

EQC Full Assessment Report

Claim Number:	CLM/2011/058677	Assessment Date:	08/10/2011 14:51
Claimant:	Vicky Hembry	Assessor:	Downs, Harawira
Property Address:	46A PACIFIC ROAD NORTH NEW BRIGHTON CHRISTCHURCH 8083	Estimator:	caldwell, dean
		Property Occupied By:	Owner Occupied

Claimant Setup

Type	Name	Home Number	Mobile Number	Work Number	Email Address
Owner	Vicky, Hembry				
Owner	John, Barclay				

Insurance & Mortgage Details

Insurance Details - From Claim Centre

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
AMI Insurance	Dwelling		Yes	

Insurance Details - Added in COMET

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

Mortgage Details - From Claim Centre

Bank

Mortgage Details - Added in COMET

Bank

Mortgage Details - Comments

Unable to confirm Bank details from property manager

Opt Out

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

Hazards

Hazards: Their appears to be no hazards on this site

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	1	Standard	Post 1980	Rectangular	92.17
External Garage	1	Standard	Post 1980	Rectangular	41.60

Full Assessment

Site

Element	Type	Material	Damages	Measure	Rate	Cost
Land	Exposed	Soil	No Earthquake Damage			
Land	Under dwelling	Soil	No Earthquake Damage			

General Comments:

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:

Main Building

Exterior

Elevation (North Elevation, Painted Cement Sheet and Battens, 8.570m x 2.300m)

Damage: No damage

Require Scaffolding? No

General Comments:

Elevation (South Elevation, Painted Cement Sheet and Battens, 11.060m x 2.300m)

Damage: No damage

Require Scaffolding? No

General Comments:

Elevation (West Elevation, Painted Cement Sheet & Battens, 11.060m x 2.300m)

Damage: No damage

Require Scaffolding? No

General Comments:

Elevation (East Elevation, Painted Cement Sheet and Battens, 11.060m x 2.300m)

Damage: No damage

Require Scaffolding? No

General Comments:

Roof (Pitched, Painted Galvanised Corrugated Iron Roof, approx 11.060m x 8.570m)

Damage: No damage

Require Scaffolding? No

General Comments:

Foundations (Concrete Slab Foundation, 11.060m x 8.570m)

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Slab foundation	Concrete Slab	Concrete	Slab has moved greater than 25mm over 6 metres			
			Refer engineer designed solution (Major damage)	94.78 m2	500.00	47,390.00

General Comments:

Ground Floor - Laundry

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Paint Ceiling	4.76 m2	24.00	114.24
Door (External)	Single glass door	Aluminium	No Earthquake Damage			
Door (Internal)	Single Hollow Core	Timber	No Earthquake Damage			
Floor	Chipboard	Vinyl	No Earthquake Damage			

Wall covering	Gib	Paint	Cosmetic damage			
			Paint wall	21.60 m2	24.00	518.40
Wash tub	Single	Stainless Steel	No Earthquake Damage			
Window	Aluminium Awning	Pane single glazed	No Earthquake Damage			

General Comments:**Ground Floor - Bedroom (North West Bedroom (Babies))****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Built in wardrobe	Wardrobe	MDF	No Earthquake Damage			
Ceiling	Gib	Paint	Cosmetic Damage			
			Paint Ceiling	9.66 m2	24.00	231.84
			Cosmetic Damage			
			Rake out and stop	7.00 l/m	10.00	70.00
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out and stop	3.00 l/m	10.00	30.00
			Cosmetic damage			
			Paint wall	30.14 m2	24.00	723.36
Window	Aluminium Casement	Pane single glazed	No Earthquake Damage			
			No Earthquake Damage			

General Comments:**Ground Floor - Kitchen****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Paint Ceiling	8.70 m2	24.00	208.80
Floor	Concrete	Vinyl	No Earthquake Damage			
Kitchen joinery	Standard Spec	MDF	No Earthquake Damage			
Range (Free standing oven)	Electric	Standard Electric	No Earthquake Damage			
Range Hood	Over Head	Standard spec	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Paint wall	28.32 m2	24.00	679.68
Window	Aluminium Awning	Pane single glazed	No Earthquake Damage			
Work top	Kitchen work top	Stainless	Impact damage			
			Remove and re-silicon	4.00 l/m	18.00	72.00

General Comments:**Ground Floor - Bathroom****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Bathroom Sink	Basin	Standard specification	No Earthquake Damage			
Built in wardrobe	Wardrobe	MDF	No Earthquake Damage			
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out, plaster and paint	4.64 m2	27.00	125.28
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Vinyl	No Earthquake Damage			
Shower	Cubical shower unit	Base stainless	No Earthquake Damage			
Toilet	Standard	Standard Spec	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			

Wall covering	Gib	Paint	Rake out and stop	2.00 l/m	10.00	20.00
			Cosmetic damage			
			Paint wall	21.35 m2	24.00	512.40

Window	Aluminium Casement	Pane single glazed	No Earthquake Damage
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General Comments:**Ground Floor - Lounge****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out, plaster and paint	30.00 m2	27.00	810.00
Door (Internal)	Single Hollow Core	Timber	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Paint wall	52.80 m2	24.00	1,267.20
Window	Aluminium Awning	Pane single glazed	No Earthquake Damage			

