

# CASH SETTLED CLAIM(S)

The following information contains documents relating to claim(s) that were cash settled for the property.

If you require sign off or repair completion documents, they may be obtainable from the contractors who completed the substantive repairs at the property.

## EQC Full Assessment Report

**Claim Number:** CLM/2011/020717  
**Claimant:** MICHAEL Lyne  
**Property Address:** 51 WAYSIDE AVENUE  
 BURNSIDE  
 CHRISTCHURCH 8053

**Assessment Date:** 03/11/2011 10:41  
**Assessor:** Conaghan, James  
**Estimator:** Barrow, John  
**Property Occupied By:** Owner Occupied

### Claimant Setup

Type	Name	Home Number	Mobile Number	Work Number	Email Address
Owner	MICHAEL, Lyne				
Owner	Lyne Family Trust				

### Insurance & Mortgage Details

#### Insurance Details - From Claim Centre

Insurer	Policy Type	Policy Number	Insurance Sighted	Insurance Valid
IAG - ASB Bank Insurance Scheme	Dwelling		Yes	

#### Insurance Details - Added in COMET

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

#### Insurance Details - Comments

#### Mortgage Details - From Claim Centre

Bank
------

#### Mortgage Details - Added in COMET

Bank
------

ASB BANK

#### 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:** None

**Property Sticker:** Green

### 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	L Shape	99.71
Garage	1	Standard	1961 - 1980	Rectangular	36.60
Skyline shed	1	Standard	1961 - 1980	Rectangular	13.72

## Full Assessment

### Site

Element	Type	Material	Damages	Measure	Rate	Cost
Land	Under dwelling	Soil	No Earthquake Damage			
Land	Exposed	Soil	No Earthquake Damage			
Main Access	Drive	Concrete	No Earthquake Damage			

**General Comments:** No land damage or liquefaction found

### Services

Element	Type	Material	Damages	Measure	Rate	Cost
Electrical/Power	Grid Over Head	Wire	No Earthquake Damage			
Sewerage	Town Connection	PVC Pipe	No Earthquake Damage			
Storm Water	Town Connection	PVC Pipe	No Earthquake Damage			
Telephone/Data	Land Line	Copper	No Earthquake Damage			
Water Supply	Town Connection	Steel	No Earthquake Damage			

**General Comments:**

### Main Building

#### Exterior

##### Elevation (North)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** 17x2.3 Artificial stone cladding on hardibacker

##### Elevation (South )

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** 17x2.3 Artificial stone cladding on hardibacker

##### Elevation (East)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** 7.6x2.3 Artificial stone cladding on hardibacker

##### Elevation (West)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** 7.6x2.3 Artificial stone cladding on hardibacker

##### Roof (Concrete tiles)

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** Concrete tiles on timber pitched framing  
Pvc spouting and downpipes

##### Foundations (Concrete ring)

**Damage:** Earthquake damage

**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Piles	Ordinary	Concrete	No Earthquake Damage			
Ring foundation	Load bearing	Concrete	Cracks to ring foundation			
			Grind out and epoxy fill cracks	3.60 l/m	30.00	108.00
			Cracks to ring foundation			
			Splash coat repair	0.72 m2	35.00	25.20

**General Comments:** Unpainted splash coat concrete ring  
Concrete piles

### Ground Floor - Kitchen

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** Ceiling - gib with paint finish  
Walls - gib with wallpaper  
Floor - t&g with vinyl  
STD spec timber kitchen (laminated work tops), upright stove/oven, range hood, Medium timber window, doorways to laundry, lounge room, hallway & open plan into dining room

**Ground Floor - Laundry**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** Ceiling - gib with paint finish  
Walls - gib with paint finish  
Floor - t&g with vinyl  
STD stainless tub, glass paneled timber rear door, timber concertina door (to kitchen) & doorway to bathroom

**Ground Floor - Bathroom**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** Ceiling - hardboard with paint finish  
Walls - hardboard with paint finish & some seratone sheeting  
Floor - t&g with vinyl  
Acrylic bath (shower over top), single vanity unit, small timber window, small louvered window & painted rimu door

**Ground Floor - Hallway**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** Ceiling - gib with paint finish  
Walls - gib with paint finish  
Floor - t&g with carpet  
Built-in wardrobe & doorways to kitchen, bedroom & lounge room

