

## EQC Full Assessment Report

<b>Claim Number:</b>	CLM/2011/083493	<b>Assessment Date:</b>	28/11/2011 12:21
<b>Claimant:</b>	N BOYLE	<b>Assessor:</b>	Burns, Adam
<b>Property Address:</b>	51 SEFTON STREET BELFAST CHRISTCHURCH 8051	<b>Estimator:</b>	Harewood, Zac
		<b>Property Occupied By:</b>	Owner Occupied

### Claimant Setup

Type	Name	Home Number	Mobile Number	Work Number	Email Address
Owner	N, BOYLE				

### Insurance & Mortgage Details

#### Insurance Details - From Claim Centre

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
IAG - State/Norwich Group	Dwelling		Yes	
IAG - State/Norwich Group	Contents			

#### Insurance Details - Added in COMET

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

Full replacement to 150m2. Annual renewal date of 9 July.

#### Mortgage Details - From Claim Centre

##### Bank

#### Mortgage Details - Added in COMET

##### Bank

Southland Building Society

#### Mortgage Details - Comments

### Opt Out

For repairs costing between \$10,000 and \$100,000 the claimant wishes to manage their own repairs? No

### Hazards

**Hazards:** Nil

**Property Sticker:** No Sticker

### Building Configurations

Leaky Home Syndrome? No

Building Name	Number of floors	Building Finish	Age of house	Footprint	Area (m2)
Main Building	2	Standard	Post 1980	Rectangular	157.43

## Full Assessment

### Site

Element	Type	Material	Damages	Measure	Rate	Cost
Land	Exposed	Soil	No Earthquake Damage			
Main Access	Drive	Asphalt	Cracked surface			
			Remove, dispose and replace asphalt 20mm thick	0.00 m2	24.00	0.02

**General Comments:** No liquefaction.  
Driveway is slumping towards creek, edge of driveway approximately 6.0m away from creek, no retainer walls, Asphalt pathway at front entry, moved away from house, possible land damage under pathway, crack in the land is visible through pathway crack

### Services

Element	Type	Material	Damages	Measure	Rate	Cost
Sewerage	Town Connection	PVC Pipe	No Earthquake Damage			
Water Supply	Town Connection	Plastic	No Earthquake Damage			

**General Comments:** All services working fine according to claimant.

### Main Building

#### Exterior

#### Foundations (Concrete slab, 100m2)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:**

#### Elevation (South, Ground floor, 15.4x2.8m)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** Polystyrene/Rock-Coat Cladding, House has been re-painted since February 2011.

#### Elevation (South, First floor, 13.4x2.6m)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** Polystyrene/Rock-Coat Cladding, House has been re-painted since February 2011.

#### Elevation (East, Ground floor, 8.0x2.8m)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** Polystyrene/Rock-Coat Cladding, House has been re-painted since February 2011.

#### Elevation (East, First floor, 8.0x2.8m)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** Polystyrene/Rock-Coat Cladding, House has been re-painted since February 2011.

#### Elevation (North, Ground floor, 10x2.8m)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** Polystyrene/Rock-Coat Cladding, House has been re-painted since February 2011.

#### Elevation (North, First floor, 10x2.6m)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** Polystyrene/Rock-Coat Cladding, House has been re-painted since February 2011.

#### Elevation (West, Ground floor, 5.6x2.8m)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** Polystyrene/Rock-Coat Cladding, House has been re-painted since February 2011.

**Elevation (West, First floor, 5.6x2.6m)**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** Polystyrene/Rock-Coat Cladding, House has been re-painted since February 2011.

**Roof (Long run, 100m<sup>2</sup>)**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** Flat roof, no soffit, internal guttering

**Ground Floor - Kitchen**

**Damage:** Damage but not earthquake related  
**Require Scaffolding?** No  
**Non Earthquake Notes:** Loose striker plate.