General Comments:**Ground Floor - Hallway****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Built in wardrobe	Wardrobe	MDF	No Earthquake Damage			
Ceiling	Gib	Paint	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out and stop	1.50 l/m	10.00	15.00

General Comments:**Ground Floor - Bedroom (Middle Bedroom (Coreys))****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Built in wardrobe	Wardrobe	MDF	No Earthquake Damage			
Ceiling	Gib	Paint	No Earthquake Damage			
Door (Internal)	Single Hollow Core	MDF	Cosmetic damage			
			Repaint door and trim	1.00 No of	140.00	140.00
			Structural damage			
			Remove, dispose and replace door	1.00 item	310.00	310.00
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out and stop	3.00 l/m	10.00	30.00
Window	Aluminium Casement	Pane single glazed	No Earthquake Damage			

General Comments:**Ground Floor - Conservatory****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Other	Paint	No Earthquake Damage			
Conservatory	Aluminium	Glass	No Earthquake Damage			
Door (External)	Single glass door	Aluminium	Cosmetic damage			
			Reglaze broken glass 4mm	0.77 m2	133.00	102.41
			Cosmetic damage			

Door (External)	Single glass door	Aluminium	Reglaze broken glass 4mm	0.64 m2	133.00	85.12
Door (Internal)	Glass panel door	Aluminium	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall framing	Aluminium	Glass	No Earthquake Damage			
Window	Aluminium Awning	Pane single glazed	Broken glass			
			Remove and reglaze 4mm single	0.88 m2	360.00	316.80

General Comments:**Ground Floor - Bedroom (Master Bedroom)****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Built in wardrobe	Wardrobe	MDF	Cosmetic damage			
			Ease door	2.00 No of	90.00	180.00
			Cosmetic damage			
			Paint only	3.36 m2	24.00	80.64
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out, plaster and paint	14.09 m2	27.00	380.43
Door (Internal)	Single Hollow Core	MDF	Cosmetic damage			
			Repaint total door surround	1.00 No of	63.00	63.00
Floor	Concrete	Carpet	No Earthquake Damage			
Trim	Painted MDF	Trim 60mm	Damaged finish			
			Reattach trim	6.00 l/m	5.00	30.00
			Damaged finish			
			Re-paint trim	6.00 l/m	8.00	48.00
Wall covering	Gib	Paint	Cosmetic damage			
			Paint wall	36.95 m2	24.00	886.80
			Cosmetic damage			
			Rake out and stop	5.00 l/m	10.00	50.00
Window	Aluminium Casement	Pane single glazed	No Earthquake Damage			

General Comments:**External Garage****Exterior****Foundations (Non painted concrete slab floor 40,96m2)****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Slab foundation	Concrete Slab	Concrete	Slab has moved greater than 25mm over 6 metres			
			Refer engineer designed solution (Major damage)	40.96 m2	500.00	20,480.00

General Comments:**Roof (Rolled metal roof timber frame 40,96m2)****Damage:** No damage**Require Scaffolding?** No**General Comments:****Elevation (North painted hardiplank weather board 6,6m x 2,4m)****Damage:** No damage**Require Scaffolding?** No**General Comments:****Elevation (South painted hardiplank weather board 6,6m x 2,4m)****Damage:** No damage**Require Scaffolding?** No

General Comments:**Elevation (East painted hardiplank weather board 6,6m x 2,4m)****Damage:** No damage**Require Scaffolding?** No**General Comments:****Elevation (West painted hardiplank weather board 6,6m x 2,4m)****Damage:** No damage**Require Scaffolding?** No**General Comments:****Ground Floor - Room (Other) (Double garage room non painted concrete slab floor, timber frame walls and ceilings, refer to general comments)****Damage:** No damage**Require Scaffolding?** No**General Comments:** double metal tilt garage door, single side timber door awning window**Fees****Fees**

Name	Duration	Estimate
Scaffold hire - Mobile single lift aluminium	0.00	0.00
Contents movement fee	1.00	1,137.07
Small Job Fee	1.00	180.00

Overheads

Name	Estimate
Preliminary and general	6,077.71
Margin	8,336.62
GST	13,755.42

Scope Of Works Estimate

Property

Description	Estimate
Site	0.00
Services	0.00
	0.00

Main Building

Name	Description	Estimate
Exterior	Foundations (Concrete Slab Foundation, 11.060m x 8.570m)	47,390.00
	Elevation (East Elevation, Painted Cement Sheet and Battens, 11.060m x 2.300m)	0.00
	Elevation (North Elevation, Painted Cement Sheet and Battens, 8.570m x 2.300m)	0.00
	Roof (Pitched, Painted Galvanisd Corrugated Iron Roof, approx 11.060m x 8.570m)	0.00
	Elevation (South Elevation, Painted Cement Sheet and Battens, 11.060m x 2.300m)	0.00
	Elevation (West Elevation, Painted Cement Sheet & Battens, 11.060m x 2.300m)	0.00
		47,390.00

