

## EQC Full Assessment Report

**Claim Number:** CLM/2012/013271  
**Claimant:** TH BREADING  
**Property Address:** 35 LEESTON AND LAKE ROAD  
 LEESTON 7632

**Assessment Date:** 13/07/2012 12:36  
**Assessor:** McTainsh, David  
**Estimator:** Sparks, Grant

### Claimant Setup

Type	Name	Home Number	Mobile Number	Work Number	Email Address
Owner	TH, BREADING				

### Insurance & Mortgage Details

#### Insurance Details - From Claim Centre

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
IAG - BNZ Bank Insurance Scheme	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
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#### Mortgage Details - Added in COMET

Bank
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BANK OF NEW ZEALAND

#### 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	1	Standard	1961 - 1980	Rectangular	135.28
Garage	1	Standard	1961 - 1980	Rectangular	36.60

## Full Assessment

### Site

Element	Type	Material	Damages	Measure	Rate	Cost
Land	Exposed	Soil	No Earthquake Damage			
Land	Under dwelling	Soil	No Earthquake Damage			
Main Access	Drive	Concrete	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 faces street 17.4 x 2.2)

**Damage:** Earthquake damage

**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Patio	Concrete	Concrete	Cracked surface			
			Grind out and epoxy fill concrete	3.00 l/m	30.00	90.00
Wall Cladding	Stucco	Plaster	No Earthquake Damage			
Wall framing	Timber Frame	Timber	No Earthquake Damage			

**General Comments:** stucco rough cast rolled metal roof slab foundation  
Patio is unpainted

#### Elevation (West 19.6 x 2.2)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** stucco rough cast rolled metal roof slab foundation

#### Elevation (South 17.4 x 2.2 )

**Damage:** Earthquake damage

**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Wall Cladding	Stucco	Plaster	Cracking			
			Grind out and epoxy fill	6.00 l/m	60.00	360.00
			Cracking			
			Paint wall	24.42 m2	29.00	708.18
Wall framing	Timber Frame	Timber	No Earthquake Damage			

**General Comments:** stucco rough cast rolled metal roof slab foundation  
Repairs to 1 wall plain

#### Elevation (East 19.6 x 2.2 )

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** stucco rough cast rolled metal roof slab foundation

#### Foundations (Slab )

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:**

#### Roof (Rolled metal )

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:****Chimney (Exterior) (Integral with east wall)****Damage:** No damage**Require Scaffolding?** No**General Comments:****Ground Floor - Entry****Damage:** No damage**Require Scaffolding?** No**General Comments:****Ground Floor - Hallway (East side)****Damage:** No damage**Require Scaffolding?** No**General Comments:****Ground Floor - Office/Study****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out and stop	0.40 l/m	10.00	4.00
			Cosmetic Damage			
			Paint Ceiling	7.82 m2	24.00	187.68
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			
Window	Aluminium Casement	Pane single glazed	No Earthquake Damage			

**General Comments:****Ground Floor - Bedroom (At end of east hallway)****Damage:** No damage**Require Scaffolding?** No**General Comments:****Ground Floor - Toilet (Near entry)****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out and stop	0.50 l/m	10.00	5.00
			Cosmetic Damage			
			Paint Ceiling	1.81 m2	24.00	43.44
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Tiles	No Earthquake Damage			
Toilet	Standard	Standard Spec	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out and stop	2.50 l/m	10.00	25.00
			Cosmetic damage			
			Paint wall	13.68 m2	24.00	328.32
Window	Aluminium Casement	Pane single glazed	No Earthquake Damage			

**General Comments:****Ground Floor - Kitchen (And dining room)****Damage:** Earthquake damage**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out, plaster and paint	27.98 m2	27.00	755.46
Door (External)	French doors	Timber	No Earthquake Damage			
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Tiles				
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			
			Rake out and stop	0.60 l/m	10.00	6.00
			Cosmetic damage			
			Paint wall	51.36 m2	24.00	1,232.64
Window	Steel framed	Pane single glazed	No Earthquake Damage			
Work top	Kitchen work top	Laminate	No Earthquake Damage			
<b>General Comments:</b> Minor cosmetic cracks to ceiling and wall gib.						