**General Comments:****Ground Floor - Lounge**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:**

**Ground Floor - Toilet (Off front entry)**

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

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	No Earthquake Damage			
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Tiles	Cosmetic damage			
			Grind out and re-grout tiles	5.00 l/m	30.00	150.00
Toilet	Standard	Standard Spec	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			
Window	Aluminium Awning	Pane single glazed	No Earthquake Damage			

**General Comments:** Minor separation around skirting and grouting, given benefit of doubt, costed to repair.**Ground Floor - Laundry**

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

**General Comments:****Ground Floor - Entry (Front entry)**

**Damage:** Damage but not earthquake related  
**Require Scaffolding?** No  
**Non Earthquake Notes:** Shrinkage to grouting along skirting, minor, not EQ damage.

**General Comments:****Ground Floor - Stairwell**

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

**General Comments:****Ground Floor - Internal Garage**

**Damage:** Damage but not earthquake related  
**Require Scaffolding?** No  
**Non Earthquake Notes:** Shrinkage cracks to slab,  
 General wear and tear to walls and ceiling

**General Comments:** Ceiling walls gib paint,  
 Floor concrete paint,  
 Window x 1, Door x 2,  
 Garage door tilt-a-metal,

**First Floor - Hallway (Upstairs landing)**

**Damage:** Damage but not earthquake related

**Require Scaffolding?** No

**Non Earthquake Notes:** Vibration when opening/closing ranchslider.  
Paint cracking along door frame.  
Minor crack to wall by bathroom door.  
Minor creaking of floor

**General Comments:****First Floor - Bathroom**

**Damage:** Earthquake damage

**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Bath	Acrylic	Standard specification	No Earthquake Damage			
Bathroom Sink	Basin	High specification	No Earthquake Damage			
Ceiling	Gib	Paint	No Earthquake Damage			
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Door (Internal)	Cavity Slider	MDF	No Earthquake Damage			
Floor	Chipboard	Tiles	Cosmetic damage			
			Grind out and re-grout tiles	2.00 l/m	30.00	60.00
Shower	Cubical shower unit	Acrylic shower	No Earthquake Damage			
Toilet	Standard	Standard Spec	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out and stop	2.00 l/m	10.00	20.00
			Cosmetic damage			
			Paint wall	28.80 m2	24.00	691.20
Window	Aluminium Awning	Pane single glazed	No Earthquake Damage			

**General Comments:** Minor separation and grout damage along skirting board by toilet, given benefit of doubt,, costed to repair.  
Existing grout damage to other areas of floor.

**First Floor - Walk In Wardrobe**

**Damage:** Damage but not earthquake related

**Require Scaffolding?** No

**Non Earthquake Notes:** Minor separation of built in shelves, not EQ related, not well supported, weight of items on shelf causing separation.

**General Comments:****First Floor - Bedroom (Master bedroom)**

**Damage:** Damage but not earthquake related

**Require Scaffolding?** No

**Non Earthquake Notes:** Curtain holder pulled from wall slightly.  
Sun damage to windowsill.

**General Comments:****First Floor - Office/Study**

**Damage:** Damage but not earthquake related

**Require Scaffolding?** No

**Non Earthquake Notes:** Minor crack to wall above west window, painted in previously, not given as EQ related.

**General Comments:****Fees****Fees**

Name	Duration	Estimate
<b><u>Overheads</u></b>		
<b>Name</b>		<b>Estimate</b>
Preliminary and general		73.70
Margin		99.49
GST		164.16

## Scope Of Works Estimate

### Property

Description	Estimate
Site	0.02
Services	0.00
	0.02

### Main Building

Name	Description	Estimate
Exterior	Foundations (Concrete slab,100m2)	0.00
	Elevation (East,First floor,8.0x2.8m)	0.00
	Elevation (East,Ground floor,8.0x2.8m)	0.00
	Roof (Long run,100m2)	0.00
	Elevation (North,First floor,10x2.6m)	0.00
	Elevation (North,Ground floor,10X2.8m)	0.00
	Elevation (South,First floor,13.4x2.6m)	0.00
	Elevation (South,Ground floor,15.4x2.8m)	0.00
	Elevation (West,First floor,5.6x2.6m)	0.00
	Elevation (West,Ground floor,5.6x2.8m)	0.00
	0.00	

