EVT/201102/0012 - Christchurch 10km SE, 5km, 6.3 - 22/02/2011 - 24/03/2011
 Loss Location 427 Armagh Street, Linwood, CHRISTCHURCH, 8011
 Description Re-open skeleton claim
 Planned Completion Date 05/04/2022

Services

Type	Status	Service #	Services	Assigned To	Progress Status	Next Action	\$0 Assessment Outcome	Quote Status	Relates To	Target
	✓	419633	Dwelling - Desktop - Assessment	Kathleen	Service Request Complete	Claim Manager to complete settlement	No		Claim	30/06/2022



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

Claim: CLM/2011/122912

Exposures

	#	Type	Coverage	Claimant	Claim Manager	Future Payments	Paid
	1	Dwelling	Dwelling and Land	SEAN ELVINES	Ged [REDACTED]	-	\$11,288.23

Parties Involved

Name	Roles	Phone
A & G Calje Family Trust	Family Trust	
Bank of New Zealand_MAIN-PURCH	Check Payee, Mortgagee	
AARNOUD CALJE	Main Contact, Reporter, Previous Property Owner(Inactive)	[REDACTED]
Esther Calje	Alternate Contact	0210 250 7926
SEAN ELVINES	Claimant, Service Participant, Insured	[REDACTED]

Tags

Tag	Tag Sub Type
Cap Status	Under Cap

Planned Activities

Due	Priority	Subject	Assigned To
26/11/2024	Normal	Auto - Inbound Claim correspondence	
26/11/2024	Normal	Auto - Inbound Claim correspondence	
04/12/2024	Normal	Auto - Inbound Claim correspondence	
12/12/2024	Normal	Auto - Inbound Claim correspondence	
20/12/2024	Normal	CA to privacy check and redact documents for LOE	Marie [REDACTED]
20/12/2024	Normal	Auto - Inbound Claim correspondence	
31/12/2024	Normal	Auto - Inbound Claim correspondence	

Associated Claims

Claim: CLM/2011/122912



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

Litigation

Latest Notes

Engineering LOE

An Engineering LOE has been uploaded as below. This covers both 425 & 427 Armagh Street.
Documents for the Engineer's consideration can be found here:

[REDACTED]
[REDACTED]
[REDACTED]

Note: these require review by a CA for redaction compliance.

CLM/2011/122912 - ENGINEERING LOE - 64833595 \$ccDocLink(64833595-STATIC)
-Mike Wright (18/12/2024 02:38 PM)

Customer response to email

From: Esther Calje <esther.calje@gmail.com>
Sent: Wednesday, 18 December 2024 7:06 am
To: Suzanne Adams <suzanne.adams@naturalhazards.govt.nz>
Subject: Re: 427 Armagh St - Engineering Engagement

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hi Suzanne,

Many thanks for this. I look forward to progressing things next year.

Kind regards
Esther

-Suzanne Adams (18/12/2024 07:46 AM)

Claim: CLM/2011/122912



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

Engineering Engagement

From: Suzanne Adams

Sent: Monday, 16 December 2024 10:57 am

To: Esther Calje <esther.calje@gmail.com>

Subject: RE: 427 Armagh St - Engineering Engagement

Hi Esther

Thank you for your response to my email and for getting back to me so quickly.

I appreciate you confirming that you have discussed the engineering engagement with the owners of 425 Armagh Street, and that you are both in agreement that you would like us to engage an engineer to carry out the assessment.

I can confirm costs associated with the engineering assessment will be met by NHC. We will get the documentation underway and I will come back to you in the New Year with some dates for the engineering assessment once we have signed up an engineer.

At this stage we are looking to engage NZCSE and I have included the link to their website for your information <https://www.nzcse.co.nz/about-us/>

Kind regards

Suzanne

-Suzanne Adams (16/12/2024 10:56 AM)

Customer response to engineering

From: Esther Calje <esther.calje@gmail.com>

Sent: Sunday, 15 December 2024 6:04 am

To: Suzanne Adams <suzanne.adams@naturalhazards.govt.nz>

Subject: Re: 427 Armagh St - TS Assessment Report

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hello Suzanne,

Claim: CLM/2011/122912

 Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

Many thanks for your email and the initial assessment report. I have been in touch with the owners of 425 Armagh St and we all agree that we are happy for you to engage an engineer at your end for the full forensic assessment. Presumably, the cost of this is covered by EQC/NHC.

If feasible, I would suggest that this assessment be carried out as soon as possible. We have cleared 427 Armagh as best as we can to allow easy and safe access for now, but I cannot guarantee how long it will stay that way.

I will be away 26th December to 23rd January, but will be responding to emails during that time.

Kind regards

Esther Calje

-Suzanne Adams (16/12/2024 08:37 AM)

Customer update - TS report sent

From: Suzanne Adams

Sent: Friday, 13 December 2024 5:04 pm

To: Esther Calje <esther.calje@gmail.com>

Subject: RE: 427 Armagh St - TS Assessment Report

Good afternoon, Esther

Thank you for your email, my apologies for not responding earlier as I have been away on leave and just catching up on my emails. Thank you for clearing access in the house and garage in readiness for an engineering assessment this is much appreciated. Is also good to hear that you have been in contact with Paul Stanwick regarding the drains and he is amenable to sorting this for you.

I am writing with an update following our site visit on the 18th November 2024 now I have a copy of the Technical Specialists Assessment Report. I have attached a copy of this report for your information and included below the Technical Specialists conclusion.

CONCLUSION

- Floor dislevelment across the home exceeds MBIE guidance tolerances both on a global and localised basis and as the cause of the global tilt is not clear, this dislevelment should be assessed by an appropriately qualified Engineer.

Claim: CLM/2011/122912

 Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

- Ring foundation crack repairs, although not undertaken by the customers contractor, were inadequately scoped by EQC and will thus require remediation.
- Drainage issues on the property remain unresolved at the time of this report.

The next step as outlined in the Technical Specialists report is a full forensic engineering assessment to determine the extent of earthquake damage if any. Which is why we have recommended that any repairs to your drains be put on hold until such time as we have determined the full extent of any earthquake repairs required to your property.

The engineering report will need to encompass both your property and that of 425 Armagh Street, Christchurch, therefore agreement will need to be reached on engagement of a suitably qualified engineer with the owner of this property. Alternatively, we would be happy to arrange the engineering engagement for you and the owner of 425 Armagh Street. I would appreciate if you would please get back to me once you have discussed this with the owner of 425 Armagh Street, to confirm how you would like to proceed. If you have any queries or would like to discuss this if you would please give me a call.

For your information I will be away on leave over the holiday period from the 20th December 2024 until the 9th January 2025.

Wishing you all the best for the holiday season, I hope you have an enjoyable and relaxing Christmas and New Year.

Kind regards

Suzanne

CLM/2011/122912 - TS ASSESSMENT REPORT - PDF FINAL COPY - 64827668 \$ccDocLink(64827668-STATIC)

-Suzanne Adams (13/12/2024 05:04 PM)

Customer update

I phoned Esther and ended up having to leave a voicemail message on her phone. I thanked her for her email and said I would be sending her an email with a copy of the TS report along with details on the next steps which is the engagement of an engineer which will need to be co ordinated with her neighbour at 425 Armagh St

From: Esther Calje <esther.calje@gmail.com>

Sent: Sunday, 8 December 2024 8:57 pm

Claim: CLM/2011/122912



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

To: Suzanne Adams <suzanne.adams@naturalhazards.govt.nz>
Subject: Re: 427 Armagh St - Site visit

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hello Suzanne,

Just letting you know that we have made the interior and garage of 427 Armagh St accessible for an engineers assessment.

Regards
Esther

-Suzanne Adams (13/12/2024 02:44 PM)

TS Assessment Report

An assessment report with recommendations has been uploaded as below.

[REDACTED]

Note: the garage was assessed and although suffering from age & use related issues no EQ damage was evident. However, full interior inspection was not possible due to contents storage.

CLM/2011/122912 - ASSESSMENT REPORT - 64815913 \$ccDocLink(64815913-STATIC)

-Mike Wright (05/12/2024 03:18 PM)

TS Contact with Enviroflo

Paul Strandwick of Enviroflo called me this morning to discuss the SS issue at 427. He confirmed that their check of the recently laid pipeline shows that the top of the line is graded too high to allow connection from 425. He proposed that they could relocate the line back to the original position and grade. I advised that this may not be possible given the proposal to redirect the connecting line from 425 away from the garage.

I confirmed that NHC could not assist with resolution of this problem.

Claim: CLM/2011/122912



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

In a later second call, he confirmed that he had secured agreement from both customers to commence remediation of the 427 problem and replacement of the EQ damaged 425 line before Christmas. Although, noting that we have no quotation/report from Enviroflo at this time, I requested that any repair be delayed pending the outcome of a floor level assessment we are currently undertaking. He agreed to wait until this is concluded.

-Mike Wright (03/12/2024 10:07 AM)

Customer response to email

From: Esther Calje <esther.calje@gmail.com>

Sent: Wednesday, 27 November 2024 2:39 pm

To: Suzanne Adams <suzanne.adams@naturalhazards.govt.nz>

Subject: Re: 427 Armagh St - Site visit

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hi Suzanne,

Many thanks for your email, and for requesting a copy of the claim file.

Thanks also for being available to engage an engineer. It is going to be difficult to clear Adam's place as he is very reluctant to let this happen. I will do my best in the coming weeks.

I just chatted with Paul Stanwick who is very amenable to fixing the issue asap which is great. We will have a site visit soon and will take it from there.

I look forward to Mike's report.

Ng# mihi

Esther

-Suzanne Adams (27/11/2024 02:40 PM)

Email - response to customer

From: Suzanne Adams

Sent: Wednesday, 27 November 2024 10:57 am

To: Esther Calje <esther.calje@gmail.com>

Claim: CLM/2011/122912



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

Subject: RE: 427 Armagh St - Site visit

Hi Esther

Thank you for your email.

Mike Wright is the Technical Specialist assigned to assist me with your claim. David Roger is a Claim Manager and stepped in for me as I was unfortunately unable to attend the site visit due to a knee injury.

I have followed up with both Mike and David following the site visit and yes they have indicated that an engineering assessment will likely be required. The assessment will need to include both your property and that of your neighbours at 425 Armagh Street as they are adjoined. They will also require clear access to all areas of the house and the garage which I understand is currently full, so will need to work around this with you.

We are happy to arrange and engage an engineer to undertake the engineering assessment and will need to consult with your neighbour regarding this once Mike has completed his assessment report.

I have also requested from our Official Information Act team a full copy of your claim file which they will email directly to you. The timeframe for this is usually 20 working days.

In regard to the drainage, as discussed on site with Mike you will need to liaise directly with Enviroflow as they will be responsible to remediate/cover the cost for your section of the shared drain and driveway with 425 Armagh Street. Paul Stanwick is the contact at Enviroflow and I understand Mike has provided you with his contact phone number.

I will forward you a copy of the Technical Specialists assessment report once this is received and then we can confirm the next steps in the New Year.

Any queries please do not hesitate to give me a call.

Kind regards
Suzanne

Suzanne Adams AIINZ (Senior Assoc)
Settlement Specialist
Natural Hazards Commission Toka T# Ake

Claim: CLM/2011/122912



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

Phone 027 3579 146 Christchurch
www.naturalhazards.govt.nz

From: Esther Calje <esther.calje@gmail.com>
Sent: Monday, 25 November 2024 5:47 pm
To: Suzanne Adams <suzanne.adams@naturalhazards.govt.nz>
Subject: Re: 427 Armagh St - Site visit

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hi Suzanne,

It was good to have a site inspection with Mike and David last Friday (I didn't catch their last names or roles though). I understand that Mike will write a report in the next 2-3 weeks, and that it is likely that I will need to engage an engineer for a full assessment.

Can you recommend an engineer please? What is your role in coordinating this?

I understand I need to contact Paul Stanwick from EnviroFlo (can do this tomorrow after work).

Are you able to provide me with all of the relevant property files, or advise me on how to obtain them please?

The house is insured by BNZ - I believe the underwriter is IAG.

Kind regards
Esther

-Suzanne Adams (27/11/2024 10:57 AM)

TS Drainage Recommendation

The drainlayer's revised quotation (as below) is considered to appropriately cover the EQ damage repairs required as agreed on site. It is recommended that the quotation be QS reviewed before acceptance.

Claim: CLM/2011/122912

 Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

It is recognised that settlement made for a previous non-compliant repair (a civil matter not involving NHC) will need to be deducted from any settlement relating to the proposed works.

Note: this is a shared system with 425 Armagh Street.

[REDACTED]

CLM/2011/122912 - DRAINAGE QUOTATION - 64793190 \$ccDocLink(64793190-STATIC)
CLM/2011/122912 - DRAINAGE ASSESSMENT - 64793191 \$ccDocLink(64793191-STATIC)
-Mike Wright (19/11/2024 02:59 PM)

Initial Docs Collation
Initial docs collation completed

Docs saved in SharePoint CBU Property File

Managed repair: \$0.00
Cash settlement: \$32,652.00
Total dwelling spend: \$32,652.00
New costs: \$0.00

Settlement Team 2
-Marie [REDACTED] (19/11/2024 10:53 AM)

Customer response
From: Esther Calje <esther.calje@gmail.com>
Sent: Wednesday, 13 November 2024 11:17 am
To: Suzanne Adams <suzanne.adams@naturalhazards.govt.nz>
Subject: Re: 427 Armagh St - Site visit

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hi Suzanne,
Perfect, thanks.

Claim: CLM/2011/122912



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

Esther

-Suzanne Adams (13/11/2024 11:26 AM)

Response to customer

From: Suzanne Adams

Sent: Wednesday, 13 November 2024 11:09 am

To: Esther Calje <esther.calje@gmail.com>

Subject: RE: 427 Armagh St - Site visit

Hi Esther

Thank you for your email.

I will contact your neighbours directly to confirm but happy to arrange the assessment of their property on the 22nd November to follow your assessment.