**Ground Floor - Bedroom (End of hall)**

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

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Wallpaper / paint	Cosmetic Damage			
			Remove, dispose and replace wall paper - Paint	9.00 m2	67.00	603.00
Door (Internal)	Single Hollow Core	Rimu	Cosmetic damage			
			Repaint total door surround	1.00 No of	63.00	63.00
Floor	T&G	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Paint wall	25.00 m2	24.00	600.00
Window	Timber Large	Pane single glazed	No Earthquake Damage			
Window	Timber small	Pane single glazed	No Earthquake Damage			

**General Comments:****Ground Floor - Bedroom (Off Lounge Room)**

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

Element	Type	Material	Damages	Measure	Rate	Cost
Built in wardrobe	Wardrobe	MDF	Cosmetic damage			
			Gap fill cracks	3.00 l/m	15.00	45.00
Ceiling	Gib	Paint	No Earthquake Damage			
Door (Internal)	Single Hollow Core	Rimu	No Earthquake Damage			
Floor	T&G	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			
Window	Timber Large	Pane single glazed	No Earthquake Damage			
Window	Timber small	Pane single glazed	No Earthquake Damage			

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

**Damage:** Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Damaged electrical fittings			
			Remove, dispose and replace light fitting	1.00 No of	105.00	105.00
Door (External)	Single glass door	Timber	No Earthquake Damage			
Door (Internal)	Single Hollow Core	Rimu	No Earthquake Damage			
Floor	T&G	Carpet	No Earthquake Damage			
Heating	Electric	Heat pump	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			
Window	Timber Large	Pane single glazed	No Earthquake Damage			

**General Comments:**

**Ground Floor - Dining Room**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** Ceiling - gib with paint finish  
Walls - gib with paint finish  
Floor - t&g with carpet  
Small timber window, glass/alum ranch slider door, alum awning window, open plan into kitchen & doorway into bedroom

**Ground Floor - Bedroom (Off Dining Room)**

**Damage:** Earthquake damage

**Require Scaffolding?** No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Paint Ceiling	11.10 m2	24.00	266.40
Door (Internal)	Single Hollow Core	Rimu	No Earthquake Damage			
Floor	T&G	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Paint wall	30.00 m2	24.00	720.00
Window	Timber Large	Pane single glazed	Broken glass			
			Remove and reglaze 4mm single	0.15 m2	360.00	54.00

**General Comments:** Less materials required for wall repair - large windows & doorway

**Garage**

**Exterior**

**Elevation (North )**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** 6x2 Unpainted concrete block

**Elevation (South )**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** 6x2 Unpainted concrete block

**Elevation (East)**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** 6x2 Two panels of artificial stone on concrete block  
Painted alloy garage door

**Elevation (West)**

**Damage:** No damage

**Require Scaffolding?** No

**General Comments:** 6x2 Unpainted concrete block

**Roof (Rolled metal)**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** Painted rolled metal  
Pvc spouting and downpipes

**Foundations (Concrete slab)**

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

**Ground Floor - Room (Other) (External garage)**

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

Element	Type	Material	Damages	Measure	Rate	Cost
Door (External)	Other	Aluminium	No Earthquake Damage			
Floor	Concrete	Concrete	No Earthquake Damage			
Garage door	Tilt-a-door Metal	Aluminium	Impact damage			
			Adjust door	1.00 No of	120.00	120.00
Wall framing	Block	Concrete	No Earthquake Damage			
Window	Steel framed	Pane single glazed	No Earthquake Damage			

**General Comments:**

**Skyline shed****Exterior****Elevation (North )**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** 4.6x1.9 Unpainted metal cladding

**Roof (Rolled metal)**

**Damage:** No damage  
**Require Scaffolding?** No  
**General Comments:** Rolled metal roof  
Metal spouting and downpipes

**Foundations (Concrete piles )**

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

**Ground Floor - Room (Other) (Skyline shed )**

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

**Fees****Fees**

Name	Duration	Estimate
------	----------	----------

**Overheads**

Name	Estimate
Preliminary and general	216.77
Margin	292.64
GST	482.85

## Scope Of Works Estimate

### Property

Description	Estimate
Site	0.00
Services	0.00
	0.00

### Main Building

Name	Description	Estimate
Exterior	Foundations (Concrete ring)	133.20
	Roof (Concrete tiles)	0.00
	Elevation (East)	0.00
	Elevation (North)	0.00
	Elevation (South )	0.00
	Elevation (West)	0.00
		133.20

Floor	Description	Estimate
Ground Floor	Bathroom	0.00
	Bedroom (End of hall)	1,266.00
	Bedroom (Off Dining Room)	1,040.40
	Bedroom (Off Lounge Room)	45.00
	Dining Room	0.00
	Hallway	0.00
	Kitchen	0.00
	Laundry	0.00
	Lounge	105.00
		2,456.40