Floor	Description	Estimate
First Floor	Bathroom	771.20
	Bedroom (Master bedroom)	0.00
	Hallway (Upstairs landing)	0.00
	Office/Study	0.00
	Walk In Wardrobe	0.00
	771.20	
Ground Floor	Entry (Front entry)	0.00
	Internal Garage	0.00
	Kitchen	0.00
	Laundry	0.00
	Lounge	0.00
	Stairwell	0.00
	Toilet (Off front entry)	150.00
	150.00	
	921.20	

### Fees

Description	Estimate
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### Overheads

Description	Estimate
Preliminary and general	73.70
Margin	99.49
GST	164.16
	337.35
<b>Total Estimate</b>	<b>1,258.58</b>

## Inspection Sign Off

Description	Answer	comments
<b>Contents Damage</b>		
Has the contents schedule been left with claimant?	No	
Have the contents been sighted?	No	
<b>Land Damage</b>		
Is there land damage?	Yes	No liquefaction. Driveway is slumping towards creek, edge of driveway approximately 6.0m away from creek, no retainer walls, Asphalt pathway at front entry, moved away from house, possible land damage under pathway, crack in the land is visible through pathway crack . Recommend specialist land assessment. Depending on outcome EQC may be responsible for replacing asphalt drive.
Landslip damage has been assessed on paper	No	
<b>Was a full inspection done?</b>		
In roof space	No	Flat roof
On roof?	Yes	
Under sub floor?	No	Concrete slab
<b>Decline Claim</b>		
Recommend Declining Claim	No	

### Next Action:

Claimant has claim in after Sept 2010 event but states that was for contents only. So all apportioned to Feb 2011 event (present claim number).

### Previous Claim Numbers (recorded manually in field)

- 2010/124352

### File Notes

**Date Created:** 28/11/2011 13:10

**Created :** Burns, Adam

**Subject:** Summary

**Note:** 1990s built, two storey standalone townhouse, flat suburban site, next to creek.  
Concrete slab, monolithic plaster over polystyrene cladding, rolled metal roof with butynol balconies.  
Minor gib crack to upstairs bathroom wall, minor grouting to repair in downstairs toilet and upstairs bathroom.  
Overall very minor damage to house. No external or structural damage.  
Some minor to moderate slumping of land underneath asphalt driveway which runs alongside small creek (about 6m apart), has caused cracking and unevenness of asphalt surface with some separation of asphalt from house. Depending on land assessment, EQC may need to replace asphalt drive.  
No liquefaction noted.

**Next Action:**

### Urgent Works Items

# Scope of Works



**Customer:** N BOYLE

**Document explanatory note:**

This document provides a summary of the earthquake damage identified by the EQC assessment team. Land, building and room by room damage is listed along with an indication of how this damage is to be repaired. A glossary of terms describing the type of damage that may be listed on your Scope of Works is provided at the end of this document.

## Assessment of Property at 51 SEFTON STREET, BELFAST, CHRISTCHURCH 8051 on 28/11/2011

### Site

Element	Damage	Repair	
Land (Exposed - Soil - 791.00 m2)			
Main Access (Drive - Asphalt - 70.40 m2)	Cracked surface	Remove, dispose and replace asphalt 20mm thick	0.00 m2

### Services

Element	Damage	Repair
Sewerage (Town Connection - PVC Pipe - 10.00 l/m)	No Earthquake Damage	
Water Supply (Town Connection - Plastic - 10.00 l/m)	No Earthquake Damage	