Kind regards

Suzanne

Suzanne Adams AIINZ (Senior Assoc)

Settlement Specialist

Natural Hazards Commission Toka T# Ake

Phone 027 3579 146 Christchurch

www.naturalhazards.govt.nz

From: Esther Calje <esther.calje@gmail.com>

Sent: Wednesday, 13 November 2024 8:48 am

To: Suzanne Adams <suzanne.adams@naturalhazards.govt.nz>

Subject: Re: 427 Armagh St - Site visit

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hi Suzanne,

Claim: CLM/2011/122912



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

Kim and Sam Knight, the owners of 425 Armagh St, have been in touch with me. They are are keen to join us for the site visit on 22nd November if that is ok with you?

Kind regards
Esther

-Suzanne Adams (13/11/2024 11:09 AM)

Site visit - 22nd November 11.00am
From: Suzanne Adams
Sent: Monday, 11 November 2024 9:07 am
To: Esther Calje <esther.calje@gmail.com>
Subject: RE: 427 Armagh St - Site visit

Hello Esther

Thank you for your email.

Is no problem I have moved the site visit to Friday 22nd November as requested and hoping 11.00am works for you. If you would please get back to me to confirm.

Kind regards
Suzanne

-Suzanne Adams (11/11/2024 09:08 AM)

Site visit - to be rescheduled
From: Esther Calje <esther.calje@gmail.com>
Sent: Sunday, 10 November 2024 6:43 pm
To: Suzanne Adams <suzanne.adams@naturalhazards.govt.nz>
Subject: Re: 427 Armagh St - Site visit

You don't often get email from esther.calje@gmail.com. Learn why this is important

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hello Suzanne,

Claim: CLM/2011/122912



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

I am very sorry but I have double booked myself and have an education day on the 19th Nov (I am juggling two jobs at present and it gets complicated!). Could we reschedule please? I am guaranteed free on Friday 22nd anytime before 3pm - would that day work for you?

Sincere apologies for the inconvenience.

Kind regards

Esther

-Suzanne Adams (11/11/2024 08:29 AM)

Site Visit Confirmed - 19th November 10.00am

Sent: Friday, 8 November 2024 4:12 pm

To: Esther Calje <esther.calje@gmail.com>

Subject: RE: 427 Armagh St - Site visit

Hello Esther

Thank you for your email, is no problem I have rescheduled our site visit which is now on Tuesday 19th November at 10.00am.

Also, it would be appreciated if we can please have access on the day to the garage so we can also inspect this for any earthquake damage.

I hope you have a great weekend and look forward to meeting you.

Kind regards

Suzanne

Suzanne Adams AIINZ (Senior Assoc)

Settlement Specialist

Natural Hazards Commission Toka T# Ake

Phone 027 3579 146 Christchurch

www.naturalhazards.govt.nz

Claim: CLM/2011/122912

 Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

From: Esther Calje <esther.calje@gmail.com>
Sent: Friday, 8 November 2024 1:21 pm
To: Suzanne Adams <suzanne.adams@naturalhazards.govt.nz>
Subject: Re: 427 Armagh St

You don't often get email from esther.calje@gmail.com. Learn why this is important

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hello Suzanne,

Apologies but I will need to defer looking at the Armagh St property until the week beginning 18th Nov.

I can meet with you from 3.30pm on Monday 18th, Wednesday 20th, Thursday 21st. Or anytime on Tuesday 19th or Friday 22nd.

Do any of these days/times suit you?

Regards
Esther
-Suzanne Adams (08/11/2024 04:12 PM)

Site visit - 13th November 2.00pm

I phoned and spoke with Esther, site visit arranged for Wednesday 13th November 2.00pm. She just has to check with her brother and will come back to confirm

From: Esther Calje <esther.calje@gmail.com>
Sent: Friday, 8 November 2024 10:58 am
To: Suzanne Adams <suzanne.adams@naturalhazards.govt.nz>
Subject: 427 Armagh St

You don't often get email from esther.calje@gmail.com. Learn why this is important

CAUTION: This email originated from outside of the organisation. Do not click links or open attachments unless you recognise the sender and know the content is safe.

Hi Suzanne,

Claim: CLM/2011/122912



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

Thanks for your call the other day - apologies it was a bit rushed. Would you be free to chat or email me about the additional work that you mentioned for 427 Armagh St please?

Regards
Esther Calje
021 02507926

-Suzanne Adams (08/11/2024 11:19 AM)

Customer called

I received a phone call from Esther Calje (Trustee) she has been speaking with Neil from EDCL who has advised there are further costs for drainage that they will need to open their claim for.

Esther's brother currently occupies the house and is not in good health, she is to be the main contact on this claim and I have confirmed her contact details.

I have advised that we have agreed there is further drainage works required which includes the replacement of the driveway. I have also indicated that whilst at the property we noted some cracks to the ring foundation and would like to arrange another inspection to check for any missed damage or failed repairs. Esther agreed this is a good idea and that a site visit be arranged so we can view the property with her present.

Esther has requested this claim be reopened so we can address the current drainage issue and consider whether further costs are also payable for missed damage or failed repairs.

-Suzanne Adams (07/11/2024 07:35 AM)

Site Visit outcome

A site visit was undertaken today to view repairs proposed by Envirodynamics for the neighbouring unit's (425 Armagh Street) SS & SW lines, part of which has been identified as shared with this property.

An issue with the repairs carried out on this property in 2023 resulted in 425 being cut off from the public SS system. Envirodynamics have advised that they have referred this issue to the Drainlayers Board.

Envirodynamics have reconnected the original line at the lateral (as an Emergency repair (EW)), but the original abandoned GT & TV branch lines from 427 are likely still open to the ground.

Claim: CLM/2011/122912



Ins: SEAN ELVINESCN: CLM/2011/122912DoL: 22/02/2011St: AcceptedHS: SettlementCM: (Minor Works)Christchurch
10km SE, 5km, 6.3Loss Location: 427 Armagh Street, Linwood, CHRISTCHURCH

In an effort to properly remedy this issue and remediate other identified damage to the both the SS & SW for 425, Envirodynamics have been asked to amend their submitted quotation & repair SOW to, save a minor redirection to avoid the garage, reinstate the lines as originally configured. This work is expected to include full replacement of the driveway given the impact of the repair cuts for the EW and repairs undertaken on 427.

Note: a financial contribution will likely be required from Enviroflo to remedy the issue created by the 2023 repair.

-Mike Wright (22/10/2024 11:59 AM)

Claim: CLM/2011/122912

OB email

Reference to the previous file note,

- Peer review completed on 22/05/2023 by Lisa
- Email chain uploaded to ClaimCenter

CLM/2011/122912 - OB EMAIL - 64170381 \$ccDocLink(64170381-STATIC)

Cont Cent-CHCH

-Chalitha [REDACTED] (24/05/2023 07:18 AM)

Trust Deed + Cont update + RFI - sent

- With reference to the previous file note, received an email with attached Trust Deed on 17/05/2023 from Esther Calje <esther.calje@gmail.com> via info@eqc;

CLM/2011/122912 - TRUST DEED - 64168628 \$ccDocLink(64168628-STATIC)

As per the DOA, claim was assigned to AARNOUD CALJE & SEAN ELVINES as Trustees of the A & G Calje Family Trust.

- Received Trust Deed confirms Esther Calje's appointment and Aarnoud's retirement from the Trust.

- Updated Claim contact info to add A & G Calje Family Trust, Esther Calje as new trustee & Aarnoud as retired trustee.

Claim: CLM/2011/122912

- Emailed drainage CSA to Esther Calje <esther.calje@gmail.com> to confirm that the drainage assessment payment was completed with the final settlement.

- Sent for peer-checking on 22/05/2023
- Sent email not uploaded until peer review completed.

Cont Cent-CHCH

-Chalitha [REDACTED] (22/05/2023 04:59 PM)

OB EMAIL

With reference to the previous file note,

- Peer review completed on 17/05/2023 by Lisa
- Email chain uploaded to ClaimCenter

CLM/2011/122912 - OB EMAIL - 64163539 \$ccDocLink(64163539-STATIC)

Cont Cent-CHCH

-Chalitha [REDACTED] (18/05/2023 07:38 AM)

IB email

- Received an email on 12/05/2023 from Kathryn - Enviroflo Administrator <admin@enviroflo.co.nz> via info@eqc, with attached 2 invoices;

"Hi EQC,

Claim: CLM/2011/122912

Esther Calje has been in touch regarding the drainage works completed at 427 Armagh Street. Esther is now the trustee, as her father - Aarnoud - has retired from the trust.

Esther is trying to track down the payments made from EQC to the trust, as she cannot find the corresponding payment on the trusts banking history.

Can you please confirm to Esther, the dates and amounts paid.

Her phone number is 021 025 07926 should you require further information from her regarding her role as trustee, and access to the information.

Kind regards,

Kathryn - Admin"

CLM/2011/122912 - IB EMAIL - 64161609 \$ccDocLink(64161609-STATIC)

- Esther not listed as claim contact

Emailed Esther- esther.calje@gmail.com informing to provide a cop of the Trust Deed with information relevant to to her appointment and Aarnoud's retirement, to verify the authority.

Alternatively, Aarnoud could call us or email from the authorised email address we have on EQC's file for him, to authorise Esther to the claim

Claim: CLM/2011/122912

- Sent for peer-checking on 16/05/2023.
- Sent email not uploaded until peer review completed.

Cont Cent-CHCH

-Chalitha [REDACTED] (16/05/2023 04:20 PM)

OB email

Reference to the previous file note,

- Peer review completed on 20/03/2023 by Lisa
- Email chain uploaded to ClaimCenter

CLM/2011/122912 - OB EMAIL - 64110429 \$ccDocLink(64110429-STATIC)

Cont Cent-CHCH

-Chalitha [REDACTED] (29/03/2023 07:26 AM)

Payment confirmation request

- Received request for information on 14/03/2023 from Enviroflo Administrator <admin@enviroflo.co.nz> via info@eqc;

"Hi EQC,

Can you please confirm the survey invoice was paid through to A & G Calje Trust, as well as the repair invoice?

We have received payment for the repairs - thank you, however the survey invoice remains outstanding this end.

Claim: CLM/2011/122912

Kind regards,

Kathryn - Admin"

- Enviroflo was authorised by the HO in OnBase

- As per the CSA in file, settlement done for both work & survey invoices to the HO

Replied to Enviroflo Administrator <admin@enviroflo.co.nz> cc- aarnoudc1@gmail.com confirming above

- Sent for peer-checking on 16/03/2023
- Sent email not uploaded until peer review completed.

Cont Cent-CHCH

-Chalitha [REDACTED] (16/03/2023 05:01 PM)

(Payments Complete) Minor works payment has been completed, claim to close as NFA required

-Siobhan [REDACTED] (29/06/2022 11:21 AM)

MINOR WORKS FINAL PAYMENT

Topic: Settlement

Subject: MINOR WORKS FINAL PAYMENT

Related To: exposure type

Claim: CLM/2011/122912

PURPOSE:

Minor works payment to be made

ACTION:

- Minor works approved as per quote provided for \$11,402.25 inc GST

CLM/2011/122912 - QUOTE - 63648490 \$ccDocLink(63648490-STATIC)

CLM/2011/122912 - DRAINAGE ASSESSMENT - 63648493 \$ccDocLink(63648493-STATIC)

- Acceptance letter provided to customer on 01.04.2022

CLM/2011/122912 - ACCEPTANCE LETTER - 63677059 \$ccDocLink(63677059-STATIC)

- Agreed works have now been completed per the quote provided and invoice supplied:

CLM/2011/122912 - INVOICE INV-40589 - 63776499 \$ccDocLink(63776499-STATIC)

- Payment approved as per service request 419633

- Approved payment: \$11,402.25

- Excess: \$114.02

- Balance of payment: \$11,288.23

Claim: CLM/2011/122912

Plus Drainage inspection costs

\$690.00 inc GST

- Payee: BNZ Bank

- Method: EFT

- CSA Created:

CLM/2011/122912 - CSA LETTER - DRAINAGE - 63783647 \$ccDocLink(63783647-STATIC)

NEXT ACTION:

Claim correspondence to be sent, claim to be closed as NFA required.

Claims Assurance Team

-Ann-Marie [REDACTED] (23/06/2022 02:28 PM)

Drainage MW complete

-Ann-Marie [REDACTED] (23/06/2022 02:05 PM)

Open skeleton claim

- email received from Enviroflo Administrator <admin@enviroflo.co.nz> on 16/06/2022 via info@

Claim: CLM/2011/122912

- email contains invoices for drainage works
- claim re-opened
- claim with Claims Assurance, pending assignment
- dos upload
- email attached to this form

CLM/2011/122912 - INVOICES - 63776506 \$ccDocLink(63776506-STATIC)

CLM/2011/122912 - INVOICED INV-0975 - 63776500 \$ccDocLink(63776500-STATIC)

CLM/2011/122912 - INVOICE INV-40589 - 63776499 \$ccDocLink(63776499-STATIC)

-Matthew [REDACTED] (17/06/2022 02:14 PM)

Re-open skeleton claim

-Matthew [REDACTED] (17/06/2022 02:11 PM)

(Not Paid - Review Complete) Claim has been accepted under minor works, claim to close as NFA required until confirmation received that works have been completed

-Siobhan [REDACTED] (04/04/2022 03:08 PM)

.

-Siobhan [REDACTED] (04/04/2022 03:07 PM)

Minor Works Accepted

Customer advised issues with drainage. Evidence provided.

ACTIONS:

Review drainage evidence

CLM/2011/122912 - DRAINAGE ASSESSMENT - 63648493 \$ccDocLink(63648493-STATIC)

CLM/2011/122912 - QUOTE - 63648490 \$ccDocLink(63648490-STATIC)

CLM/2011/122912 - INVOICE - 63648502 \$ccDocLink(63648502-STATIC)

CLM/2011/122912 - AS BUILT - 63648494 \$ccDocLink(63648494-STATIC)

Claim: CLM/2011/122912

CLM/2011/122912 - AS BUILT RE-ROUTE - 63648489 \$ccDocLink(63648489-STATIC)

Reviewed claim documents on file

Customer advised to have drains repaired and send invoice once completed. Bank details also requested.