Floor	Description	Estimate
Ground Floor	Bathroom	657.68
	Bedroom (Master Bedroom)	1,718.87
	Bedroom (Middle Bedroom (Coreys))	480.00
	Bedroom (North West Bedroom (Babies))	1,055.20
	Conservatory	504.33
	Hallway	15.00
	Kitchen	960.48
	Laundry	632.64
	Lounge	2,077.20
		8,101.40

8,101.40

External Garage

Name	Description	Estimate
Exterior	Elevation (East painted hardiplank weather board 6,6m x 2,4m)	0.00
	Foundations (Non painted concrete slab floor 40,96m2)	20,480.00
	Elevation (North painted hardiplank weather board 6,6m x 2,4m)	0.00
	Roof (Rolled metal roof timber frame 40,96m2)	0.00
	Elevation (South painted hardiplank weather board 6,6m x 2,4m)	0.00
	Elevation (West painted hardiplank weather board 6,6m x 2,4m)	0.00
		20,480.00

Floor	Description	Estimate
Ground Floor	Room (Other) (Double garage room non painted concrete slab floor, timber frame walls and ceilings, refer to general comments)	0.00
		0.00

0.00

Fees

Description	Estimate
Scaffold hire - Mobile single lift aluminium	0.00
Contents movement fee	1,137.07
Small Job Fee	180.00
	1,317.07

Overheads

Description	Estimate
Preliminary and general	6,077.71

Margin	8,336.62
GST	13,755.42
	28,169.75
Total Estimate	105,458.22

Inspection Sign Off

Description	Answer	comments
Contents Damage		
Has the contents schedule been left with claimant?	Yes	
Have the contents been sighted?	No	
Land Damage		
Is there land damage?	No	
Landslip damage has been assessed on paper	No	
Was a full inspection done?		
In roof space	Yes	
On roof?	Yes	
Under sub floor?	No	Concrete slab floor
Decline Claim		
Recommend Declining Claim	No	
Next Action:		

Previous Claim Numbers (recorded manually in field)

- Unable to locate previous CLM No

File Notes

Date Created: 08/10/2011 15:05
Created : caldwell, dean
Subject: Full Assessment
Note: Habitable, single storey painted cement sheet and batten dwelling on concrete slab with a pitched painted corrugated iron roof. All services are working
The concrete slab has moved considerably and now requires an engineers report.
The corrugated iron roof is in good condition as is the exterior cladding on the house.
Interior linings consist of Gib and paint on ceilings and walls and have suffered the usual cosmetic cracking requiring rake out plaster and paint or rake out stop and paint.
Kitchen and bathroom and laundry fittings and fixtures are all ok.
The external garage is a timber framed garage clad in painted Hardieplank weatherboards on a concrete slab with a tilt a door and a pitched painted galvanised corrugated iron roof.
The concrete slab for the garage has moved considerably and requires an engineers report, the rest of the garage is in good condition.

Next Action:

Date Created: 11/09/2013 00:08
Created : Administrator, Alchemy
Subject: COMET sent to EQR on 11/09/2013
Note: COMET sent to EQR on 11/09/2013
Next Action:

Urgent Works Items

Scope of Works



Customer: Vicky Hembry

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 46A PACIFIC ROAD, NORTH NEW BRIGHTON, CHRISTCHURCH 8083 on 8/10/2011

Site

Element	Damage	Repair
Land (Exposed - Soil - 217.00 m2)		
Land (Under dwelling - Soil - 92.00 m2)		

Services

Element	Damage	Repair
Sewerage (Town Connection - PVC Pipe - 60.00 l/m)	No Earthquake Damage	
Water Supply (Town Connection - Plastic - 60.00 l/m)	No Earthquake Damage	

Main Building

Exterior

Elevation (North Elevation, Painted Cement Sheet and Battens, 8.570m x 2.300m)

Element	Damage	Repair
No Damage		

Elevation (South Elevation, Painted Cement Sheet and Battens, 11.060m x 2.300m)

Element	Damage	Repair
No Damage		

Elevation (West Elevation, Painted Cement Sheet & Battens, 11.060m x 2.300m)

Element	Damage	Repair
No Damage		

Elevation (East Elevation, Painted Cement Sheet and Battens, 11.060m x 2.300m)

Element	Damage	Repair
No Damage		

Roof (Pitched, Painted Galvanised Corrugated Iron Roof, approx 11.060m x 8.570m)

Element	Damage	Repair
No Damage		

Foundations (Concrete Slab Foundation, 11.060m x 8.570m)

Element	Damage	Repair	
Slab foundation (Concrete Slab - Concrete - 94.78 m2)	Slab has moved greater than 25mm over 6 metres	Refer engineer designed solution (Major damage)	94.78 m2

Interior**Ground Floor - Laundry**

Room Size: 1.70 x 2.80 = 4.76 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Paint - 4.76 m2)	Cosmetic Damage	Paint Ceiling	4.76 m2
Door (External) (Single glass door - Aluminium - 1.00 item)	No Earthquake Damage		
Door (Internal) (Single Hollow Core - Timber - 1.00 No of)	No Earthquake Damage		
Floor (Chipboard - Vinyl - 4.76 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 21.60 m2)	Cosmetic damage	Paint wall	21.60 m2
Wash tub (Single - Stainless Steel - 1.00 item)	No Earthquake Damage		
Window (Aluminium Awning - Pane single glazed - 1.00 No of)	No Earthquake Damage		