**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	23.79 m2	27.00	642.33
Door (Internal)	Double glass panel door	MDF	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			
Window	Steel framed	Pane single glazed	No Earthquake Damage			
<b>General Comments:</b> Minor cosmetic cracking to gib ceiling						

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

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out and stop	1.00 l/m	10.00	10.00
			Cosmetic Damage			
			Paint Ceiling	12.90 m2	24.00	309.60
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			
Window	Steel framed	Pane single glazed	Cosmetic damage			
			Gap fill and paint jambs / sills	8.00 l/m	12.00	96.00
<b>General Comments:</b> Minor cosmetic cracks to ceiling and window frames.						

**Ground 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	Standard specification	No Earthquake Damage			
Ceiling	Gib	Paint	No Earthquake Damage			
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Tiles	No Earthquake Damage			

Shower	shower Over bath with Door	Acrylic shower	No Earthquake Damage			
Toilet	Standard	Standard Spec	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out and stop	0.50 l/m	10.00	5.00
			Cosmetic damage			
			Paint wall	22.22 m2	24.00	533.28
Window	Louvered	Pane single glazed	No Earthquake Damage			

**General Comments:** Minor wall crack above door.

**Ground Floor - Bedroom (Northwest corner of house )**

**Damage:** Damage but not earthquake related

**Require Scaffolding?** No

**Non Earthquake Notes:** Peeling paper poor stopping to nails on ceiling

**General Comments:** Soft board with lining paper and paint

**Ground Floor - Hallway (North one)**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:**

**Ground Floor - Bedroom (Middle one )**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** Concrete floor carpeted,gib walls painted gib ceiling painted,hollow core internal door,and steel famed window all no damage.

## Garage

### Exterior

**Foundations (Slab 6.0 x 6.0 )**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** versatile garage slab foundation, rolled metal roof and walls

**Roof (Rolled metal 36m2)**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** stucco rough cast rolled metal roof slab foundation

**Elevation (North faces street 6.0 x 2.2 )**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** stucco rough cast rolled metal roof slab foundation

**Elevation (South 6.0 x 2.2 )**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** stucco rough cast rolled metal roof slab foundation  
Includes 4 windows 1 metal access door

**Elevation (East 2 tilta doors )**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** stucco rough cast rolled metal roof slab foundation

**Elevation (West 6.0 x 2.2 )**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** stucco rough cast rolled metal roof slab foundation

**Ground Floor - Internal Garage**

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

## Fees

### Fees

Name	Duration	Estimate
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### Overheads

Name	Estimate
Preliminary and general	427.35
Margin	576.93
GST	951.93

## Scope Of Works Estimate

### Property

Description	Estimate
Site	0.00
Services	0.00
	0.00

### Main Building

Name	Description	Estimate
Exterior	Elevation (East 19.6 x 2.2 )	0.00
	Chimney (Exterior) (Integral with east wall)	0.00
	Elevation (North faces street 17.4 x 2.2)	90.00
	Roof (Rolled metal )	0.00
	Foundations (Slab )	0.00
	Elevation (South 17.4 x 2.2 )	1,068.18
	Elevation (West 19.6 x 2.2)	0.00
		1,158.18

Floor	Description	Estimate
Ground Floor	Bathroom	538.28
	Bedroom (At end of east hallway)	0.00
	Bedroom (Master)	415.60
	Bedroom (Middle one )	0.00
	Bedroom (Northwest corner of house )	0.00
	Entry	0.00
	Hallway (East side)	0.00
	Hallway (North one)	0.00
	Kitchen (And dining room)	1,994.10
	Lounge	642.33
	Office/Study	191.68
	Toilet (Near entry)	401.76
		4,183.75

4,183.75

### Garage

Name	Description	Estimate
Exterior	Elevation (East 2 tilta doors )	0.00
	Elevation (North faces street 6.0 x 2.2 )	0.00
	Roof (Rolled metal 36m2)	0.00
	Foundations (Slab 6.0 x 6.0 )	0.00
	Elevation (South 6.0 x 2.2 )	0.00
	Elevation (West 6.0 x 2.2 )	0.00
		0.00

Floor	Description	Estimate
Ground Floor	Internal Garage	0.00
		0.00

0.00

### Fees

Description	Estimate
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**Overheads**

Description	Estimate
Preliminary and general	427.35
Margin	576.93
GST	951.93
	1,956.21
<b>Total Estimate</b>	<b>7,298.14</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?	No	
Landslip damage has been assessed on paper	No	
<b>Was a full inspection done?</b>		
In roof space	Yes	
On roof?	No	Visual only
Under sub floor?	No	Concrete slab.
<b>Decline Claim</b>		
Recommend Declining Claim	No	
<b>Next Action:</b>		
To the Settlement Team.		

