EQC

cyl claim no: CLM/2011/246274

CLAIM NO: CLM/2010/114718

06 June 2012

Rang Stacey 18.7.12
Rang Chris Dickson for update 18.7.12

John Montgomery
80 High Street
Southbridge
SELWYN DISTRICT 7602

Dear Mr Montgomery

Damage at 80 High Street

Your Claim

Thank you for submitting your claim with the Earthquake Commission. We have received the attached invoice from Chris Dickson Plumbing Ltd relating to damage to your hot water cylinder.

The information currently available indicates the above damage to your property occurred on or around 9 October 2011 and EQC were notified of this damage on 23 March 2012.

EQC Cover

The Earthquake Commission Act 1993 insures your residential dwelling against damage caused by earthquake and certain other natural disasters. Under the EQC Act you are required to report claims within three months of the damage occurring.

Please refer to the attached fact sheet which explains the terms used in this letter for the purposes of determining EQC cover.

Decision

As the damage occurred more than three months before the date you notified EQC of your loss, the timeframe for submitting your claim has expired. EQC does not have the authority to extend this deadline. Unfortunately, this means cover is not provided for this claim under the Earthquake Commission Act 1993.

Rang 17.4.13 4 new claim
cm/2013/002503
Back door -
outside wall -

Earthquake Commission
Level 20, 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

Reconsidering our decision

EQC can reconsider this decision to decline your claim if you provide written evidence that shows;

- the Commission's decision is incorrect; or
- that you notified your insurance company within the three month timeframe.

Your evidence should be provided within three months of the date of this letter to EQC's claims officer by sending an email to claims@eqc.govt.nz or by calling our free phone number 0800 508 765.

Yours faithfully

J Mellish
Claims Officer

Stacey.
dispute form filled in
& sent thru. Just wait
now to hear from them
- invoice is still in que
for approval - it may
go thru
Ring Chris Dickson

Fact Sheet - EQC cover

Explaining the terms - 'Reporting of Claims'

This fact sheet explains the terms used in our decision letter. The Earthquake Commission Act 1993 sets out how insurance cover is determined on residential properties.

The following definitions come from the Earthquake Commission Act 1993 and we trust this will help you understand EQC's decision.

Earthquake Commission Act 1993 – Schedule 3 Clause 7:

Reporting of Claims	(1) On the occurrence of any natural disaster damage to any property insured under this Act, the insured person shall at his or her own expense - (a) Within ~~30 days~~ 3 months [amended by 2010 regulation] (or such longer time as may be prescribed by regulations made under this Act) give notice thereof, either orally or in writing, to the Commission; and (b) As soon as practicable deliver to the Commission - (i) A claim in writing for the natural disaster damage, including, in particular, such account as is reasonably practicable of all property lost or damaged, and of the respective amounts claimed in respect of each such item of property, having regard to their value at the time of the natural disaster damage; and (ii) Particulars in writing of all other insurances covering that property (if any). (2) Notwithstanding subclause (1) of this clause, if natural disaster damage is not immediately apparent, or if the insured person is unable by his or her absence or incapacity, or by other disability suffered by him or her and proved to the satisfaction of the Commission, to give notice, or deliver a claim to the Commission, at or within the required time, it shall be sufficient compliance with this clause for notice to be given to the Commission as soon as the natural disaster damage is apparent or the insured person is able to do so, so long as the notice is given within 3 months (or such longer time as may be prescribed by regulations made under this Act) after the natural disaster damage has taken place, and the Commission is not prejudiced by the lapse of time. (3) The insured person shall, at his or her own expense, give to the Commission - (a) Such particulars, plans, specifications, books, vouchers, invoices, duplicates, or copies thereof; and (b) Such documents, proof, and information - which relate to a claim and the origin and cause of the natural disaster damage, and the circumstances under which the damage occurred, as may be reasonably required by the Commission. (4) The insured person shall, at the request of the Commission, provide a statutory declaration of the truth of a claim and of any matter connected with it. (5) The Commission may appoint any person as its agent to receive any notices under this clause and to inquire into claims, but no settlement may be effected without the authority of the Commission. All expenses incurred by any such agent, with the approval of the Commission, shall be payable by the Commission. **Extract from the Earthquake Commission Amendment Regulations 2010** 4 New regulation 6 added The following regulation is added: **"6 Longer time for reporting of claims** Three months is prescribed as a longer time within which a notice of claim may be given under clause 7(1)(a) of Schedule 3 of the Act."

