


Gallagher Bassett NZ Ltd
General Insurance

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 Shortland Street
 Auckland 1140

0800 858 563

FIRST REPORT - INITIAL ASSESSMENT - EARTHQUAKE
To: IAG New Zealand
Attn: Claims Officer

Date: 20/09/2017
Claim Ref: [REDACTED]
Gallagher
Bassett Ref: [REDACTED]
CLAIMS DETAILS
Insured Name: Jessica Kirkland Standfield **Sum Insured:** \$
Situation of Loss: 38 Papawai Drive **Excess:** 200
Suburb:
City: Rangiora
Date of Loss: 14/11/2016
Reserve

	Previous Reserve	Current Reserve	Previous Payment	Payments This Report	Outstanding Reserve
Building	0.00	8,001.99	0.00	0.00	8,001.99
Contents	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Professional Fees	0.00	0.00	0.00	0.00	0.00
Excess					
Less Building Excess	200.00	200.00	0.00	0.00	200.00
Less Contents Excess	0.00	0.00	0.00	0.00	0.00
Totals	0.00	7,801.99	0.00	0.00	7,801.99

Ref: [REDACTED]

DESCRIPTION OF RISK

Property Occupancy	: Owner Occupied
Design Type	: Single Storey
Building Type	: House
Construction Type	: Brick Veneer
Roof Type	: Corrugated
Square Meters	: 200 m2
Age of Property	: 2 years
Time Of Occupancy	: 2 years
Property Condition	: Good
Claims History	: Have Had Previous Claims
Claims History Comments	: The Insured were cash settled for repairs from the 2013 Seddon earthquake event. The repairs to the Lounge, Kitchen and Dining ceilings have not yet been undertaken and this has not formed part of our assessment today.

LAND AND PROPERTY

Is the Property Safe and Secure From Further Damage	: Yes
Is There Damage To The Building Platform	: No

TEMPORARY ACCOMMODATION

Is The House Uninhabitable	: No
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OTHER ASSETS

Are There Other Assets In Immediate Peril	: No
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SECURITY ISSUES OF UNOCCUPIED HOUSES

Is The House Secure	: Yes
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INTRODUCTION

As per your instructions, we attended the above address on 14 September 2017 where we held discussions with the Insured, Jessica Standfield.

GENERAL LOSS DETAILS

On Monday 14 November 2016, a magnitude 7.8 earthquake struck the Canterbury region causing

Ref: [REDACTED]

widespread damage including other South Island regions and the lower North Island.

FOUNDATIONS

The dwelling is constructed on a conventional concrete slab on grade and displays no visible earthquake related damage.

BUILDING ENVELOPE

The building envelope consists of a brick veneer and displays multiple areas of displacement. Noted damage was isolated to the east, south and north elevations.

This damage will respond to targeted repair options, as detailed in our scope of works.

The roof is colorsteel corrugated iron and displays no visible event related damage.

INTERIOR

The dwelling interior displays multiple areas of superficial damage, predominantly caused by shaking of the structure.

Noted damage was isolated to the following areas: Kitchen/Dining/Lounge, Hallway, Laundry, Garage, Bedroom Two, Master Bedroom and Ensuite.

This damage will respond to targeted repair options, as detailed in our scope of works.

OUTBUILDINGS

No damage.

DRIVEWAYS, PATHS, RETAINING WALLS AND SWIMMING POOLS

No damage.

COMMON AREA PROPERTY AND BOUNDARY FENCES

No damage.

BUILDING PLATFORM

No damage.

REINSTATEMENT OPTIONS

As mentioned, the dwelling is approximately 200m² and given the location and specification of repairs, it is estimated that this is a repair only and will not exceed the EQC cap.

CONTENTS

No content damage mentioned.

Ref: [REDACTED]

SALVAGE

Salvage Status : No Salvage Present

GENERAL COMMENTS

All damage within the attached scope of works, is consistent with the claimed event and falls within the EQC coverage.

We recommend the claim be cash settled based on the attached estimate and scope of works only.

The Insured stated there was no further damage to the property.

NEXT ACTIONS

Insured : Await Policy Response.
Gallagher Bassett : Close file and fee.
Your Office : Cash settlement recommendation for resultant damages.