CLM/2011/122912 - ACCEPTANCE LETTER - 63677059 \$ccDocLink(63677059-STATIC)

CLM/2011/122912 - EMAIL TO CUSTOMER - ACCEPTANCE LETTER - 63677067
\$ccDocLink(63677067-STATIC)

COSTS TO DATE:

Managed repair: \$0.00

Cash settlement: \$21,363.77

Total dwelling spend: \$21,363.77

Dwelling Sum Insured: \$115,000.00

Land settlement \$ 0.00

NEXT ACTIONS:

Await bank details from customer

CM – SOLUTIONS AND LAND

-Siobhan [REDACTED] (01/04/2022 10:51 AM)

Customer Contact

Good Morning Aarnoud,

We have completed our drainage review and pleased to advise that your claim has been accepted.

Please find attached the Acceptance letter for the drainage repairs based on your quote dated 16/07/2021
- \$11,402.25 (GST inclusive).

Can you please provide us with your bank details for payment of the assessment invoice - We need to see
the account name, number and bank provider details.

Proof can be in the form of deposit slip, screenshot of internet deposit slip, screenshot of internet banking
or a bank statement.

Please let me know when these works are complete and if you have any questions.

Claim: CLM/2011/122912

Kind Regards,

Siobhan [REDACTED]

-Siobhan [REDACTED] (01/04/2022 10:45 AM)

SRES OOS Reveiw

Policy holder was cash settled for the asphalt drive

SRES Team One

-Janine [REDACTED] (28/03/2022 10:17 AM)

Drainage Review

All Drainage Docs have been received.

[REDACTED]
[REDACTED]

CLM/2011/122912 - INVOICE - 63648502 \$ccDocLink(63648502-STATIC)

CLM/2011/122912 - DRAINAGE ASSESSMENT - 63648493 \$ccDocLink(63648493-STATIC)

CLM/2011/122912 - AS BUILT - 63648494 \$ccDocLink(63648494-STATIC)

CLM/2011/122912 - AS BUILT RE-ROUTE - 63648489 \$ccDocLink(63648489-STATIC)

CLM/2011/122912 - QUOTE - 63648490 \$ccDocLink(63648490-STATIC)

Emailed PI re Hard Landscaping

- Request made to SRES

Email to customer

CLM/2011/122912 - EMAIL TO CUSTOMER - 63659926 \$ccDocLink(63659926-STATIC)

NEXT ACTION:

Await PI response

CM Claims Assurance

-Siobhan [REDACTED] (22/03/2022 02:34 PM)

Customer Contact

Good Morning,

Thank you for contacting the Earthquake Commission regarding your Claim.

Claim: CLM/2011/122912

My name is Siobhan [REDACTED] and I am a Claim Manager in the Claims Assurance Team at EQC and your claim query has been assigned to me for review.

My contact number is [REDACTED] alternatively I can be contacted on this email address [REDACTED]@eqc.govt.nz.

I would like to advise you that your claim is under review and I will be in touch shortly to discuss your claim.

If you have any questions, please don't hesitate to contact me.

Kind Regards,

Siobhan [REDACTED]

NEXT ACTION:

Review drainage claim

-Siobhan [REDACTED] (22/03/2022 08:51 AM)

Open skeleton claim

- New Lodgement received via info@eqc on 11/03/2022 from Sue Sullivan <sue@enviroflo.co.nz>, authorised by PO
- Customer advised issues relate to drainage
- Created V8 claim
- Customer has provided documentation supporting the concerns, including assessment, as built, quote, invoice CCTV and photos. Link to CBU doc folder:

[REDACTED]

- Claim with Claims Assurance, pending assignment.

CUST INFO MGMT – WGTN

-Matthew [REDACTED] (15/03/2022 12:14 PM)

Claim Status

General Status

Claim: CLM/2011/122912

Loss Type	Property
Line of Business	Homeowners Line EQC
Claim Segment	Property - mid complexity
Claim Strategy	Unknown
Notice Only?	No
Preferred Settlement Method	Cash Settlement
Claim Status	Accepted
Date Reported	04/04/2011 12:00 AM
Create Date	15/03/2022
Days Open	2870
Close Date	29/06/2022
Resolution	
Last Reason Reopened	Missed Damage
Last Sub Reason Reopened	Damages missed on scoped elements (i.e. Foundation damages unseen)
Last Reopened Date	23/06/2022
Progress Status	Complete
Sub Status	CES Settlement
Claim Manager	
Primary Group	Minor Works
Special Claim Permission	
Claim Validation Level	Ability to pay
Salvage Status	
Other Recoverable Status	
Reinsurance Reportable?	

Storage

Date Shipped to Storage
 Storage Location State
 Storage Category
 Storage Type
 Box #
 Bar Code #
 Storage Volumes

Claim: CLM/2011/122912

Storage Notes

High-Risk Indicators

Litigation

Litigation Status	Not In litigation
Litigation Identified	
Days after FNOL	
First Notice Suit	
Next Trial Date	

Complaint

Complaint?	
Complaint Details	

Fatalities

Fatalities?	
-------------	--

Large Loss

Large Loss?	
Net Total Incurred	\$11,978.23

Coverage in Question

Coverage in Question?	
-----------------------	--

SIU

Special Investigation Status	
Special Investigation Score	
Referred to Risk & Assurance	

Flag Details

Flagged	Never flagged
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Subrogation

Claim: CLM/2011/122912

Subrogation Status

Claim Health Metrics

	Value	Target/Service Level	Status
Overall Claim Metrics			
Business Days Since Last Opened	(621)	183	✓
Days Open	2870	260	✗
Initial Contact with Insured (Days)	N/A	2	●
Personalised Communication with insured	0	30	✓
Claim Activity			
Days Since Last View - Claim Manager	N/A	20	●
Days Since Last View - Supervisor	N/A	30	●
Activities Past Due Date	4		✗
Open Escalated Activities	0	0	✓
Number of Escalated Activities	0	1	✓
% of Escalated Activities	0%		Yes
Claim Financials			
Net Total Incurred	\$11,978.23		Yes
Total Paid	\$11,978.23		Yes
Incurred Claim Costs as % of Net Total Incurred	94%		Yes
Paid Claim Costs as % of Total Paid	94%		Yes

Claim: CLM/2011/122912

	Value	Target/Service Level	Status
Time to First Claim Cost Payment (Days)	2866		Yes
Number of Reserve Changes	2		Yes
% Reserve Change from Initial Reserve	N/A		Yes
Exposures			
(1) 1st Party Dwelling - SEAN Low Complexity ELVINES - Dwelling and Land Re-open skeleton claim			
Days Open	68		Yes
Initial Contact with Claimant (Days)	N/A	1	
Net Total Incurred	\$11,288.23		Yes
Total Paid	\$11,288.23		Yes
% of Escalated Activities	N/A		Yes
Paid Loss Costs as % of Total Paid	100%		Yes
Time to First Loss Payment (Days)	68		Yes
Footnotes			
Claim Tier: Low Severity			

Day 1 Checklist

Created by: Siobhan [REDACTED]
 Last modified by: Super User
 Last modified date: 2 Mar 2023 10:13 PM

Property Details Section

Claim: CLM/2011/122912

Structural damage: No

Year built

Decade Built:

Foundations type:

Land technical category: TC2

Exterior wall material: Other
Exterior wall material other: Brick Veneer

Roof covering material: Other
Roof covering material other: Concrete Tile
Property Type: Attached
Other damage areas and important features:

Costs To Date

Cost	Amount
Managed repair: \$	-
IHRP repairs: \$	
Dwelling: \$	

Claim: CLM/2011/122912

Cash settlement: \$	\$21,363.77
Excess paid: \$	
Total dwelling spend: \$	\$21,363.77

Dwelling sum insured: \$ 115,000.00

Land settlement: \$

Cap paid percentage (%):

Costs to be referred to a
settlement analyst to confirm how
much of cap is left?

First Review Section

Property was insured at the time
of loss?

Insurance Verified at the time of
loss?

Property sold since first event? Yes

Deed of assignment received? Yes

Valid deed of assignment
received date:

Date of most recent sale: 16/03/2018

Has there been a cavity critter or
subfloor inspection previously? No

Customer provided report with
initial query? Yes

Customer provided engineering
report with initial query? No

Drainage has been previously
assessed? No

Does the property have non CES
claims lodged? No

Claim: CLM/2011/122912

Non CES claim lodged detail:

Previous building repair method: Cash Settlement

Managed repair detail:

First Contact Section

Claim trigger point (in line with tracker options): Missed Damage

Does the customer have a representative?

Representative name:

What was the date of loss? 22/02/2011

Why is the damage being reported now? Drainage

If not original owner, how does the customer know the date of loss to be correct?

Details of customer self-checks (i.e. floor level check):

Has damage been sighted by the customer? Yes

Can photos be taken of the damage? Yes

Previous cash settlement repair status:

Does the customer have a preferred builder or contractor? Yes

Builder/contractor's name: EnviroFlo

Are there any drainage issues presenting? Yes

Has the customer incurred any costs regarding the latest query?

Cost detail:

Claim: CLM/2011/122912

Workplan

	Due	Priority	Status	Subject	Exposures	Service Requests	Ext Owner	Assigned To
	26/11/2	Normal	Open	Auto - Inbound Claim responder				
	26/11/2	Normal	Open	Auto - Inbound Claim responder				
	04/12/2	Normal	Open	Auto - Inbound Claim responder				
	12/12/2	Normal	Open	Auto - Inbound Claim responder				
	20/12/2	Normal	Open	CA to privacy check and redact documents for LOE				Marie [REDACTED]
	20/12/2	Normal	Open	Auto - Inbound Claim responder				
	31/12/2	Normal	Open	Auto - Inbound				

Claim: CLM/2011/122912

	Due	Priority	Status	Subject	Exposures	Service Requests	Ext Owner	Assigned To
				Claim corresponder				

Loss Details

Details

What Happened? Re-open skeleton claim
 Loss Date 22/02/2011 12:01 AM
 Loss Cause Earthquake
 Loss Sub Cause
 Catastrophe 22/02/2011 - 24/03/2011 - Christchurch 10km SE, 5km, 6.3 - EVT/201102/0012
 Weather Related? No

Damage Circumstances

Can you still live in your property? Yes
 Are there any concerns with your property with regard to safety, sanitation, security or weather tightness? No

Loss Location

Search Address
 Location 427 Armagh Street Linwood CHRISTCHURCH 8011 Christchurch City
 Address Source Customer
 QPID 1217189
 Coordinates (Lat,Long) -43.5283353952023, 172.657477920193
 Manually Enter Address No

Claim: CLM/2011/122912

Alias Address

Property Type	General Residential Dwelling
Occupancy Type	Owner Occupied

Loss Items


Dwelling
Re-open skeleton claim

Additional Information

Settlement

Previous Building Repair Method	Cash Settlement
---------------------------------	-----------------

On-Sold

On-sold Application Number
On-sold Application Date
Valid Sale & Purchase received
date

Deed of Assignment

Property sold since first event?	Yes
Deed of Assignment received?	Yes
Valid Deed of Assignment received date	

Claim: CLM/2011/122912

Date of most recent sale 16/03/2018

Fatality

Event Related Death No

Categorization

Special Claim Permission

Extra Care

Extra Care Status Extra Care Status Unknown

Hazards

Insurer Claim Numbers

Notification and Contact

How Reported	Legacy Claim
Reported By	AARNOUD CALJE
Relationship to Insured	New Property Owner
Date of Notice	04/04/2011
Main Contact	AARNOUD CALJE
Relationship to Insured	New Property Owner
Date Reported to Agent	

Claim: CLM/2011/122912

Dwelling Incident

Damage

Dwellings on Property 1
Property Ownership Private Individuals
Damage Description Re-open skeleton claim

Damage Info

Damage Detail

Type	# of Type	Description
Drainage / Plumbing / HWC	1	Damage to drains

Coverage Info

Coverage Detail

Buildings on Policy	Building Description	# Dwellings Insured in Building	Dwellings Damaged within Building
Building 01	MAIN HOME	1	1
Total		1	1

Repairs

Estimate Received? Yes
Estimated Repair Cost (\$) 11,402.25
Estimated Repair Time
Already Repaired? No

Structural Damage

Structural Damage Identified? No

Claim: CLM/2011/122912

Drainage Assessment

Drainage has been previously assessed? No

Property Info

Address 427 Armagh Street, Linwood, CHRISTCHURCH, 8011

Building Construction Details

Class Type
of Stories
Roof Covering Material Other
Roof Covering Material Other Concrete Tile
Exterior Wall Material Other
Exterior Wall Material Other Brick Veneer
Year Built
Property Size

Occupancy Details

Type of Occupancy
Number of People on Policy
Years In Home

Habitable

Mould Involved?
Hazardous Waste Involved?
Habitable Yes
Description

Related Exposures

#	Exposure	Financials
1		

Claim: CLM/2011/122912

#	Exposure	Financials	
	Dwelling and Land Ged [REDACTED]	Paid	\$11,288.23

Associations

Exposures

#	Type	Coverage	Claimant	Claim Manager	Status	Future Payments	Paid
1	Dwelling	Dwelling and Land	SEAN ELVINES	Ged [REDACTED]	Closed	-	\$11,288.23

(1) 1st Party Dwelling - SEAN ELVINES

Details

Exposure

Loss Party	Insured's loss
Close Date	23/06/2022
Primary Coverage	Dwelling and Land
Resolution	Payments complete

Claim: CLM/2011/122912

Coverage Subtype	Dwelling
Coverage	
Claim Manager	Ged [REDACTED]
Group	Claims Assurance
Status	Closed
Created Via	
Create Date	15/03/2022
Validation Level	Ability to pay

Claimant

Claimant	SEAN ELVINES
Type	Insured
Contact Prohibited?	No
Primary Phone	[REDACTED]
Address	427 Armagh Street, Linwood, CHRISTCHURCH, 8011