## Main Building

### Exterior

#### Foundations (Concrete slab,100m2)

Element	Damage	Repair
No Damage		

#### Elevation (South,Ground floor,15.4x2.8m)

Element	Damage	Repair
No Damage		

#### Elevation (South,First floor,13.4x2.6m)

Element	Damage	Repair
No Damage		

#### Elevation (East,Ground floor,8.0x2.8m)

Element	Damage	Repair
No Damage		

#### Elevation (East,First floor,8.0x2.8m)

Element	Damage	Repair
No Damage		

#### Elevation (North,Ground floor,10x2.8m)

Element	Damage	Repair
No Damage		

**Elevation (North,First floor,10x2.6m)**

Element	Damage	Repair
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No Damage

**Elevation (West,Ground floor,5.6x2.8m)**

Element	Damage	Repair
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No Damage

**Elevation (West,First floor,5.6x2.6m)**

Element	Damage	Repair
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No Damage

**Roof (Long run,100m2)**

Element	Damage	Repair
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No Damage

**Interior****Ground Floor - Kitchen**

Room Size: 3.20 x 7.10 = 22.72 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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No Damage

**Ground Floor - Lounge**

Room Size: 4.40 x 5.80 = 25.52 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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No Damage

**Ground Floor - Toilet (Off front entry)**

Room Size: 1.70 x 2.00 = 3.40 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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Ceiling (Gib - Paint - 3.40 m2)	No Earthquake Damage	
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	No Earthquake Damage	
Floor (Concrete - Tiles - 3.40 m2)	Cosmetic damage	Grind out and re-grout tiles 5.00 l/m
Toilet (Standard - Standard Spec - 1.00 item)	No Earthquake Damage	
Wall covering (Gib - Paint - 17.76 m2)	No Earthquake Damage	
Window (Aluminium Awning - Pane single glazed - 1.00 No of)	No Earthquake Damage	

**Ground Floor - Laundry**

Room Size: 1.40 x 2.60 = 3.64 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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No Damage

**Ground Floor - Entry (Front entry)**

Room Size: 1.80 x 4.20 = 7.56 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

**Ground Floor - Stairwell**

Room Size: 1.00 x 4.00 = 4.00 (length(m) x width(m) = Area Size(m2))

Stud Height: 3.00 m

Element	Damage	Repair
No Damage		

**Ground Floor - Internal Garage**

Room Size: 5.50 x 5.50 = 30.25 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

**First Floor - Hallway (Upstairs landing)**

Room Size: 3.50 x 4.40 = 15.40 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

**First Floor - Bathroom**

Room Size: 3.00 x 3.00 = 9.00 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
Bath (Acrylic - Standard specification - 1.00 item)	No Earthquake Damage	
Bathroom Sink (Basin - High specification - 1.00 item)	No Earthquake Damage	
Ceiling (Gib - Paint - 9.00 m2)	No Earthquake Damage	
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	No Earthquake Damage	
Door (Internal) (Cavity Slider - MDF - 1.00 No of)	No Earthquake Damage	
Floor (Chipboard - Tiles - 9.00 m2)	Cosmetic damage	Grind out and re-grout tiles 2.00 l/m
Shower (Cubical shower unit - Acrylic shower - .81 m2)	No Earthquake Damage	
Toilet (Standard - Standard Spec - 1.00 item)	No Earthquake Damage	
Wall covering (Gib - Paint - 28.80 m2)	Cosmetic damage	Rake out and stop 2.00 l/m
	Cosmetic damage	Paint wall 28.80 m2
Window (Aluminium Awning - Pane single glazed - 1.00 No of)	No Earthquake Damage	

**First Floor - Walk In Wardrobe**

Room Size: 1.00 x 2.10 = 2.10 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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No Damage

**First Floor - Bedroom (Master bedroom)**Room Size: 3.90 x 4.10 = 15.99 (length(m) x width(m) = Area Size(m<sup>2</sup>))

Stud Height: 2.40 m

Element	Damage	Repair
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No Damage

**First Floor - Office/Study**Room Size: 3.70 x 3.70 = 13.69 (length(m) x width(m) = Area Size(m<sup>2</sup>))

Stud Height: 2.40 m

Element	Damage	Repair
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No Damage

**Scope of Works - Glossary of Terms**

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

**Additional Information**

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