2,456.40

### Garage

Name	Description	Estimate
Exterior	Foundations (Concrete slab)	0.00
	Elevation (East)	0.00
	Elevation (North )	0.00
	Roof (Rolled metal)	0.00
	Elevation (South )	0.00
	Elevation (West)	0.00
		0.00

Floor	Description	Estimate
Ground Floor	Room (Other) (External garage)	120.00
		120.00

120.00

### Skyline shed

Name	Description	Estimate
Exterior	Foundations (Concrete piles )	0.00
	Elevation (North )	0.00
	Roof (Rolled metal)	0.00
		0.00

Floor	Description	Estimate
Ground Floor	Room (Other) (Skyline shed )	0.00
		0.00
		0.00

**Fees**

Description	Estimate
-------------	----------

**Overheads**

Description	Estimate
Preliminary and general	216.77
Margin	292.64
GST	482.85
	992.26
<b>Total Estimate</b>	3,701.86



## 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?	Yes	
Under sub floor?	Yes	
<b>Decline Claim</b>		
Recommend Declining Claim	No	
<b>Next Action:</b>		
Pay out self managed		

## Previous Claim Numbers (recorded manually in field)

- Just this one

## File Notes

<b>Date Created:</b>	03/11/2011 10:19
<b>Created :</b>	Conaghan, James
<b>Subject:</b>	Property & Damage information
<b>Note:</b>	<p>Flat section, single level dwelling with brick-olive cladding &amp; concrete tiled roof.</p> <p>Stand alone double garage - skyline type, metal sheeting, timber frame &amp; rolled metal roof.</p> <p>Standalone skyline shed - unpainted with painted gib internally.</p> <p>Internally, only minor cosmetic damage found.</p> <p>Externally, only minor cosmetic damage found.</p> <p>No structural damage found.</p> <p>Dwelling is watertight and habitable &amp; no visible land damage or liquefaction found.</p>
<b>Next Action:</b>	Payout

## Urgent Works Items

## Scope of Works



**Customer:** MICHAEL Lyne

### 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 WAYSIDE AVENUE, BURNSIDE, CHRISTCHURCH 8053 on 3/11/2011

### Site

Element	Damage	Repair
Land (Under dwelling - Soil - 99.71 m2)		
Land (Exposed - Soil - 500.29 m2)		
Main Access (Drive - Concrete - 32.00 m2)		

### Services

Element	Damage	Repair
Electrical/Power (Grid Over Head - Wire - 20.00 l/m)	No Earthquake Damage	
Sewerage (Town Connection - PVC Pipe - 13.00 l/m)	No Earthquake Damage	
Storm Water (Town Connection - PVC Pipe - 13.00 l/m)	No Earthquake Damage	
Telephone/Data (Land Line - Copper - 20.00 l/m)	No Earthquake Damage	
Water Supply (Town Connection - Steel - 13.00 l/m)	No Earthquake Damage	

## Main Building

### Exterior

#### Elevation (North)

Element	Damage	Repair
No Damage		

#### Elevation (South )

Element	Damage	Repair
No Damage		

#### Elevation (East)

Element	Damage	Repair
No Damage		

#### Elevation (West)

Element	Damage	Repair
No Damage		

### Roof (Concrete tiles)

Element	Damage	Repair
---------	--------	--------

No Damage

#### Foundations (Concrete ring)

Element	Damage	Repair	
Piles (Ordinary - Concrete - 1.00 item)	No Earthquake Damage		
Ring foundation (Load bearing - Concrete - 49.20 l/m)	Cracks to ring foundation	Grind out and epoxy fill cracks	3.60 l/m
	Cracks to ring foundation	Splash coat repair	0.72 m2

#### Interior

##### Ground Floor - Kitchen

Room Size: 3.40 x 4.80 = 16.32 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

##### Ground Floor - Laundry

Room Size: 1.70 x 1.70 = 2.89 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

##### Ground Floor - Bathroom

Room Size: 1.70 x 2.50 = 4.25 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

##### Ground Floor - Hallway

Room Size: 1.60 x 2.70 = 4.32 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