Ground Floor - Bedroom (North West Bedroom (Babies))

Room Size: 2.69 x 3.59 = 9.66 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Built in wardrobe (Wardrobe - MDF - 1.44 m2)	No Earthquake Damage		
Ceiling (Gib - Paint - 9.66 m2)	Cosmetic Damage	Paint Ceiling	9.66 m2
	Cosmetic Damage	Rake out and stop	7.00 l/m
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Carpet - 9.66 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 30.14 m2)	Cosmetic damage	Rake out and stop	3.00 l/m
	Cosmetic damage	Paint wall	30.14 m2
Window (Aluminium Casement - Pane single glazed - 1.00 No of)	No Earthquake Damage		
	No Earthquake Damage		

Ground Floor - Kitchen

Room Size: 2.90 x 3.00 = 8.70 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Paint - 8.70 m2)	Cosmetic Damage	Paint Ceiling	8.70 m2
Floor (Concrete - Vinyl - 8.70 m2)	No Earthquake Damage		
Kitchen joinery (Standard Spec - MDF - 1.00 item)	No Earthquake Damage		
Range (Free standing oven) (Electric - Standard Electric - 1.00 item)	No Earthquake Damage		
Range Hood (Over Head - Standard spec - 1.00 item)	No Earthquake Damage		
Wall covering (Gib - Paint - 28.32 m2)	Cosmetic damage	Paint wall	28.32 m2
Window (Aluminium Awning - Pane single glazed - 2.00 No of)	No Earthquake Damage		
Work top (Kitchen work top - Stainless - 5.00 l/m)	Impact damage	Remove and re-silicon	4.00 l/m

Ground Floor - Bathroom

Room Size: 1.67 x 2.78 = 4.64 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Bathroom Sink (Basin - Standard specification - 1.00 item)	No Earthquake Damage		
Built in wardrobe (Wardrobe - MDF - 2.16 m2)	No Earthquake Damage		
Ceiling (Gib - Paint - 4.64 m2)	Cosmetic Damage	Rake out, plaster and paint	4.64 m2
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Vinyl - 4.64 m2)	No Earthquake Damage		
Shower (Cubical shower unit - Base stainless - .81 m2)	No Earthquake Damage		
Toilet (Standard - Standard Spec - 1.00 item)	No Earthquake Damage		
Wall covering (Gib - Paint - 21.35 m2)	Cosmetic damage	Rake out and stop	2.00 l/m
	Cosmetic damage	Paint wall	21.35 m2
Window (Aluminium Casement - Pane single glazed - 1.00 No of)	No Earthquake Damage		

Ground Floor - Lounge

Room Size: 5.00 x 6.00 = 30.00 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Paint - 30.00 m2)	Cosmetic Damage	Rake out, plaster and paint	30.00 m2
Door (Internal) (Single Hollow Core - Timber - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Carpet - 30.00 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 52.80 m2)	Cosmetic damage	Paint wall	52.80 m2
Window (Aluminium Awning - Pane single glazed - 2.00 No of)	No Earthquake Damage		

Ground Floor - Hallway

Room Size: 0.98 x 3.28 = 3.21 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Built in wardrobe (Wardrobe - MDF - 1.80 m2)	No Earthquake Damage		
Ceiling (Gib - Paint - 3.21 m2)	No Earthquake Damage		
Floor (Concrete - Carpet - 3.21 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 20.43 m2)	Cosmetic damage	Rake out and stop	1.50 l/m

Ground Floor - Bedroom (Middle Bedroom (Coreys))

Room Size: 2.39 x 3.59 = 8.58 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Built in wardrobe (Wardrobe - MDF - 1.92 m2)	No Earthquake Damage		
Ceiling (Gib - Paint - 8.58 m2)	No Earthquake Damage		
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	Cosmetic damage	Repaint door and trim	1.00 No of
	Structural damage	Remove, dispose and replace door	1.00 item
Floor (Concrete - Carpet - 8.58 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 28.69 m2)	Cosmetic damage	Rake out and stop	3.00 l/m
Window (Aluminium Casement - Pane single glazed - 1.00 No of)	No Earthquake Damage		

Ground Floor - Conservatory

Room Size: 2.30 x 2.50 = 5.75 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Other - Paint - 5.75 m2)	No Earthquake Damage		
Conservatory (Aluminium - Glass - 23.04 m2)	No Earthquake Damage		
Door (External) (Single glass door - Aluminium - 1.00 item)	Cosmetic damage	Reglaze broken glass 4mm	0.77 m2
	Cosmetic damage	Reglaze broken glass 4mm	0.64 m2
Door (Internal) (Glass panel door - Aluminium - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Carpet - 5.75 m2)	No Earthquake Damage		
Wall framing (Aluminium - Glass - 23.04 m2)	No Earthquake Damage		
Window (Aluminium Awning - Pane single glazed - 1.00 No of)	Broken glass	Remove and reglaze 4mm single	0.88 m2