Incident Overview

Dwelling	Re-open skeleton claim
----------	------------------------

Coding

Segment	Property - mid complexity
Handling Strategy	Unknown
Jurisdiction	

Other Carrier Involvement

Other Coverage Info	
Details	

Financials

Remaining Reserves	-
Future Payments	-
Total Paid	\$11,288.23

Claim: CLM/2011/122912

Total Recoveries -
Net Total Incurred \$11,288.23

ISO

Status

Status None
Date sent to ISO
Last response from ISO

Contacts

Name	Roles	Contact Prohibited?	Phone	Address	City	TLA	Country	ZIP Code
A & G Calje Family Trust	Family Trust	No		427 Armagh Street	CHRISTCHURCH	Christchurch City	New Zealand	8011
Bank of New Zealand_MAI PURCH	Check Payee, Mortgagee	No		BNZ Lending Services, Private Bag 92089	Auckland		New Zealand	1142
AARNOUD CALJE	Main Contact, Previous Property Owner(Inactive), Reporter	No	03-942 4833	427 Armagh Street	CHRISTCHURCH	Christchurch City	New Zealand	8011
Esther Calje	Alternate Contact	No	0210 250 7926	427 Armagh Street	CHRISTCHURCH	Christchurch City	New Zealand	8011

Claim: CLM/2011/122912

Name	Roles	Contact Prohibited?	Phone	Address	City	TLA	Country	ZIP Code
SEAN ELVINES	Claimant, Insured, Service Participant	No		427 Armagh Street	CHRISTCHURCH	Christchurch City	New Zealand	8011

Contacts

This contact is not linked to the Address Book

Roles

Role	Active?	Comments
Family Trust	Yes	

Company

NameA & G Calje Family Trust

Primary Address

Search Address
Location427 Armagh Street Linwood CHRISTCHURCH 8011 Christchurch City
Address TypePostal
Location Description
Valid until
Manually Enter AddressNo

Additional Info

Primary Contact

First NameAARNOUD
Last NameCALJE
Preferred Contact MethodEmail
Phone Number
EmailAARNOUDC1@GMAIL.COM

Claim: CLM/2011/122912

Tax Info

Tax ID (EIN)

Notes

Bank Data

Primary	Type	
true	Postal	427 Armagh Street, Linwood, CHRISTCHURCH, 8011

Contacts

This contact is linked to the Address Book and is in sync

Roles

Role	Active?	Comments
Check Payee	Yes	
Mortgagee	Yes	

Mortgagee

Name	Bank of New Zealand_MAIN-PURCH
FMIS Vendor Number	10063_300000004072743
Mortgagee Cap	\$50,000.00

Claim: CLM/2011/122912

Primary Address

Search Address
Location BNZ Lending Services, Private Bag 92089 Victoria Street West Auckland 1142
Address Type
Location Description
Valid until
Manually Enter Address Yes

Additional Info

Preferred Vendor? No
Claim Involvement Start
Claim Involvement End

Primary Contact

First Name
Last Name
Preferred Contact Method
Phone Number
Email

Tax Info

Tax ID (EIN)

Notes

Bank Data

Primary	Type	
true		BNZ Lending Services, Private Bag 92089, Victoria Street West, Auckland, 1142

Claim: CLM/2011/122912

Contacts

This contact is not linked to the Address Book

Roles

Role	Active?	Comments
Main Contact	Yes	
Reporter	Yes	
Previous Property Owner	No	Retired for the trust

Person

Name AARNOUD CALJE
Prefix
First name AARNOUD
Middle name
Last name CALJE
Suffix
Preferred Name
Preferred Contact Method Phone

Phone

Work
Home 03-942 4833
Mobile
Fax
Primary phone Home

E-mail

Claim: CLM/2011/122912

Contacts

This contact is not linked to the Address Book

Roles

Role	Active?	Comments
Alternate Contact	Yes	New Trustee

Person

Name Esther Calje
Prefix
First name Esther
Middle name
Last name Calje
Suffix
Preferred Name
Preferred Contact Method Email

Phone

Work
Home
Mobile 0210 250 7926
Fax
Primary phone Mobile

E-mail

Main Email esther.calje@gmail.com

Claim: CLM/2011/122912

Alternate Email

Primary Address

Search Address
Location 427 Armagh Street Linwood CHRISTCHURCH 8011 Christchurch City
Address Type Postal
Location Description
Valid until
Manually Enter Address No

Additional Info

Date of Birth
Gender
Deceased Estate No

Additional Customer Info

Company
Occupation

Notes

Bank Data

Primary	Type	
true	Postal	427 Armagh Street, Linwood, CHRISTCHURCH, 8011

Claim: CLM/2011/122912

Contacts

This contact is not linked to the Address Book

Roles

Role	Active?	Comments
Claimant	Yes	
Service Participant	Yes	
Insured	Yes	

Person

Name SEAN ELVINES
Prefix
First name SEAN
Middle name
Last name ELVINES
Suffix
Preferred Name
Preferred Contact Method Phone

Phone

Contact Prohibited? No
Work
Home
Mobile
Fax
Primary phone Home

Claim: CLM/2011/122912

E-mail

Main Email

Alternate Email

Primary Address

Search Address

Location 427 Armagh Street Linwood CHRISTCHURCH 8011 Christchurch City

Address Type Home

Location Description

Valid until

Manually Enter Address No

Additional Info

Date of Birth

Gender

Deceased Estate No

Additional Customer Info

Company

Occupation

Notes

JENNY TOWNSLEY as SECONDARY CLAIMANT

Bank Data

Claim: CLM/2011/122912

Primary	Type	
true	Home	427 Armagh Street, Linwood, CHRISTCHURCH, 8011

Policy: Dwelling and Land

Insurance Policy Verification

Insurance Company Southern Response - AMI Insurance
 Policy Status Valid
 Basis for Policy Type Replacement Sum Insured
 Broker/Agent
 Insurance Policy Number [REDACTED]
 Name House Insured In SEAN ELVINES
 Policy Type REPLACEMENT AREA BASED
 Cover Start Date 01/11/2010
 Cover End Date 01/11/2012
 Next Anniversary Date
 Cover Top Up Yes
 Covered Address 427 ARMAGH STREET, LINWOOD, CHRISTCHURCH 8011
 Buildings on the Policy

Buildings on Policy	Building Description	# Dwellings Insured in Building	EQC Sum Insured
Building 01	MAIN HOME	1	\$115,000.00

Residential Dwellings per Building

Claim: CLM/2011/122912

Building			Per Dwelling		-
Related Building	# Dwellings Covered	% Commercial Use	Sum Insured (\$ Incl. GST)	Area Insured (sqm)	EQC Levy Paid (\$ Incl. GST)
Building 01	1	0	\$115,000.00		\$50.00

Policy Status Verified by Matthew [REDACTED]
Policy Status Verified on 15/03/2022

EQC Validation

Insurance Cover Verified? Confirmed as Valid
Cover Verified by Siobhan [REDACTED]
Cover Verified on 22/03/2022

Insured/Claimant Information

Name SEAN ELVINES
Address 427 Armagh Street, Linwood, CHRISTCHURCH, 8011

Additional Insured Parties

Customer is Covered? Yes
Loss Location 427 Armagh Street, Linwood, CHRISTCHURCH, 8011
Loss Location Is Covered? No
EQC Sum Insured \$115,000.00
Eligible for EQCover? Eligible

Mortgagee

Is there a Mortgagee? Yes
Mortgagee Bank of New Zealand_MAIN-PURCH
Mortgagee Cap \$50,000.00

Claim: CLM/2011/122912

Policy: Contents

Insurance Policy Verification

Insurance Company
Policy Status
Broker/Agent
Insurance Policy Number
Name Contents Insured In
Policy Type
Basis for Policy Type
Cover Start Date
Cover End Date
Next Anniversary Date
Cover Top Up
Covered Address
Sum Insured
EQC Levy Paid

Excluded Items

Policy Status Verified by
Policy Status Verified on

EQC Validation

Insurance Cover Verified?	Not Reviewed
Cover Verified by	
Cover Verified on	

Insured/Claimant Information

Claim: CLM/2011/122912

Name SEAN ELVINES
Address 427 Armagh Street, Linwood, CHRISTCHURCH, 8011

Additional Insured Parties

Customer is Covered? No
Loss Location 427 Armagh Street, Linwood, CHRISTCHURCH, 8011
Loss Location Is Covered? No
EQC Sum Insured -
Eligible for EQCover? Not Reviewed

Financials: Summary

Exposure

	Future Payments	Total Paid
Claim Total		\$11,978.23

Financials: Transactions

Type	Date	Amount		Exposure	Coverage	Cost Type	Cost Category	Status	User
Payment	23/06/2022	\$11,288.23		1	Dwelling and Land	Claim Cost	Unspecified Cost Category	Submitted	Ann-Marie 
Payment	23/06/2022	\$690.00			Claim-level	Fees	Fees	Submitted	Ann-Marie 

Claim: CLM/2011/122912

Payment Details

Details

Related To Settlement of [419633] - Desktop - Assessment
Exposure (1) 1st Party Dwelling - SEAN ELVINES
Coverage Dwelling and Land
Cost Type Claim Cost
Cost Category Unspecified Cost Category
Payment Type Final
Eroding? Yes
Comments
Open Reserves -
Amount \$11,288.23
Line Items

Category	Comments	Amount
Dwelling		\$11,288.23

Check Details

Status Cleared
Pay To Bank of New Zealand_MAIN-PURCH
Net Amount \$11,978.23
Scheduled Send Date 23/06/2022
Issue Date 28/06/2022
Check Number
Bank Account
Payment Method Electronic funds transfer
Invoice Number BLD-CALJE

Claim: CLM/2011/122912

Tracking

Status	Submitted
Created By	Ann-Marie [REDACTED]
Created On	23/06/2022
Booking Date	23/06/2022

Approval History

Payment Details

Details

Related To	Settlement of [419633] - Desktop - Assessment
Exposure	none (Claim-level)
Coverage	
Cost Type	Fees
Cost Category	Fees
Payment Type	Final
Eroding?	Yes
Comments	
Open Reserves	-
Amount	\$690.00
Line Items	

Category	Comments	Amount
Drainage Inspection Fee		\$690.00

Claim: CLM/2011/122912

Check Details

Status Cleared
Pay To Bank of New Zealand_MAIN-PURCH
Net Amount \$11,978.23
Scheduled Send Date 23/06/2022
Issue Date 28/06/2022
Check Number
Bank Account
Payment Method Electronic funds transfer
Invoice Number BLD-CALJE

Tracking

Status Submitted
Created By Ann-Marie [REDACTED]
Created On 23/06/2022
Booking Date 23/06/2022

Approval History**Financials: Checks**

Check Number	Pay To	Gross Amount	Issue Date	Scheduled Send Date	Status	Bulk Invoice
	Bank of New Zealand_MAIN-PURCH	\$11,978.23	28/06/2022	23/06/2022	Cleared	

Claim: CLM/2011/122912

Check Details

Check

Net Amount \$11,978.23
Memo Claim CLM/2011/122912

Details

Related To Settlement of [419633] - Desktop - Assessment
CMS Transaction ID eqc:369937
Account Number
Invoice Number BLD-CALJE
Bulk Invoice
Comments
FMIS Stop Reason
Payees

Payee	Type	Payee Tax ID
Bank of New Zealand_MAIN-PURCH	Mortgagee	

Instructions

Payment Method Electronic funds transfer
Check Batching A/P default

Tracking

Status Cleared
Issue Date 28/06/2022
When To Pay 23/06/2022
Created By Ann-Marie
Created On 23/06/2022
Approval History

Claim: CLM/2011/122912

Payments

Scheduled Send Date	Amount		Exposure	Coverage	Cost Type	Cost Category	Status	Pmt Type
23/06/2022	\$690.00		Claim-level		Fees	Fees	Submitted	Final
23/06/2022	\$11,288.23			1 Dwelling and Land	Claim Cost	Unspecified Cost Category	Submitted	Final

Documents Linked to Checks

Name	Actions	Type	Status	Author	Date Modified
CLM/2011/122912 - CSA LETTER - DRAINAGE - 63783647		CLM - GENERAL ADMINISTRATION	Final	ANN-MARIE 	23/06/2022 02:28 PM
CLM/2011/122912 - INVOICE INV-40589 - 63776499		CLM - GENERAL ADMINISTRATION	Final	MATTHEW 	17/06/2022 02:13 PM
CLM/2011/122912 - INVOICED INV-0975 - 63776500		CLM - GENERAL ADMINISTRATION	Final	MATTHEW 	17/06/2022 02:13 PM

Property Information

Title Details

Address 427 Armagh Street, Linwood, Christchurch City
Maori Land Indicator NOT_MAORI_LAND

Claim: CLM/2011/122912

Identifier 13681
 Type Cross Lease
 Register Type Composite Computer Register
 Date Issued 10/12/2001

Prior References
CB30F/550

Legal Description	Estate	Estate Share	Area
Lot 4 Deposited Plan 10444	Fee Simple	1/3	0.1007
Flat 2 and Garage with Flat 2 Deposited Plan 303406	Leasehold	1/1	0