##### Ground Floor - Bedroom (End of hall)

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	
Ceiling (Gib - Wallpaper / paint - 9.00 m2)	Cosmetic Damage	Remove, dispose and replace wall paper - Paint	9.00 m2
Door (Internal) (Single Hollow Core - Rimu - 1.00 No of)	Cosmetic damage	Repaint total door surround	1.00 No of
Floor (T&G - Carpet - 9.00 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 28.80 m2)	Cosmetic damage	Paint wall	25.00 m2
Window (Timber Large - Pane single glazed - 1.00 No of)	No Earthquake Damage		
Window (Timber small - Pane single glazed - 1.00 No of)	No Earthquake Damage		

##### Ground Floor - Bedroom (Off Lounge Room)

Room Size: 3.50 x 4.30 = 15.05 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Built in wardrobe (Wardrobe - MDF - 1.33 m2)	Cosmetic damage	Gap fill cracks	3.00 l/m
Ceiling (Gib - Paint - 15.05 m2)	No Earthquake Damage		
Door (Internal) (Single Hollow Core - Rimu - 1.00 No of)	No Earthquake Damage		
Floor (T&G - Carpet - 15.05 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 37.44 m2)	No Earthquake Damage		
Window (Timber Large - Pane single glazed - 1.00 No of)	No Earthquake Damage		
Window (Timber small - Pane single glazed - 1.00 No of)	No Earthquake Damage		

**Ground Floor - Lounge**

Room Size: 3.80 x 6.00 = 22.80 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Paint - 22.80 m2)	Damaged electrical fittings	Remove, dispose and replace light fitting	1.00 No of
Door (External) (Single glass door - Timber - 1.00 No of)	No Earthquake Damage		
Door (Internal) (Single Hollow Core - Rimu - 1.00 No of)	No Earthquake Damage		
Floor (T&G - Carpet - 22.80 m2)	No Earthquake Damage		
Heating (Electric - Heat pump - 1.00 item)	No Earthquake Damage		
Wall covering (Gib - Paint - 47.04 m2)	No Earthquake Damage		
Window (Timber Large - Pane single glazed - 2.00 No of)	No Earthquake Damage		

**Ground Floor - Dining Room**

Room Size: 3.70 x 3.00 = 11.10 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair
No Damage		

**Ground Floor - Bedroom (Off Dining Room)**

Room Size: 3.70 x 3.00 = 11.10 (length(m) x width(m) = Area Size(m2))

Stud Height: 2.40 m

Element	Damage	Repair	
Ceiling (Gib - Paint - 11.10 m2)	Cosmetic Damage	Paint Ceiling	11.10 m2
Door (Internal) (Single Hollow Core - Rimu - 1.00 No of)	No Earthquake Damage		
Floor (T&G - Carpet - 11.10 m2)	No Earthquake Damage		
Wall covering (Gib - Paint - 32.16 m2)	Cosmetic damage	Paint wall	30.00 m2
Window (Timber Large - Pane single glazed - 2.00 No of)	Broken glass	Remove and reglaze 4mm single	0.15 m2

**Garage****Exterior****Elevation (North )**

Element	Damage	Repair
No Damage		

**Elevation (South )**

Element	Damage	Repair
---------	--------	--------

No Damage

**Elevation (East)**

Element	Damage	Repair
---------	--------	--------

No Damage

**Elevation (West)**

Element	Damage	Repair
---------	--------	--------

No Damage

**Roof (Rolled metal)**

Element	Damage	Repair
---------	--------	--------

No Damage

**Foundations (Concrete slab)**

Element	Damage	Repair
---------	--------	--------

No Damage

**Interior****Ground Floor - Room (Other) (External garage)**

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

Stud Height: 2.00 m

Element	Damage	Repair
---------	--------	--------

Door (External) (Other - Aluminium - 1.00 No of) No Earthquake Damage

Floor (Concrete - Concrete - 36.00 m2) No Earthquake Damage

Garage door (Tilt-a-door Metal - Aluminium - 1.00 No of) Impact damage Adjust door 1.00 No of

Wall framing (Block - Concrete - 48.00 m2) No Earthquake Damage

Window (Steel framed - Pane single glazed - 1.00 No of) No Earthquake Damage

**Skyline shed****Exterior****Elevation (North )**

Element	Damage	Repair
---------	--------	--------

No Damage

**Roof (Rolled metal)**

Element	Damage	Repair
---------	--------	--------

No Damage

**Foundations (Concrete piles )**

Element	Damage	Repair
---------	--------	--------

No Damage

**Interior**

**Ground Floor - Room (Other) (Skyline shed )**

Room Size: 2.90 x 4.60 = 13.34 (length(m) x width(m) = Area Size(m2))

Stud Height: 1.90 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>
-----------------------	--