Ground Floor - Bedroom (Master Bedroom)

Room Size: 3.00 x 4.70 = 14.09 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Built in wardrobe (Wardrobe - MDF - 3.36 m2)	Cosmetic damage	Ease door	2.00 No of
	Cosmetic damage	Paint only	3.36 m2
Ceiling (Gib - Paint - 14.09 m2)	Cosmetic Damage	Rake out, plaster and paint	14.09 m2
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	Cosmetic damage	Repaint total door surround	1.00 No of
Floor (Concrete - Carpet - 14.09 m2)	No Earthquake Damage		
Trim (Painted MDF - Trim 60mm - 6.00 l/m)	Damaged finish	Reattach trim	6.00 l/m
	Damaged finish	Re-paint trim	6.00 l/m
Wall covering (Gib - Paint - 36.95 m2)	Cosmetic damage	Paint wall	36.95 m2
	Cosmetic damage	Rake out and stop	5.00 l/m
Window (Aluminium Casement - Pane single glazed - 1.00 No of)	No Earthquake Damage		

External Garage**Exterior****Foundations (Non painted concrete slab floor 40,96m2)**

Element	Damage	Repair	
Slab foundation (Concrete Slab - Concrete - 40.96 m2)	Slab has moved greater than 25mm over 6 metres	Refer engineer designed solution (Major damage)	40.96 m2

Roof (Rolled metal roof timber frame 40,96m2)

Element	Damage	Repair
No Damage		

Elevation (North painted hardiplank weather board 6,6m x 2,4m)

Element	Damage	Repair
No Damage		

Elevation (South painted hardiplank weather board 6,6m x 2,4m)

Element	Damage	Repair
No Damage		

Elevation (East painted hardiplank weather board 6,6m x 2,4m)

Element	Damage	Repair
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No Damage

Elevation (West painted hardiplank weather board 6,6m x 2,4m)

Element	Damage	Repair
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No Damage

Interior**Ground Floor - Room (Other) (Double garage room non painted concrete slab floor, timber frame walls and ceilings, refer to general comments)**

Room Size: 6.40 x 6.40 = 40.96 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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No Damage

Scope of Works - Glossary of Terms

Cosmetic Damage	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'.
Impact Damage	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.
Structural Damage	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

Building Terms	The Department of Building and Housing website has a comprehensive list of common building terms: http://www.dbh.govt.nz/building-az-wxyz
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Damage Scope Report

Name	Richard Hembry	Claim	XCD0317948	Assessment Company	Gallagher Bassett
Address	46A Pacific Rd, North New Brighton, Christchurch	Policy		Loss Adjuster	Brendan Rhodes
		Brand		Assessment Date	01/08/17
		Tranche	14	External Specialist	

Category	Location	Treatment	Length	Width	Stud Height	Total Quant	Unit	Rate	Materials/ Subcontractor Rate	Labour Constant	Labour Rate	Total Rate	Total	Notes	
Rooms															
	Laundry - No visible eq related damage														
	Kitchen/Lounge		6.4	6	2.4										
	FloorCov	FCT1 - Protect floor coverings. All types					38.4	m²	\$ 3.50			\$ -	\$ 3.50	\$ 134.40	
	Ceiling	CTL1 - Gib Board. Rake out joints, Refix as required, Tape and stop L4					3	m²	\$ 16.20			\$ -	\$ 16.20	\$ 48.60	
	Ceiling	CTD2 - Ceiling. Paint 3 coat system					38.4	m²	\$ 22.60			\$ -	\$ 22.60	\$ 867.84	
	Service	SCU1 - Curtains/Blinds remove, store and refit (per set)					3	No	\$ 110.00			\$ -	\$ 110.00	\$ 330.00	
	Electric	EL1e - Electrician. Remove fixture or fitting, store and refit					4	No	\$ 31.10			\$ -	\$ 31.10	\$ 124.40	
	Hallway - No visible eq related damage														
	Bedroom 1 - No visible eq related damage														
	Bedroom 2 - No visible eq related damage														
	Bedroom 3		3.6	2.7	2.4										
	FloorCov	FCT1 - Protect floor coverings. All types					9.72	m²	\$ 3.50			\$ -	\$ 3.50	\$ 34.02	
	Ceiling	CTL1 - Gib Board. Rake out joints, Refix as required, Tape and stop L4					3	m²	\$ 16.20			\$ -	\$ 16.20	\$ 48.60	square stop
	Ceiling	CTD2 - Ceiling. Paint 3 coat system					9.72	m²	\$ 22.60			\$ -	\$ 22.60	\$ 219.67	
	Service	SCU1 - Curtains/Blinds remove, store and refit (per set)					2	No	\$ 110.00			\$ -	\$ 110.00	\$ 220.00	
	Electric	EL1e - Electrician. Remove fixture or fitting, store and refit					1	No	\$ 31.10			\$ -	\$ 31.10	\$ 31.10	
	Bathroom		2.8	2.7	2.4										
	FloorCov	FCT1 - Protect floor coverings. All types					7.56	m²	\$ 3.50			\$ -	\$ 3.50	\$ 26.46	
	Wall1	WTL2 - Gib board. Rake out joints, refix as required, tape & stop L4					2	m²	\$ 16.60			\$ -	\$ 16.60	\$ 33.20	
	Wall1	WTD1 - Walls. Paint 3 coat system					6.72	m²	\$ 21.80			\$ -	\$ 21.80	\$ 146.50	
	Window	WTD3_S - Small Window. Paint (includes frame and trim)					1	no	\$ 55.50			\$ -	\$ 55.50	\$ 55.50	
	Electric	EL1e - Electrician. Remove fixture or fitting, store and refit					2	no	\$ 31.10					\$ 62.20	