Proprietors
Timothy John Twomey
Wilhelmina Esther Calje

Interest	Date	Registrants
Lease	14/05/1999	
Lease	10/12/2001	
Lease	10/12/2001	

Documents

Claim: CLM/2011/122912

Name	Actions	Inbound	Type	Sub-Type	Description	Created Date	Status	Author
CLM/2011/122912 - ENGINEERING LOE - 64833595		Yes	CLM - ASSESSMENT	STRUCTURE	ENGINEER ENGINEER LOE REPORT	18/12/202	Final	MIKE WRIGHT
CLM/2011/122912 - TS ASSESSMENT REPORT - PDF FINAL COPY - 64827668		Yes	CLM - ASSESSMENT	ASSESSMENT	ASSESSMENT ASSESSMENT REPORT - PDF FINAL COPY	13/12/202	Final	SUZANNE ADAMS
CLM/2011/122912 - ASSESSMENT REPORT - 64815913		Yes	CLM - ASSESSMENT	ASSESSMENT	ASSESSMENT ASSESSMENT REPORT	05/12/202	Final	MIKE WRIGHT
CLM/2011/122912 - CRITICAL RISK ASSESSMENT - 22.11.24 - 64804355		Yes	CLM - ASSESSMENT	SITE RISK ASSESSMENT	CRITICAL RISK ASSESSMENT - 22.11.24	27/11/202	Final	SUZANNE ADAMS
CLM/2011/122912 - DRAINAGE QUOTATION - 64793190		Yes	CLM - ASSESSMENT	QUOTES	DRAINAGE QUOTATION	19/11/202	Final	MIKE WRIGHT
CLM/2011/122912 - DRAINAGE ASSESSMENT - 64793191		Yes	CLM - ASSESSMENT	QUOTES	DRAINAGE ASSESSMENT	19/11/202	Final	MIKE WRIGHT
CLM/2011/122912 - OB EMAIL - 64170381		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINISTRATION	OB EMAIL	24/05/202	Final	
CLM/2011/122912 - TRUST DEED - 64168628		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINISTRATION	TRUST DEED	22/05/202	Final	
CLM/2011/122912 - OB EMAIL - 64163539		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINISTRATION	OB EMAIL	18/05/202	Final	
CLM/2011/122912 - IB EMAIL - 64161609		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINISTRATION	IB EMAIL	16/05/202	Final	
CLM/2011/122912 - OB EMAIL - 64110429		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINISTRATION	OB EMAIL	29/03/202	Final	

Claim: CLM/2011/122912

Name	Actions	Inbound	Type	Sub-Type	Description	Created Date	Status	Author
CLM/2011/122912 - IB EMAIL - 64096615		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	IB EMAIL	16/03/202	Final	[REDACTED]
CLM/2011/122912 - EMAIL TO CUSTOMER - CSA LETTER - 63783743		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	EMAIL TO CUSTOM - CSA LETTER	23/06/202	Final	ANN-MARIE [REDACTED]
CLM/2011/122912 - CSA LETTER - DRAINAGE - 63783647		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	CSA LETTER - DRAINAG	23/06/202	Final	ANN-MARIE [REDACTED]
CLM/2011/122912 - ASSESSMENT SPREADSHEET - 63783577		Yes	CLM - ASSESSMENT	ASSESSM SPREADS	ASSESSM SPREADS	23/06/202	Final	ANN-MARIE [REDACTED]
CLM/2011/122912 - INVOICES - 63776506		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	INVOICE	17/06/202	Final	[REDACTED]
CLM/2011/122912 - INVOICED INV-0975 - 63776500		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	INVOICE INV-0975	17/06/202	Final	MATTHEW [REDACTED]
CLM/2011/122912 - INVOICE INV-40589 - 63776499		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	INVOICE INV-4058	17/06/202	Final	MATTHEW [REDACTED]
CLM/2011/122912 - EMAIL TO CUSTOMER - ACCEPTANCE LETTER - 63677067		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	EMAIL TO CUSTOM - ACCEPT/ LETTER	01/04/202	Final	[REDACTED]
CLM/2011/122912 - ACCEPTANCE LETTER - 63677059		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	ACCEPT/ LETTER	01/04/202	Final	[REDACTED]
CLM/2011/122912 - INSURER RESPONSE OOS SETTLEMENT - 63668068		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	INSURER RESPON OOS SETTLEM	28/03/202	Final	SUZANNE [REDACTED]

Claim: CLM/2011/122912

Name	Actions	Inbound	Type	Sub-Type	Description	Created Date	Status	Author
CLM/2011/122912 - EMAIL TO CUSTOMER - 63659926		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	EMAIL TO CUSTOM	22/03/202	Final	
CLM/2011/122912 - INVOICE - 63648502		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	INVOICE	15/03/202	Final	MATTHEW 
CLM/2011/122912 - DOA: TOWNSLEY TO TU - 63648491		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	DOA: TOWNSL TO TU	15/03/202	Final	MATTHEW 
CLM/2011/122912 - AS BUILT - 63648494		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	AS BUILT	15/03/202	Final	MATTHEW 
CLM/2011/122912 - DRAINAGE ASSESSMENT - 63648493		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	DRAINAG ASSESSI	15/03/202	Final	MATTHEW 
CLM/2011/122912 - DOA: TU TO CALJE/TWOMLEY - 63648492		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	DOA: TU TO CALJE/TWOMLE	15/03/202	Final	MATTHEW 
CLM/2011/122912 - QUOTE - 63648490		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	QUOTE	15/03/202	Final	MATTHEW 
CLM/2011/122912 - AS BUILT RE-ROUTE - 63648489		Yes	CLM - GENERAL ADMINISTRATION	CLAIM ADMINIS	AS BUILT RE-ROUTE	15/03/202	Final	MATTHEW 

Settlements

Name	Date Created	Status	Settlement Total	Recalculation Required?
[419633] - Desktop - Assessment	23/06/2022 02:36 PM	Finalised	\$11,288.23	

Claim: CLM/2011/122912

Negotiations

Snapshot: Loss Details

What Happened?	Re-open skeleton claim
Loss Date	22/02/2011 12:01 AM
Loss Cause	Earthquake

Damage Type

Fire?	No
Notice Only?	No

Damage Circumstances

Can you still live in your property?	Yes
Are there any concerns with your property with regard to safety, sanitation, security or weather tightness?	No

Loss Location

Location	427 Armagh Street, Linwood, CHRISTCHURCH, 8011
Address 1	427 Armagh Street
Address 2	
Suburb	Linwood
City	CHRISTCHURCH
TLA	Christchurch City
Postcode	8011
Address Source	Customer
QPID	1217189
Coordinates (Lat,Long)	-43.5283353952023, 172.657477920193

Claim: CLM/2011/122912

Alias Address

Catastrophe	EVT/201102/0012 - Christchurch 10km SE, 5km, 6.3 - 22/02/2011 - 24/03/2011
Weather Related?	No
Property Type	General Residential Dwelling
Occupancy Type	Owner Occupied

Claim notification info

Reported By

How Reported	Legacy Claim
Name	AARNOUD CALJE
Relation to Insured	New Property Owner
Date of Notice	04/04/2011

Verify Date of Birth

Date of Birth

Confirm Contact Info

Address	427 Armagh Street, Linwood, CHRISTCHURCH, 8011
Work Phone	
Home Phone	
Mobile	
Primary Phone	Home
Email	
Preferred Contact Method	Phone

Insured

Name	SEAN ELVINES
------	--------------

Claim: CLM/2011/122912

Address 427 Armagh Street, Linwood, CHRISTCHURCH, 8011
Primary Phone [REDACTED]

Main Contact

Same Person? Same as reporter
Name AARNOUD CALJE
Relation to Insured New Property Owner

Customer Preference for Settlement

Preferred Settlement Method Cash Settlement

Additional Information

Settlement

Previous Building Repair Method Cash Settlement

On-Sold

On-sold Application Date
Valid Sale & Purchase received date

Deed of Assignment

Property sold since first event? Yes
Deed of Assignment received? Yes
Valid Deed of Assignment received date
Date of most recent sale 16/03/2018

Fatality

Event Related Death No

Categorization

Special Claim Permission

Claim: CLM/2011/122912

Hazards

Snapshot: Incidents

#	Type	Description
1	Dwelling	Re-open skeleton claim

Snapshot: Dwelling Incident

Damage

Dwellings on Property	1
Property Ownership	Private Individuals
Damage Description	Re-open skeleton claim

Damage Info

Damage Detail

Type	# of Type	Description
Drainage / Plumbing / HWC	1	Damage to drains

Claim: CLM/2011/122912

Repairs

Estimate Received?	Yes
Estimated Repair Cost	\$11,402.25
Estimated Repair Time	
Already Repaired?	false

Structural Damage

Structural Damage Identified?	No
-------------------------------	----

Drainage Assessment

Drainage has been previously assessed?	No
--	----

Property Info

Address	427 Armagh Street, Linwood, CHRISTCHURCH, 8011
---------	--

Building Construction Details

Class Type
of Stories
Roof Covering Materials
Exterior Wall Material
Year Built
Property Size

Occupancy Details

Type of Occupancy
Number of People on Policy
Years in Home

Habitable

Mould Involved?
Hazardous Waste Involved?

Claim: CLM/2011/122912

Habitable
Description

true

Snapshot: Parties Involved

Name	Roles	Contact Prohibited?	Phone	Address	City	TLA	Postal Code
AARNOUD CALJE	Main Contact, Reporter	No	039424833	427 Armagh Street	CHRISTCHURCH	Christchurch City	8011
SEAN ELVINES	Claimant, Insured	No		427 Armagh Street	CHRISTCHURCH	Christchurch City	8011

Snapshot: Policy

General

Insured

Name
Address

SEAN ELVINES
427 Armagh Street, Linwood, CHRISTCHURCH, 8011

Additional Insured

Policy: Dwelling and Land

Claim: CLM/2011/122912

Insurance Company
Broker/Agent
Insurance Policy Number
Name House Insured In
Policy Type

Policy: Contents

Insurance Company
Broker/Agent
Insurance Policy Number
Name Contents Insured In
Policy Type

Snapshot: Notes

Snapshot: Documents

Snapshot: Additional Fields



**Natural Hazards
Commission**
Toka Tū Ake



Canterbury Claims – Assessment Report

Site Visit

Claim Number: 2011/122912

Property Address: 427 Armagh Street,
Linwood,
Christchurch, 8011

Customer: A & G Calje Family Trust

Date: 02.12.2024

Author: M. Wright

Title: Technical Specialist

Version: V1



Canterbury Claims – Assessment Report

Property Address: 427 Armagh Street, Linwood, Christchurch, 8011.

Attendance on Site: Suzanne A. (NHC SS), Esther Calje (Customer) & myself

Site Visit Date: 18 November 2024

Reason for visit: To review home regarding adequacy of previously settled EQ damage.

Discussion with Customer:

A site visit to assess the dwelling was suggested after exterior damage was noted during a recent visit to discuss drainage damage with the Drainlayer.

Property Description:

- A circa 1950's, ~100m² two-bedroom unit, one of two adjoining homes (*1) constructed with a conventional timber frame supporting a heavyweight tile roof and brick exterior wall cladding. The structure rests on a type B2 foundation (concrete ring foundation & piles). Interior wall & ceiling linings are plasterboard & flooring is T&G timber.

(*1 Note: the abutting flat, 425 Armagh Street is commonly referred to as the adjoining unit or flat throughout this report)

- The Land is classified as TC2.

Claim History – Canterbury Earthquake Sequence:

- Two EQC Scope of Works (SOW) assessments were completed on the home, both being paper assessments. The first was undertaken on 14 February 2011, and the second on 23 May 2011 for the September 2010 and February 2011 events, respectively.

The following summarises the damage included in each SOW:

14 February 2011:

Interior: Wall & ceiling linings cracks in the Kitchen/Dining room and Entry Hallway; wall lining cracks in the Lounge, Bedrooms 1 & 2, and the Bathroom; cornice cracking in the Lounge and Bedroom 1; tile grout cracking (walls) in the Kitchen & Bathroom and floor tiles in the Kitchen (1x cracked tile). The Bedroom 1 door was noted as binding and damage recorded in the Rear entry (conservatory) included 1.8m² of mortar cracking and soffit/fascia separation.

Exterior: 1.0m of mortar cracking was recorded on the East (E) elevation (plus the cracking recorded in the rear porch (above)) and plaster cracking in the front porch; 1.0m of ring



Canterbury Claims – Assessment Report

foundation cracking; 15m of Roof ridge tile mortar cracking and; cracking to the Chimney top plaster.

23 May 2011: Additional damage to that recorded in the January SOW was as follows:

Interior: The ceiling was added in the Lounge & Bedrooms 1 & 2 and: walls added for painting in the Conservatory (Rear porch). The Bedroom 2 door was noted as binding.

Exterior: plaster cracking (top of walls) was included on the E elevation plus 1 broken brick; 0.4m of mortar cracks, plaster cracking (similar to E elevation) and 2 broken bricks on the N elevation, and stucco damage only on the S elevation; Roof ridge mortar cracking was reduced to 2m, but the chimney was recorded as structurally damaged above the roof.

Possible drainage damage was recorded as under review by the customer's plumber.

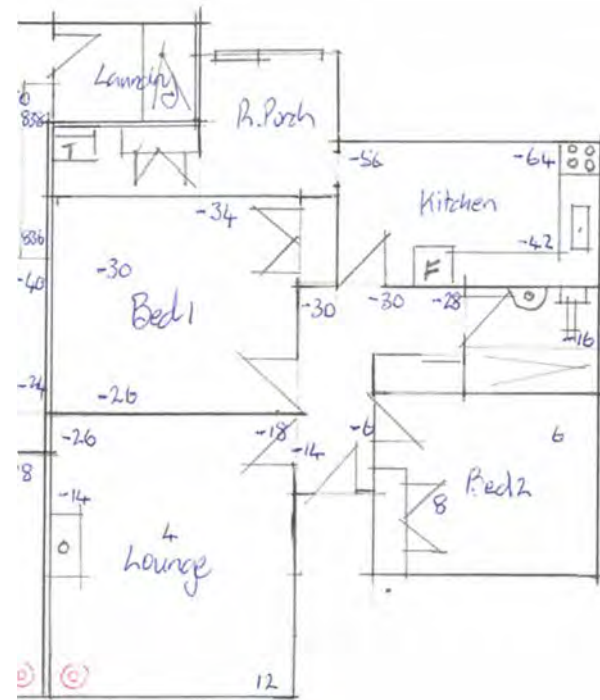
- In March 2011, the customer had the damaged chimney top removed, and roof secured under EQC's Emergency Works (EQ) provisions.
- The property changed hands in early 2012.
- The customer applied to opt out of the PMO repair program in early 2012. EQC's subsequent cash settlement of the claim was then based upon a customer provided Spence Consultants Ltd. quotation, paid on invoice.
- A bump in the wall in the neighbouring unit (425 Armagh Street) was raised with EQC in March 2015. This was assessed by EQC in January 2016 and concluded as not EQ-related.
- The property changed hands again in February 2018.