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

- 2010/164612

**File Notes**

<b>Date Created:</b>	13/07/2012 12:33
<b>Created :</b>	McTainsh, David
<b>Subject:</b>	Dwelling damage
<b>Note:</b>	The dwelling was built in the 1960s and has stucco exterior cladding and a rolled metal roof.the interior has a concrete floor with gib walls and ceiling.There is minor cosmetic cracking to the exterior cladding and minor cosmetic cracking to some gib walls and ceilings.The front entry has a crack to the concrete step.The dwelling is habitable and weather tight. The claimant has received a payout for the September 2010 claim but has no started any repairs as yet so the Settlement team should be aware of this when costing this claim.
<b>Next Action:</b>	To the Settlement Team.

**Urgent Works Items**

## Scope of Works



**Customer:** TH BREADING

### 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 35 LEESTON AND LAKE ROAD, LEESTON 7632 on 13/07/2012

### Site

Element	Damage	Repair
Land (Exposed - Soil - 1454.00 m2)		
Land (Under dwelling - Soil - 200.00 m2)		
Main Access (Drive - Concrete - 120.00 m2)		

### Services

Element	Damage	Repair
Sewerage (Town Connection - PVC Pipe - 30.00 l/m)	No Earthquake Damage	
Water Supply (Town Connection - Plastic - 30.00 l/m)	No Earthquake Damage	

## Main Building

### Exterior

#### Elevation (North faces street 17.4 x 2.2)

Element	Damage	Repair
Patio (Concrete - Concrete - 4.40 m2)	Cracked surface	Grind out and epoxy fill concrete 3.00 l/m
Wall Cladding (Stucco - Plaster - 38.28 m2)	No Earthquake Damage	
Wall framing (Timber Frame - Timber - 41.76 m2)	No Earthquake Damage	

#### Elevation (West 19.6 x 2.2)

Element	Damage	Repair
No Damage		

#### Elevation (South 17.4 x 2.2 )

Element	Damage	Repair
Wall Cladding (Stucco - Plaster - 38.28 m2)	Cracking	Grind out and epoxy fill 6.00 l/m
	Cracking	Paint wall 24.42 m2
Wall framing (Timber Frame - Timber - 41.76 m2)	No Earthquake Damage	

#### Elevation (East 19.6 x 2.2 )

Element	Damage	Repair
No Damage		

### Foundations (Slab )

Element	Damage	Repair
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No Damage

#### Roof (Rolled metal )

Element	Damage	Repair
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No Damage

#### Chimney (Exterior) (Integral with east wall)

Element	Damage	Repair
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No Damage

#### Interior

##### Ground Floor - Entry

Room Size: 2.78 x 3.66 = 10.17 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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No Damage

##### Ground Floor - Hallway (East side)

Room Size: 0.95 x 3.93 = 3.73 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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No Damage

##### Ground Floor - Office/Study

Room Size: 3.26 x 2.40 = 7.82 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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Ceiling (Gib - Paint - 7.82 m2)	Cosmetic Damage	Rake out and stop	0.40 l/m
	Cosmetic Damage	Paint Ceiling	7.82 m2

Door (Internal) (Single Hollow Core - MDF - 1.00 No of) No Earthquake Damage

Floor (Concrete - Carpet - 7.82 m2) No Earthquake Damage

Wall covering (Gib - Paint - 27.17 m2) No Earthquake Damage

Window (Aluminium Casement - Pane single glazed - 1.00 No of) No Earthquake Damage

##### Ground Floor - Bedroom (At end of east hallway)

Room Size: 3.45 x 3.80 = 13.11 (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 (Near entry)

Room Size: 0.95 x 1.90 = 1.81 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
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Ceiling (Gib - Paint - 1.81 m2)	Cosmetic Damage	Rake out and stop	0.50 l/m
	Cosmetic Damage	Paint Ceiling	1.81 m2