Total claim value: \$8,001.99

Less the applicable EQC excess: \$200.00

Recommended settlement value: \$7,801.99

[REDACTED]

Ref: [REDACTED]

APPENDIX



Figure 1 : Insured risk



Figure 2 : Kitchen/Dining/Lounge overview



Figure 3 : Kitchen/Dining/Lounge wall crack

Ref: [REDACTED]



Figure 4 : Kitchen/Dining/Lounge jamb movement

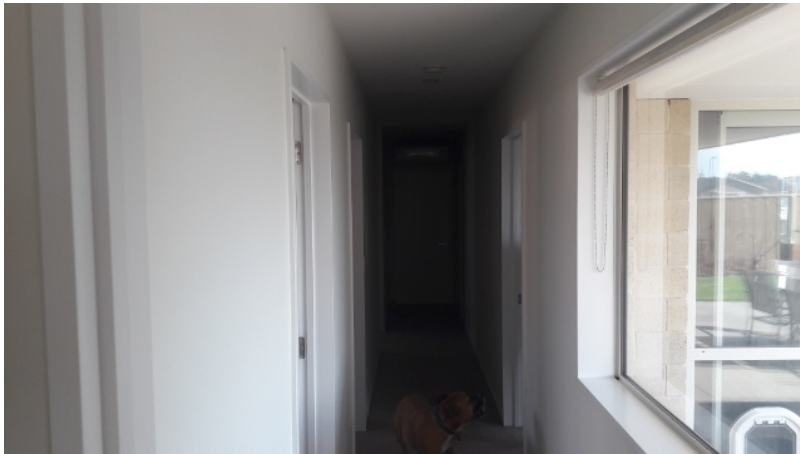


Figure 5 : Hallway overview



Figure 6 : Hallway wall cracking

Ref: [REDACTED]



Figure 7 : Laundry overview



Figure 8 : Laundry jamb movement



Figure 9 : Garage overview

Ref: [REDACTED]



Figure 10 : Garage wall crack



Figure 11 : Bedroom 2 overview



Figure 12 : Bedroom 2 jamb movement

Ref: [REDACTED]



Figure 13 : Master Bedroom overview



Figure 14 : Master Bedroom jamb movement



Figure 15 : Ensuite overview

Ref: [REDACTED]



Figure 16 : Ensuite jamb movement



Figure 17 : Brick step cracking

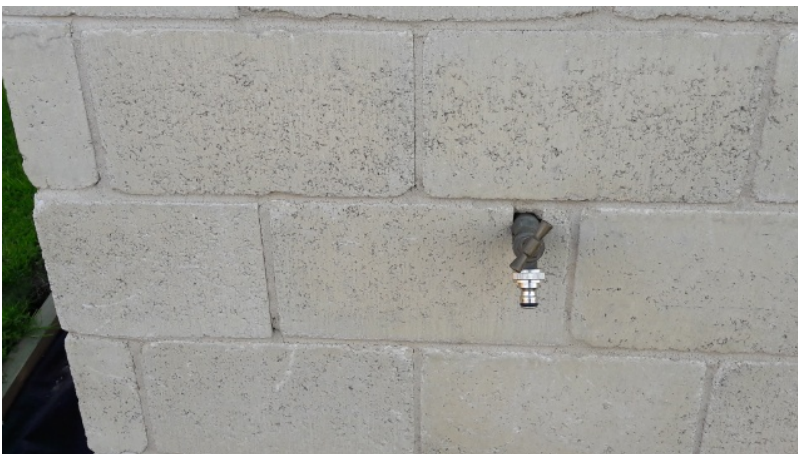


Figure 18 : Brick step cracking

Ref: [REDACTED]

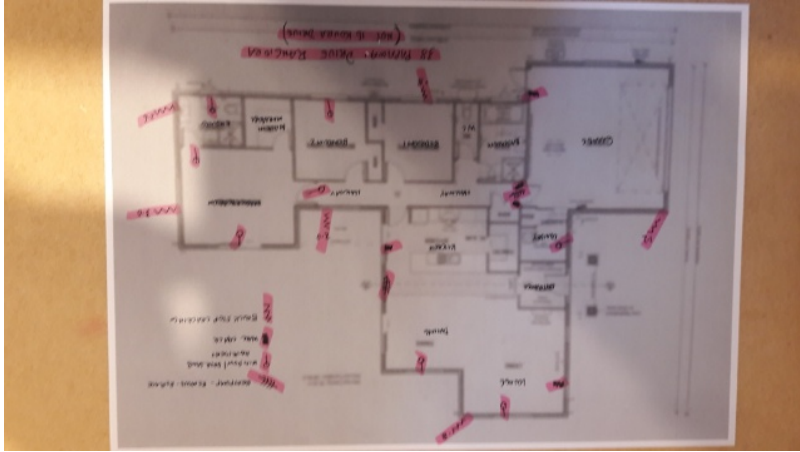


Figure 19 : Floor Plan