Name

Richard Hembry

Address

46A Pacific Rd, North New Brighton, Christchurch

Claim

XCD0317948

Policy

Brand

Tranche

14

Assessment Company

Gallagher Bassett

Loss Adjuster

Brendan Rhodes

Assessment Date

01/08/17

External Specialist

Category	Location	Treatment	Length	Width	Stud Height	Total Quant	Unit	Rate	Materials/ Subcontractor Rate	Labour Constant	Labour Rate	Total Rate	Total	Notes
	Plasterer	Small Job Fee											\$ 250.00	

Totals

P&G

8.00%

Margin

10.00%

GST

15.00%

Treatment Subtotal

\$ 2,632.49

Treatment and Travel Subtotal

\$ 2,632.49

P&G

\$ 210.60

P&G Inclusive Subtotal

\$ 2,843.09

Margin

\$ 284.31

Total Before GST

\$ 3,127.40

GST

\$ 469.11

Total

\$ 3,596.51



7th August 2017

Pacific Property Rentals Limited
rickyhembry@outlook.com

Your house claim is complete and has been settled

Your claim number: CD0317948
Insured name: Pacific Property Rentals Limited
Address of damaged property: 46A Pacific Rd, North New Brighton, Christchurch, 8083

Your claim for natural disaster damage from the Kaikoura earthquake, which occurred on 14th November 2016, was assessed by Gallagher Bassett on 11th July 2017. Please find enclosed a copy of the assessment along with the scope of works.

Our assessment has been reviewed and completed. We can confirm that your claim will be cash settled based on our assessment of the costs.

The table below outlines how your payment has been calculated. If you think there are any aspects to your house claim still outstanding, please contact us as soon as possible to discuss.

Item	Amount	Excess deducted	Amount to pay
House EQ Cover	\$3,596.51	\$200.00	\$3,396.51
Total payment including GST			\$3,396.51

Yours sincerely,

Emma Hoadley
Claims Case Manager
Phone: 03 9773417
Email: Emma.Hoadley@iag.co.nz

Earthquake Commission
Level 11, Majestic Centre
100 Willis Street
Wellington 6011, New Zealand

Corporate Mail: PO Box 790, Wellington 6140
Claims Mail: PO Box 311, Wellington 6140
Telephone: (04) 978-6400 Fax: (04) 978-6431
www.eqc.govt.nz

Information about cash settling your claim

- **Payment**

Your payment method is: Cheque

Your payment will be posted to you shortly.

- **Supporting documents**

We've enclosed the Scope of Works to explain how we've calculated your settlement amount for damage to your home.

- **Your obligations**

By accepting this payment from us, you are confirming your previous declaration that the claim information that you submitted is true and accurate and that you have not withheld any material information. Please inform IAG if you are, or become, aware that the claim information you provided is no longer accurate or you have new information.

- **What to do with your payment**

It is important that the payment is used to repair or replace the damaged property. In some instances, your future entitlement for insurance cover may be affected if your payment is not used for this purpose.

- **How to contact us**

You can call us on 0800 503 100 (extension 31843) or email us on disasterclaims@iag.co.nz. Our claims handlers are available from 9am – 5pm Monday to Friday.

*** Out of scope/ Non-Act:** Some examples of parts of the home not covered under the EQC Act are: gate or fence, driveway, patio, path, paving, tennis court or other artificial surface, swimming pool or spa pool which is not an integral part of the building.

FIRST REPORT - INITIAL ASSESSMENT - EARTHQUAKE

To: IAG New Zealand
Attn: Claims Officer

Date: 04/08/2017
Claim Ref: XCD0317948
**Gallagher
Bassett Ref:** C58133

CLAIMS DETAILS

Insured Name: Mr Richard (Ricky) Hembry
Situation of Loss: 46A PACIFIC ROAD
Suburb: North New Brighton
City: Christchurch
Date of Loss: 14/11/2016

Sum Insured: \$
Excess: 200.00

Reserve

	Previous Reserve	Current Reserve	Previous Payment	Payments This Report	Outstanding Reserve
Building	0.00	3,596.51	0.00	0.00	3,596.51
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	3,396.51	0.00	0.00	3,396.51

DESCRIPTION OF RISK

Property Occupancy	: Tenanted
Design Type	: Single Storey
Building Type	: House
Construction Type	: Weather Board
Roof Type	: Corrugated
Square Meters	: 90
Age of Property	: 25 approx
Property Condition	: Good
Claims History	: Have Had Previous Claims
Claims History Comments	: The Insured has not made the previous claims history available to view.
The Property Manager advised previous claims were settled and repaired under the Canterbury Home Repair Programme.	