Canterbury Claims – Assessment Report

Observations:

Foundation Dislevelment

The level survey undertaken on site is reproduced in part below (the full plan is included in the Appendix).



The plan records global dislevelment of 76mm with the high point on the floor locating in the SE corner of the lounge and low point in the NE corner of the Kitchen.

This dislevelment exceeds MBIE guidance tolerance recommendations for releveling (50mm).

The building presents a general tilt to the North (N) and the floor also falls towards the party/fire wall between the two flats.

Similarly, localised slopes are shown to exceed MBIE's guidance tolerances in some areas, this issue presenting similarly in both flats. 425 Armagh Street additionally presents a similar global tilt albeit recording a lesser variance.

The following has been considered in relation to the dislevelment presenting:

- 1) Limited measures were taken on benchtops, windowsills etc. in the flat due to contents constraints, but measures taken were generally reflective of the corresponding floor slopes. Some measures in the neighbouring flat were shown to be contradictory, particularly the E Kitchen bench which measured a 2mm rise against a 14mm fall (opposing slope) on the floor beneath.

Such measures confirm a degree of as-built and/or age-related settlement has occurred over time. This would be expected given the heavy nature of the building's construction.

- 2) Generally, heavyweight homes of this era present a floor level pattern where levels taken close to the perimeter ring foundation are lower than those measured away from the exterior walls. This is often most noticeable in the centre of rooms and is known as crowning.

Crowning results from an imbalance in weight or load distribution to the foundations. Foundation elements beneath or near the load bearing walls

Canterbury Claims – Assessment Report

	(ring foundation & piles) typically settle to a greater degree than those lesser-supporting elements (such as the piles in the centre of rooms) over time. Crowning is evident in this dwelling, but this historical pattern fails to explain the tilt measured. Soft or poor bearing ground beneath the ring foundation can facilitate localised settlement, but the tilt noted here appears too uniform to be related to this type of static settlement. 3) Review of EQC claim and other available documents, although the former records fundamentally cosmetic repairs only, revealed the following: a) Neither EQC SOW notes floor dislevelment. b) Two doors (Bedrooms 1 & 2) were noted for easing. The extent of door and window binding can be an indicator of the degree of EQ related floor dislevelment or structural racking resulting from EQ shaking. Typically, EQ related foundation damage is reflected in doors and windows binding. Both doors in this instance lie in the direction of the main tilt on the structure. Similarly, a door eased in the adjoining flat also lies in this plane. c) The fascia/frame separation noted in the conservatory may have resulted from structural movement. d) Although showing no signs of repair by the customer's contractor, EQC's repair strategy for the ring crack damage is deficient in that it fails to include a crack repair component. e) Similarly, discrepancies between the two EQC scopes (e.g., the Lm of ridge tile damage) do not appear to have been resolved prior to settlement. 4) No land damage was recorded in the EQC land assessment undertaken on 6 September 2011, but minor land damage (undulations) was settled for the neighbouring flat (425 Armagh Street). No liquefaction was observed on this TC2 site, but it was recorded on land two plots North of the subject along Stanmore Road. The property is in an area classified as prone to medium Liquefaction Vulnerability under EQ shaking. To conclude, although the home presents some evidence of age & build-related (pre-EQ) dislevelment, there is a lack of evidence to support the conclusion that
--	--



Canterbury Claims – Assessment Report

	the tilt measured is entirely pre-existing. Additionally, a similar pattern of dislevelment is noted to the adjoining flat. It is thus recommended that the home be referred for an Engineering assessment to confirm the cause of the dislevelment measured - Possible EQ. Given the adjoining nature of this unit & 425 Armagh Street, the Engineering review & assessment will need to consider the performance of the entire building. (Note: Pending the outcome of the recommended Engineering assessment, the following remains outstanding: 1) Drainage 2) Ring crack remediation)
Relevant Documents:	• EQC 2010 SOW 14.02.2011 • EQC 2011 SOW 23.05.2011 • EQC Land Assessment 06.09.2011 • Spencer Consultants Ltd Quotation 16.01.12

Summary:

- A level survey has been undertaken across the entire building (425 & 427 (the subject) Armagh Street.
- The EQC SOWs have been reviewed for completeness.

Conclusions:

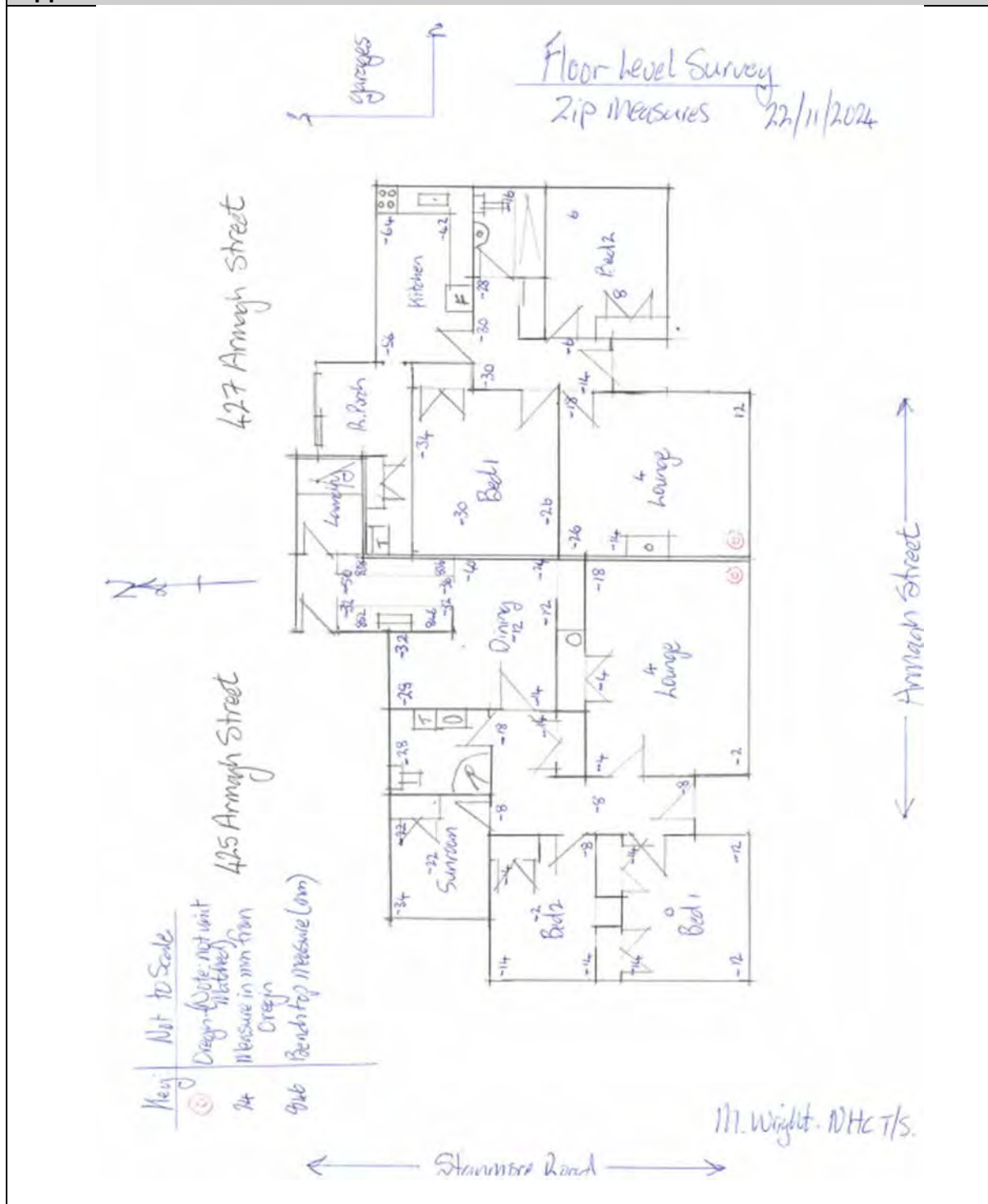
- Floor dislevelment across the home exceeds MBIE guidance tolerances both on a global and localised basis and as the cause of the global tilt is not clear, this dislevelment should be assessed by an appropriately qualified Engineer.
- Ring foundation crack repairs, although not undertaken by the customers contractor, were inadequately scoped by EQC and will thus require remediation.
- Drainage issues on the property remain unresolved at the time of this report.

Next Action:

Canterbury Claims – Assessment Report

- The SS is to advise the customer of the findings of this report and provide any necessary assistance for the engagement of a suitably qualified Engineer to review the foundation damage.

Appendix

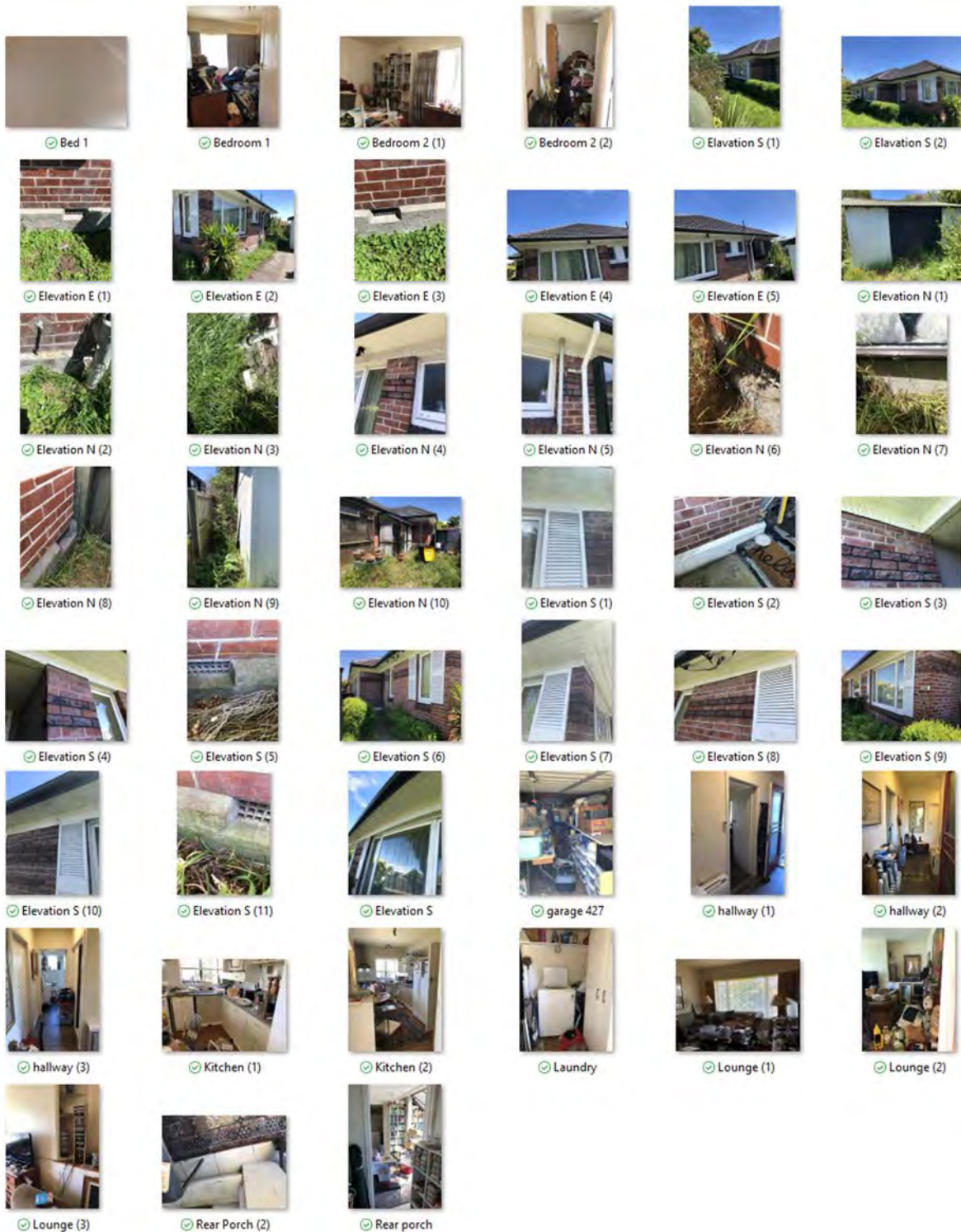




Canterbury Claims – Assessment Report

Canterbury Claims – Assessment Report

Site Visit Photos



Service Request Status Update

Completed By:	Ann [REDACTED]	Claim Number:	CLM/2011/122912
Role:	Claims Manager	Customer Name:	Aarnould Calge
Date:	19/12/2024	Address:	427 Armagh St

Status Update:

Land exposure update

Building exposure update

Contents exposure update

Select 'Yes' to
update required
exposure:

Yes

Cash Settlement

Enter value here to record
settlement sum:

\$0.00

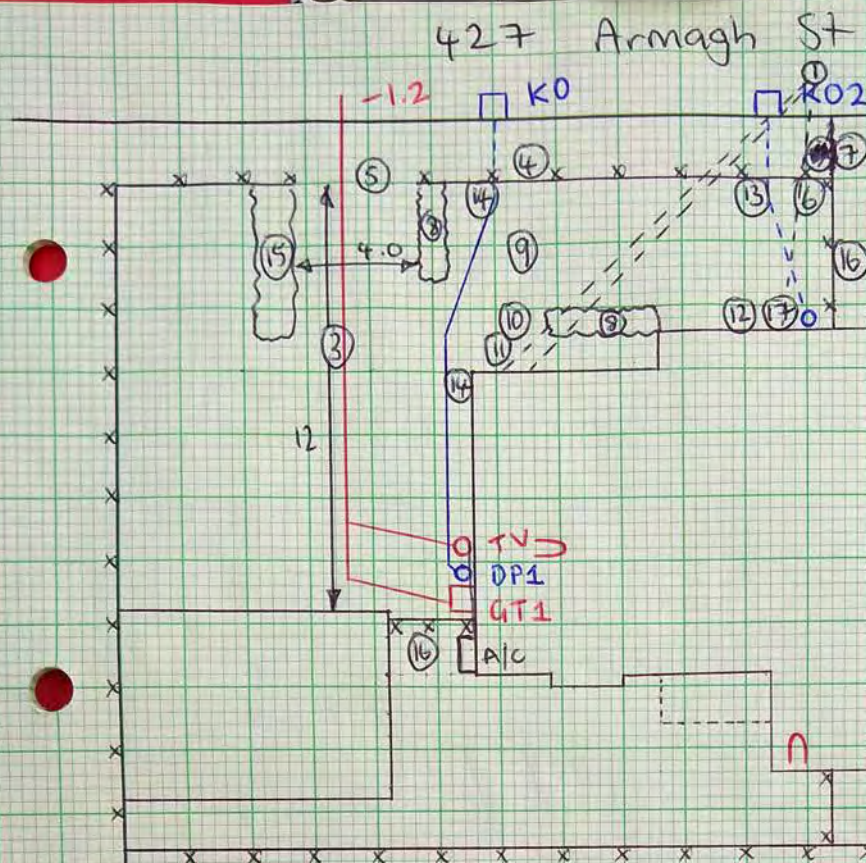
\$11,288.23

\$0.00

Note: Values entered should include GST, and should not allow for application of relevant cap or excess.