Door (Internal) (Single Hollow Core - MDF - 1.00 No of) No Earthquake Damage

Floor (Concrete - Tiles - 1.81 m2)	No Earthquake Damage		
Toilet (Standard - Standard Spec - 1.00 item)	No Earthquake Damage		
Wall covering (Gib - Paint - 13.68 m2)	Cosmetic damage	Rake out and stop	2.50 l/m
	Cosmetic damage	Paint wall	13.68 m2
Window (Aluminium Casement - Pane single glazed - 1.00 No of)	No Earthquake Damage		

#### Ground Floor - Kitchen (And dining room)

Room Size: 4.55 x 6.15 = 27.98 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Paint - 27.98 m2)	Cosmetic Damage	Rake out, plaster and paint	27.98 m2
Door (External) (French doors - Timber - 1.00 No of)	No Earthquake Damage		
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Tiles - 27.98 m2)			
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 - 51.36 m2)	Cosmetic damage	Rake out and stop	0.60 l/m
	Cosmetic damage	Paint wall	51.36 m2
Window (Steel framed - Pane single glazed - 1.00 No of)	No Earthquake Damage		
Work top (Kitchen work top - Laminate - 3.40 l/m)	No Earthquake Damage		

#### Ground Floor - Lounge

Room Size: 4.43 x 5.37 = 23.79 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Paint - 23.79 m2)	Cosmetic Damage	Rake out, plaster and paint	23.79 m2
Door (Internal) (Double glass panel door - MDF - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Carpet - 23.79 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 47.04 m2)	No Earthquake Damage		
Window (Steel framed - Pane single glazed - 2.00 No of)	No Earthquake Damage		

#### Ground Floor - Bedroom (Master)

Room Size: 3.05 x 4.23 = 12.90 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Paint - 12.90 m2)	Cosmetic Damage	Rake out and stop	1.00 l/m
	Cosmetic Damage	Paint Ceiling	12.90 m2
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Carpet - 12.90 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 34.94 m2)	No Earthquake Damage		
Window (Steel framed - Pane single glazed - 1.00 No of)	Cosmetic damage	Gap fill and paint jambs / sills	8.00 l/m

**Ground Floor - Bathroom**

Room Size: 2.63 x 2.00 = 5.26 (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 - Standard specification - 1.00 item)	No Earthquake Damage		
Ceiling (Gib - Paint - 5.26 m2)	No Earthquake Damage		
Door (Internal) (Single Hollow Core - MDF - 1.00 No of)	No Earthquake Damage		
Floor (Concrete - Tiles - 5.26 m2)	No Earthquake Damage		
Shower (shower Over bath with Door - Acrylic shower - 1.00 m2)	No Earthquake Damage		
Toilet (Standard - Standard Spec - 1.00 item)	No Earthquake Damage		
Wall covering (Gib - Paint - 22.22 m2)	Cosmetic damage	Rake out and stop	0.50 l/m
	Cosmetic damage	Paint wall	22.22 m2
Window (Louvered - Pane single glazed - 1.00 No of)	No Earthquake Damage		

**Ground Floor - Bedroom (Northwest corner of house )**

Room Size: 2.60 x 3.80 = 9.88 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

**Ground Floor - Hallway (North one)**

Room Size: 1.37 x 4.10 = 5.62 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

**Ground Floor - Bedroom (Middle one )**

Room Size: 3.10 x 3.00 = 9.30 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

**Garage****Exterior****Foundations (Slab 6.0 x 6.0 )**

Element	Damage	Repair
No Damage		

**Roof (Rolled metal 36m2)**

Element	Damage	Repair
No Damage		

**Elevation (North faces street 6.0 x 2.2 )**

Element	Damage	Repair
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Element	Damage	Repair
No Damage		

**Elevation (South 6.0 x 2.2 )**

Element	Damage	Repair
No Damage		

**Elevation (East 2 tilta doors )**

Element	Damage	Repair
No Damage		

**Elevation (West 6.0 x 2.2 )**

Element	Damage	Repair
No Damage		

**Interior****Ground Floor - Internal Garage**

Room Size: 6.00 x 6.00 = 36.00 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.20 m

Element	Damage	Repair
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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