LAND AND PROPERTY

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

OCCUPANTS

Are There Any Special Needs For Consideration?	: No
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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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CASH SETTLEMENT

Would You Recommend A Cash Settlement	: Yes
If Yes, Why	: Customer Expectations

INTRODUCTION

As per your instructions, we attended the above address on the 1st August 2017, where we held

discussions with the Property Manager, David Hopkins.

GENERAL LOSS DETAILS

On Monday 14th November 2016, a magnitude 7.8 earthquake struck the Canterbury region causing extensive and widespread damage including other South Island regions and the lower North Island.

FOUNDATIONS

The dwelling is constructed on a concrete slab on grade and has no visible EQ related damage.

BUILDING ENVELOPE

The building envelope consists of a hardie plank weatherboard cladding with a corrugated iron roof and has no visible EQ related damage.

INTERIOR

The interior consists of plasterboard wall and ceiling linings and shows minor disruption, predominantly due to shaking of the structure.

These areas are isolated to the:

- Kitchen/Lounge.
- Bathroom.
- Bedroom 3.

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

OUTBUILDINGS

The property retains a double garage supported on a concrete slab on grade with hardie plank cladding and has no visible EQ related damage.

DRIVEWAYS, PATHS, RETAINING WALLS AND SWIMMING POOLS

The property is serviced via a shared concrete driveway of approximately 200m² which has no event related damage.

The property retains concrete paths of approximately 60m² which have suffered minor cracking due to excessive shaking from the event.

This will require removal and partial replacement of approximately 18m².

However, this will not form part of the claim as the replacement cost will not exceed the applicable \$5000.00 excess.

COMMON AREA PROPERTY AND BOUNDARY FENCES

N/A

BUILDING PLATFORM

No damage.

REINSTATEMENT OPTIONS

As mentioned the dwelling is approximately 90m² 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

N/A

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.

All EQ damage indicated by the Insured is captured within the attached Scope of Works.

The customer stated that there was no further damage to the property.

The customer will not require temporary accommodation during the repair.

NEXT ACTIONS

Insured	: Await policy response.
Gallagher Bassett	: Close file.
Your Office	: Total claim value \$3,596.51
	Less applicable excess \$200.00
	Recommended settlement value \$3,396.51

Brendan Rhodes

APPENDIX



Figure 1 : Insured Risk, west elevation.



Figure 2 : Bathroom, crack to wall, window trim



Figure 3 : Bathroom. Peeling ceiling paint. Not eq related.



Figure 4 : Lounge, open to kitchen

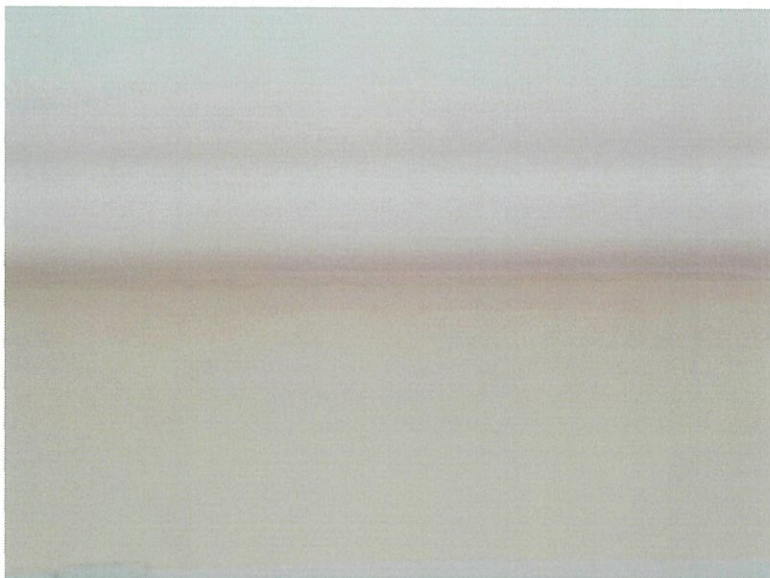


Figure 5 : Cracks to kitchen ceiling



Figure 6 : Kitchen, open to lounge.