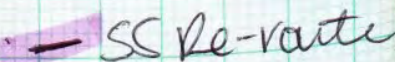
CLM-2011-122912 - ASSESSMENT SPREADSHEET - 63783577. CLM/2011/122912: 01-Mar-2018

1/03/2018



spoke to 425
and confirmed that
the rear toilet is
theirs. Can't see
a GT so must be
on their system.

- (1) Powerpole
- (2) Overhead wires
- (3) Asphalt d/way. (4m wide, 12m long)
- (4) Trellis fence with wide concrete footing and post.
- (5) Picket fence gate.
- (6) Large cabbage tree. (overhead line goes through branches)
- (7) Phone
- (8) Small hedge.
- (9) hydroseed
- (10) Old light pole. (caution may be buried wires here)
- (11) Concrete path (1m²)
- (12) Phone & fibre.
- (13) Small shrub.
- (14) Yucca tree.
- (15) Large hedge
- (16) 1.5m weatherboard fence
- (17) Garden bed (small shrubs)



Spoke to 425
and confirmed that
the rear toilet is
theirs. Can't see
a AT so must be
on their system.

- ① Powerpole
- ② Overhead wires
- ③ Asphalt d/way. (4m wide, 12m long).
- ④ Trellis fence with wide concrete footing and post.
- ⑤ Picket fence gate.
- ⑥ Large cabbage tree. (overhead line goes through branches)
- ⑦ Phone
- ⑧ Small hedge
- ⑨ hydroseed
- ⑩ Old light pole. (caution may be buried wires here)
- ⑪ Concrete path (1m²)
- ⑫ Phone & fibre.
- ⑬ Small shrub.
- ⑭ Yucca tree.
- ⑮ Large hedge
- ⑯ 1.5m weatherboard fence.
- ⑰ Garden bed (small shrubs)

Drainage Assessment Report

Customer A and G Calje Family Trust – 022 317 6911 (Adam) 03 942 4833
(Aarnod)

Address 427 Armagh Street

Linwood

Prepared By Enviroflo (027715164)

Date 16 July 2021

Certified Drainlayer Hayden Greig 23347

Signed Hayden Greig

After a recent survey of the existing private sewer and stormwater systems at the above address, on 15/07/2021 this report was prepared by Enviroflo for EQC.

Copies of the following documents have been provided with this report:

- As-Built Sketch – a diagram of the existing sewerage and stormwater systems indicating where damage was identified
- Proposed Repair Strategy Sketch – a diagram of the existing systems revised to reflect any changes made as part of the repair (i.e. component relocations, rerouting of lines, etc.)
- Enviroflo Quote
- Video footage
- Photographs

Any questions regarding this report should be directed in the first instance to Enviroflo



Property Overview

Brick house built in the 1940s. The flat is attached to 425 Armagh Street.

The home has an asphalt driveway which runs above the sewer lines, overgrown grassed area and some bushes/shrubs. There are also a few cabbage trees. The largest of which has power lines running through the tree branches etc which may be a hazard.

Report – Sanitary Sewer

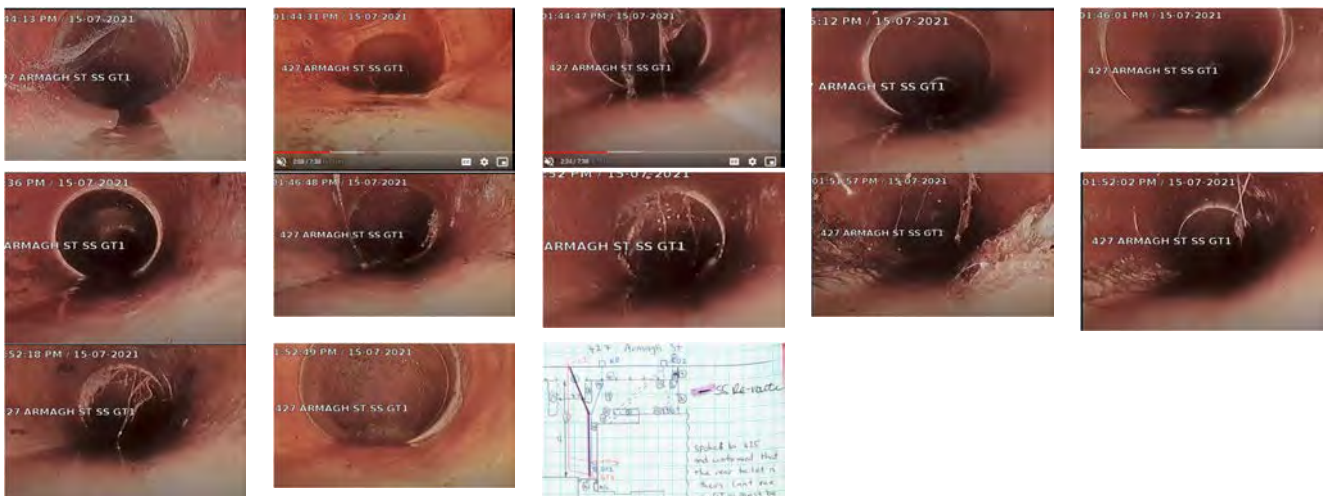
Overview of Identified Damage

The sewer is earthenware. Damage noted: Every join is pulled or displaced in some way, root intrusions in places, slight undulations, circumferential cracking, longitudinal cracking.

This is damage caused by earthquakes and we recommend a full relay of the sewer line.

Initially we believed 425 Armagh may join the line however there are no laterals to that side in the sewer.

Therefore 427 does not share its sewer line with any other property.



Included in Repair Strategy

We will look at re-routing the sewer line together with the stormwater, closer to the house then outwards towards the boundary in the driveway. This will be more cost effective and efficient than digging up two trenches in the driveway for SS and SW.

22m PVC to replace damaged earthenware – includes laterals and vents

11m in shared trench with stormwater

1x gully trap to replace damaged

15m Asphalt driveway above trench – uplift, dispose and relay after repairs

Shrubs above trench – uplift and dispose

Hydroseed lawn above trench after repairs

Excluded from Repair Strategy

N/A

Report – Stormwater

Summary of Identified Damage

The stormwater is earthenware. From DP1 we see similar damage to the sewer with pulled joins. From KO2, the outlet is fully blocked with dirt and the pipe is displaced.

This is damage caused by earthquakes and while we cannot get up kerb outlet 2, it is likely to be damaged like the rest of the drains. We recommend a full relay of the stormwater.



Included in Repair Strategy

22m PVC to replace damaged earthenware – includes laterals

11m in shared trench with sewer

1x bubble up sump to ensure correct fall achieved

Hydroseed lawn above trench after repairs

Excluded from Repair Strategy

N/A



TAX INVOICE

A & G Calje Family Trust
26 Mountfort Street Spreydon
Christchurch 8024
NEW ZEALAND

Invoice Date
16 Jul 2021
Invoice Number
INV-0975
Reference
427 Armagh Street
GST Number
127380880

Enviroflow Ltd
16a Hurley Street
Central City
Christchurch 8011
NEW ZEALAND

Description	Quantity	Unit Price	Amount NZD
Full sewer and stormwater survey and report. Includes CCTV footage of sewer and stormwater drain and full written report with photographs.	1.00	600.00	600.00
Subtotal			600.00
TOTAL GST 15%			90.00
TOTAL NZD			690.00

Due Date: 15 Oct 2021

Please make payment by bank deposit using your invoice number as reference to:

Enviroflo Ltd
ANZ Bank Number: 06 0821 0955226 00

	
PAYMENT ADVICE	
To: Enviroflow Ltd 16a Hurley Street Central City Christchurch 8011 NEW ZEALAND	
Customer	A & G Calje Family Trust
Invoice Number	INV-0975
Amount Due	690.00
Due Date	15 Oct 2021
Amount Enclosed	
	Enter the amount you are paying above

Enviroflow Limited Trading as
Enviroflo
GST # 127380880



A & G Calje Family Trust
26 Mountfort Street Spreydon
Christchurch 8024

PLEASE PAY BY	AMOUNT	INVOICE DATE
23/06/2022	\$11,402.25	16/06/2022

TAX INVOICE NO. 40589

Job No.: 20252
Site: 427 Armagh Street Linwood
Order No.:

Description

We are pleased to submit our quotation for drainage repairs to your property. Our quote remains valid for 2 years and is presented on the basis of offer and acceptance. All materials purchased by Enviroflo Ltd remain the property of Enviroflo Ltd until paid for in full. An acceptance of this quote means our terms and conditions including the exclusions and clarifications have been fully read and understood and that there is an agreement under these terms. If you require any further information or clarification, please do not hesitate to contact us.

Exclusions and Clarifications:

- A variation would be required for any additional works or for any excavation beyond the depth of 1.4 meters.
- It is assumed any existing drainage lateral will be in a sound condition.
- All trenches are to be back filled and compacted with materials on site unless specified otherwise.
- We have made no allowances for isolating power or telecommunication services if required.
- No allowance has been made for the replacement of the WC riser pipes.
- We expect the site to clear of obstructions before our start date.
- No allowance has been made for the removal of any obstructions in the path of the drainage trenches.
- We have made no allowances for any de-watering if required.
- We will take all possible precautions to avoid striking services but in the unlikely event that an unmarked service is struck we will not be liable for repairs or replacement

Item	Quantity	Unit Price	Total
Site Establishment	1.00	\$700.00	\$700.00
Service Location	1.00	\$175.00	\$175.00
Remove and replace sewer per metre	11.00	\$195.00	\$2,145.00
Remove and replace sewer and stormwater. Shared trench per metre	11.00	\$250.00	\$2,750.00
Remove and dispose existing gully. Supply and install new gully trap and dish	1.00	\$350.00	\$350.00
Remove and replace asphalt driveway per m2	15.00	\$70.00	\$1,050.00
Remove and dispose bush/tree	1.00	\$180.00	\$180.00
Remove and replace stormwater per m	11.00	\$165.00	\$1,815.00
Supply and install bubble up sump	1.00	\$550.00	\$550.00
Supply and compact soil, level, hydroseed above trench lines	1.00	\$200.00	\$200.00
Total			\$11,402.25
Incl. GST of			\$1,487.25

Enviroflow Limited Trading as
Enviroflo
GST # 127380880



PLEASE PAY BY	AMOUNT	INVOICE DATE
23/06/2022	\$11,402.25	16/06/2022

TAX INVOICE NO. 40589

Sub-Total ex GST	\$9,915.00
GST	\$1,487.25
Total inc GST	\$11,402.25
Amount Applied	\$0.00
Balance Due	\$11,402.25

How To Pay

DUE DATE: 23/06/2022 **AMOUNT DUE:** \$11,402.25



Direct Credit

Bank **ANZ**
Acc. Name **Enviroflow Limited**
Acc. No. **06-0821-0955-226-00**

INVOICE NO. 40589



QUOTE

A & G Calje Family Trust
26 Mountfort Street
Spreydon
Christchurch 8024
NEW ZEALAND

Date
16 Jul 2021

Expiry
13 Nov 2021

Quote Number
QU-0767

Reference
427 Armagh Street

GST Number
127380880

Enviroflow Ltd
16a Hurley Street
Central City
Christchurch 8011
NEW ZEALAND

Description	Quantity	Unit Price	Amount NZD
Site Establishment	1.00	700.00	700.00
Service Location	1.00	175.00	175.00
Remove and replace sewer per metre	11.00	195.00	2,145.00
Remove and replace sewer and stormwater. Shared trench per metre	11.00	250.00	2,750.00
Remove and dispose existing gully. Supply and install new gully trap and dish	1.00	350.00	350.00
Remove and replace asphalt driveway per square metre	15.00	70.00	1,050.00
Remove and dispose small shrubs above trenches	1.00	180.00	180.00
Remove and replace stormwater per m	11.00	165.00	1,815.00
Supply and install bubble up sump	1.00	550.00	550.00
Hydroseeding Lawn	1.00	200.00	200.00
Subtotal			9,915.00
TOTAL GST 15%			1,487.25
TOTAL NZD			11,402.25

Terms

Quote is valid for 120 days from the date of issue

Description

We are pleased to submit our quotation for drainage repairs to your property.

Our quote remains valid for 120 days and is presented on the basis of offer and acceptance.

A 50% deposit is required prior to commencement of work.

All materials purchased by Enviroflo Ltd remain the property of Enviroflo Ltd until paid for in full. An acceptance of this quote means our terms and conditions including the exclusions and

clarifications have been fully read and understood and that there is an agreement under these terms.

If you require any further information or clarification, please do not hesitate to contact us.