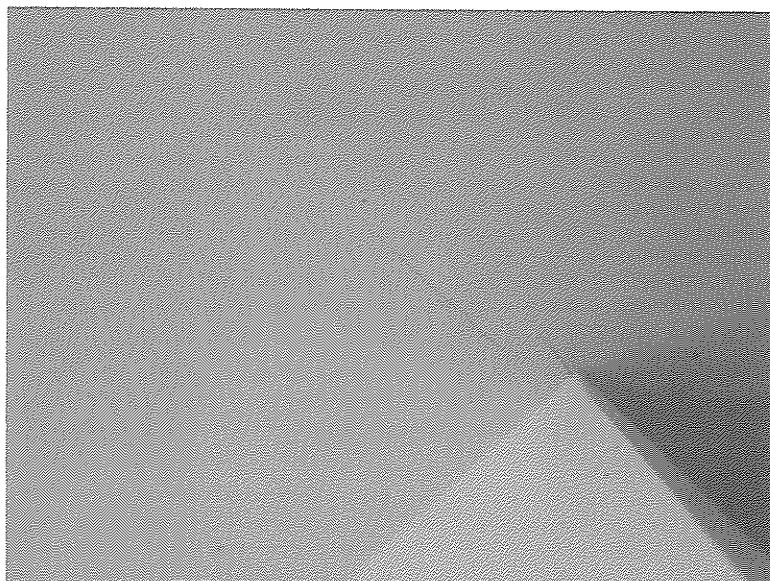


Figure 7 : Cracks to kitchen ceiling



Figure 8 : Cracks to kitchen ceiling

Ref: C58133

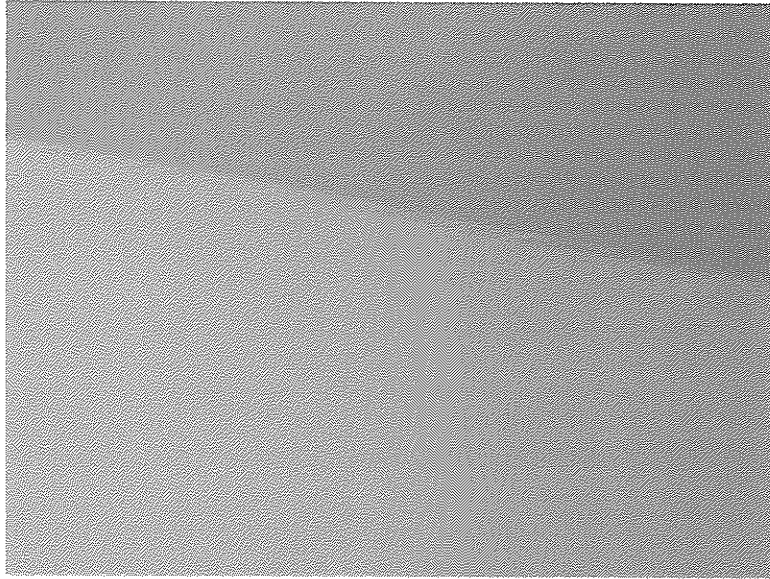


Figure 9 : Bed 3. Cracks to ceiling square stop.



Figure 10 : West elevation. Concrete paths new since Canterbury events. Cracks to paths on all elevations, total replacement cost of damaged areas under excess of \$5,000.00

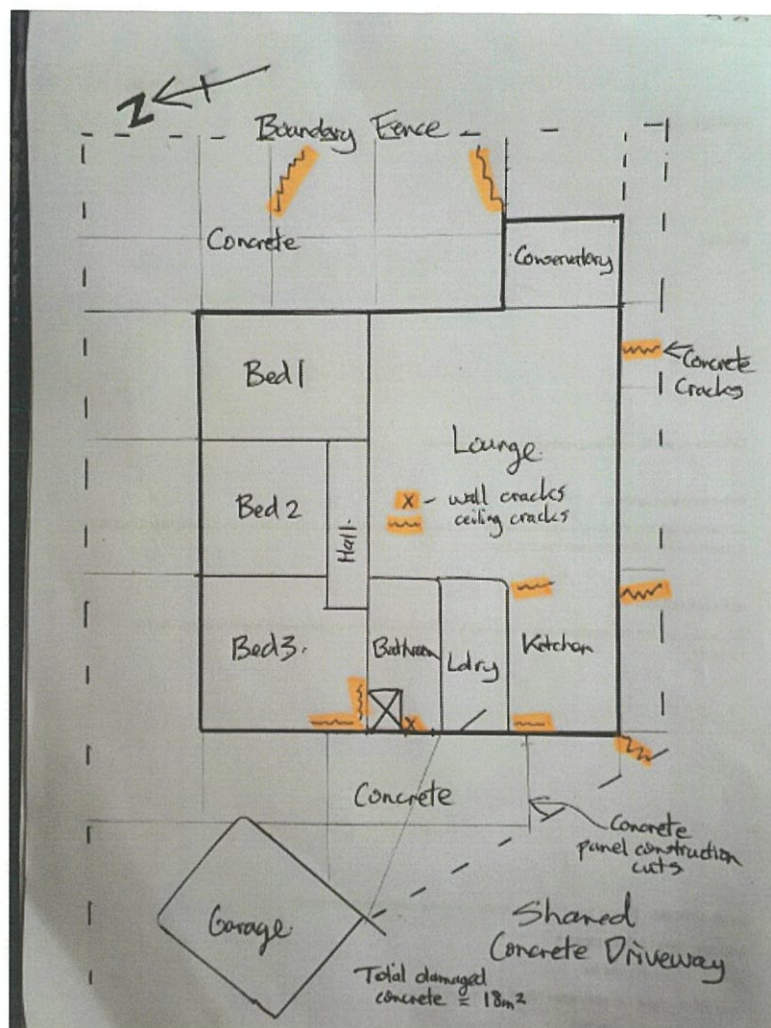


Figure 11 : Sketch Plan.