Exclusions and Clarifications:

- A variation would be required for any additional works or for any excavation beyond the depth of 1.4 meters.
- It is assumed any existing drainage lateral will be in a sound condition.
- All trenches are to be back filled and compacted with materials on site unless specified otherwise.
- We have made no allowances for isolating power or telecommunication services if required.
- No allowance has been made for the replacement of the WC riser pipes.
- We expect the site to clear of obstructions before our start date.
- No allowance has been made for the removal of any obstructions in the path of the drainage trenches.
- We have made no allowances for any de-watering if required.
- We will take all possible precautions to avoid striking services but in the unlikely event that an unmarked service is struck we will not be liable for repairs or replacement



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Canterbury Claims – Assessment Report

Site Visit

Claim Number: 2011/122912

Property Address: 427 Armagh Street,
Linwood,
Christchurch, 8011

Customer: A & G Calje Family Trust

Date: 02.12.2024

Author: M. Wright

Title: Technical Specialist

Version: V1



Canterbury Claims – Assessment Report

Property Address: 427 Armagh Street, Linwood, Christchurch, 8011.

Attendance on Site: David Rogers (NHC CA), Esther Calje (Customer) & myself

Site Visit Date: 18 November 2024

Reason for visit: To review home regarding adequacy of previously settled EQ damage.

Discussion with Customer:

A site visit to assess the dwelling was suggested after exterior damage was noted during a recent visit to discuss drainage damage with the Drainlayer.

Property Description:

- A circa 1950's, ~100m² two-bedroom unit, one of two adjoining homes (*1) constructed with a conventional timber frame supporting a heavyweight tile roof and brick exterior wall cladding. The structure rests on a type B2 foundation (concrete ring foundation & piles). Interior wall & ceiling linings are plasterboard & flooring is T&G timber.

(*1 Note: the abutting flat, 425 Armagh Street is commonly referred to as the adjoining unit or flat throughout this report)
- The Land is classified as TC2.

Claim History – Canterbury Earthquake Sequence:

- Two EQC Scope of Works (SOW) assessments were completed on the home, both being paper assessments. The first was undertaken on 14 February 2011, and the second on 23 May 2011 for the September 2010 and February 2011 events, respectively.

The following summarises the damage included in each SOW:

14 February 2011:

Interior: Wall & ceiling linings cracks in the Kitchen/Dining room and Entry Hallway; wall lining cracks in the Lounge, Bedrooms 1 & 2, and the Bathroom; cornice cracking in the Lounge and Bedroom 1; tile grout cracking (walls) in the Kitchen & Bathroom and floor tiles in the Kitchen (1x cracked tile). The Bedroom 1 door was noted as binding and damage recorded in the Rear entry (conservatory) included 1.8m² of mortar cracking and soffit/fascia separation.

Exterior: 1.0m of mortar cracking was recorded on the East (E) elevation (plus the cracking recorded in the rear porch (above)) and plaster cracking in the front porch; 1.0m of ring

Canterbury Claims – Assessment Report

foundation cracking; 15m of Roof ridge tile mortar cracking and; cracking to the Chimney top plaster.

23 May 2011: Additional damage to that recorded in the January SOW was as follows:

Interior: The ceiling was added in the Lounge & Bedrooms 1 & 2 and: walls added for painting in the Conservatory (Rear porch). The Bedroom 2 door was noted as binding.

Exterior: plaster cracking (top of walls) was included on the E elevation plus 1 broken brick; 0.4m of mortar cracks, plaster cracking (similar to E elevation) and 2 broken bricks on the N elevation, and stucco damage only on the S elevation; Roof ridge mortar cracking was reduced to 2m, but the chimney was recorded as structurally damaged above the roof.

Possible drainage damage was recorded as under review by the customer's plumber.

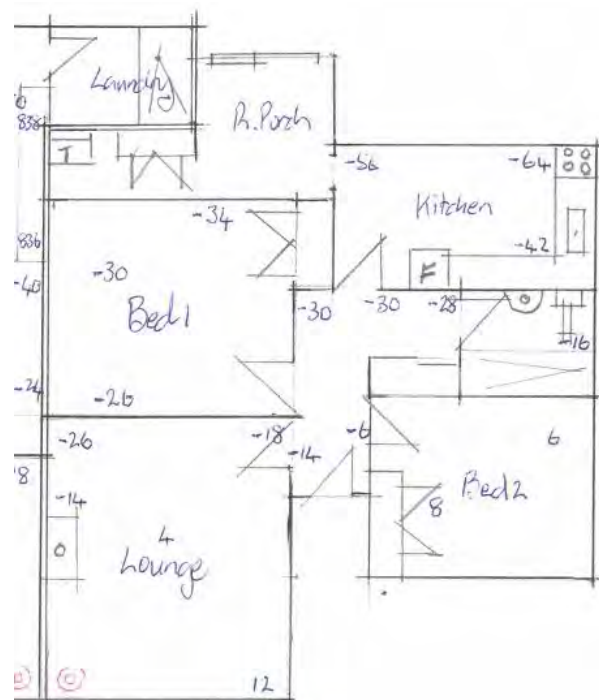
- In March 2011, the customer had the damaged chimney top removed, and roof secured under EQC's Emergency Works (EQ) provisions.
- The property changed hands in early 2012.
- The customer applied to opt out of the PMO repair program in early 2012. EQC's subsequent cash settlement of the claim was then based upon a customer provided Spence Consultants Ltd. quotation, paid on invoice.
- A bump in the wall in the neighbouring unit (425 Armagh Street) was raised with EQC in March 2015. This was assessed by EQC in January 2016 and concluded as not EQ-related.
- The property changed hands again in February 2018.

Canterbury Claims – Assessment Report

Observations:

Foundation Dislevelment

The level survey undertaken on site is reproduced in part below (the full plan is included in the Appendix).



The plan records global dislevelment of 76mm with the high point on the floor locating in the SE corner of the lounge and low point in the NE corner of the Kitchen.

This dislevelment exceeds MBIE guidance tolerance recommendations for releveling (50mm).

The building presents a general tilt to the North (N) and the floor also falls towards the party/fire wall between the two flats.

Similarly, localised slopes are shown to exceed MBIE's guidance tolerances in some areas, this issue presenting similarly in both flats. 425 Armagh Street additionally presents a similar global tilt albeit recording a lesser variance.

The following has been considered in relation to the dislevelment presenting:

- 1) Limited measures were taken on benchtops, windowsills etc. in the flat due to contents constraints, but measures taken were generally reflective of the corresponding floor slopes. Some measures in the neighbouring flat were shown to be contradictory, particularly the E Kitchen bench which measured a 2mm rise against a 14mm fall (opposing slope) on the floor beneath.

Such measures confirm a degree of as-built and/or age-related settlement has occurred over time. This would be expected given the heavy nature of the building's construction.

- 2) Generally, heavyweight homes of this era present a floor level pattern where levels taken close to the perimeter ring foundation are lower than those measured away from the exterior walls. This is often most noticeable in the centre of rooms and is known as crowning.

Crowning results from an imbalance in weight or load distribution to the foundations. Foundation elements beneath or near the load bearing walls

Canterbury Claims – Assessment Report

	(ring foundation & piles) typically settle to a greater degree than those lesser-supporting elements (such as the piles in the centre of rooms) over time. Crowning is evident in this dwelling, but this historical pattern fails to explain the tilt measured. Soft or poor bearing ground beneath the ring foundation can facilitate localised settlement, but the tilt noted here appears too uniform to be related to this type of static settlement. 3) Review of EQC claim and other available documents, although the former records fundamentally cosmetic repairs only, revealed the following: a) Neither EQC SOW notes floor dislevelment. b) Two doors (Bedrooms 1 & 2) were noted for easing. The extent of door and window binding can be an indicator of the degree of EQ related floor dislevelment or structural racking resulting from EQ shaking. Typically, EQ related foundation damage is reflected in doors and windows binding. Both doors in this instance lie in the direction of the main tilt on the structure. Similarly, a door eased in the adjoining flat also lies in this plane. c) The fascia/frame separation noted in the conservatory may have resulted from structural movement. d) Although showing no signs of repair by the customer's contractor, EQC's repair strategy for the ring crack damage is deficient in that it fails to include a crack repair component. e) Similarly, discrepancies between the two EQC scopes (e.g., the Lm of ridge tile damage) do not appear to have been resolved prior to settlement. 4) No land damage was recorded in the EQC land assessment undertaken on 6 September 2011, but minor land damage (undulations) was settled for the neighbouring flat (425 Armagh Street). No liquefaction was observed on this TC2 site, but it was recorded on land two plots North of the subject along Stanmore Road. The property is in an area classified as prone to medium Liquefaction Vulnerability under EQ shaking. To conclude, although the home presents some evidence of age & build-related (pre-EQ) dislevelment, there is a lack of evidence to support the conclusion that
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Canterbury Claims – Assessment Report

	the tilt measured is entirely pre-existing. Additionally, a similar pattern of dislevelment is noted to the adjoining flat. It is thus recommended that the home be referred for an Engineering assessment to confirm the cause of the dislevelment measured - Possible EQ. Given the adjoining nature of this unit & 425 Armagh Street, the Engineering review & assessment will need to consider the performance of the entire building. (Note: Pending the outcome of the recommended Engineering assessment, the following remains outstanding: 1) Drainage 2) Ring crack remediation)
Relevant Documents:	• EQC 2010 SOW 14.02.2011 • EQC 2011 SOW 23.05.2011 • EQC Land Assessment 06.09.2011 • Spencer Consultants Ltd Quotation 16.01.12

Summary:

- A level survey has been undertaken across the entire building (425 & 427 (the subject) Armagh Street.
- The EQC SOWs have been reviewed for completeness.

Conclusions:

- Floor dislevelment across the home exceeds MBIE guidance tolerances both on a global and localised basis and as the cause of the global tilt is not clear, this dislevelment should be assessed by an appropriately qualified Engineer.
- Ring foundation crack repairs, although not undertaken by the customers contractor, were inadequately scoped by EQC and will thus require remediation.
- Drainage issues on the property remain unresolved at the time of this report.

Next Action:

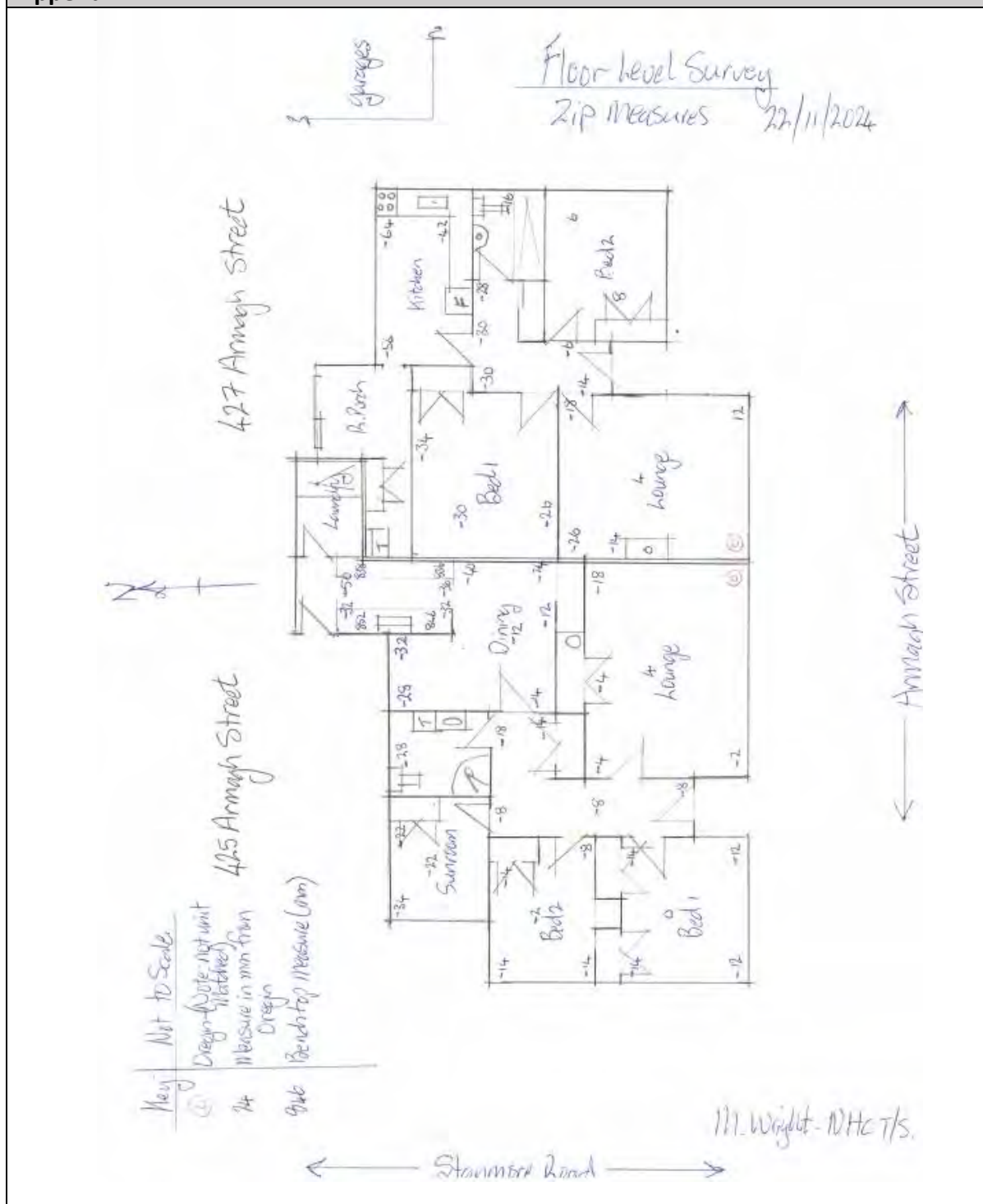


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- The SS is to advise the customer of the findings of this report and provide any necessary assistance for the engagement of a suitably qualified Engineer to review the foundation damage.

Appendix





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Site Visit Photos