TAX INVOICE

CHRIS DICKSON PLUMBING LTD,
NEAVE ROAD,
RD 5,
CHRISTCHURCH 7675.

PH/FAX: 3479 656,
MOBILE: 0274 324 591
EMAIL: dicksonplumbing@xtra.co.nz

GST REG NO.: 63 000 515

TO: **EARTHQUAKE COMMISSION,**
P.O. BOX 311,
WELLINGTON.

Invoice number:	3135	*Invoice date:*	27.02.12

QTY.	UNIT	DESCRIPTION	PRICE EACH	AMOUNT
		Job completed: 25 October, 2 & 23 November 2011.		
		Job address: B. Montgomery, 80 High St, Southbridge, Canterbury.		
		Claim No: CLM 2010 114718		
25.10.11		**EQC instructed the quake damaged bathroom plumbing and hot water cylinder be replaced.**		
	1	**Repositioned vanity cold pipe.**		
	2	**Repiped bath cold water supply.**		
	3	**Repiped the shower mixer and shower waste.**		
	4	**Measured and ordered a replacement hot water cylinder.**		
	4	**Installed existing toilet outside.**		
1	20x15mm	Brass bush		6.16
1	20x15mm	Brass M & F reducing socket		9.88
	15mm	Bute pipe		12.10
5	15mm	Bute elbow	7.22	36.10
2	15mm	Bute wingbacks	14.67	29.34
1	15mm	Bute crox connector		9.78
2	15mm	Bute crox swivel elbow	12.58	25.16
2	15mm	Bute brass male adaptor	9.78	19.56
1	15mm	Crox nut		2.71
	15mm	Brass nippling tube		14.11
1	15mm	Copper olive		1.89
		Silicone sealant adhesive		10.50
		Hemp & graphite, locktite sealant, screws		5.10
		Vehicle: 85 kms @	1.50	127.50
		Labour: 6.25 hours @	75.00	468.75
21.11.11	1	**Collected cylinder and materials from merchant.**		
	2	**Replaced earthquake damaged hot water cylinder and installed a tempering valve.**		
3	65mm	Tek fasteners	1.48	4.44
5m	25mm	Seismic strapping	3.14	15.70
3		Tension devices	10.86	32.58
6	20mm	Copper olives	2.89	17.34
1	20mm	Brass M & F extension socket		10.24
1	20mm	Brass socket		8.90
2	20mm	Crox nuts	4.24	8.48
2	20mm	Brass crox tee	31.22	62.44
1	20mm	Brass M & F Ballvalve		36.34
3	20mm	Hex nipple	5.95	17.85
	20mm	Bute pipe		5.10
3	20mm	Bute crox connector	10.22	30.66
1	20mm	Secura 45° elbow		12.98
1	20mm	Nefa tempering valve		245.11
1	20x15mm	Bute reducing socket		7.48
	15mm	Bute pipe		5.25
3	15mm	Bute elbow	7.22	21.66
1	15mm	Bute cap		2.99
2	15mm	Bute clippits	0.96	1.92
1	180 litrex540mm	Bottom entry wetback hot water cylinder		946.83
		Hemp & graphite, locktite sealant		10.50
		Vehicle: merchant trip 88 kms @	1.50	132.00
		Labour: 9.5 hours @	75.00	712.50
23.11.11		**Completed bathroom plumbing fixtures installation. Installed plumbing fixtures for shower, bath, toilet and vanity.**		

1 set	60mm	Stainless pan screws			14.60
	32mm	PVC pipe			6.00
1	32mm	PVC socket			6.83
2	32mm	PVC flange		1.11	2.22
1	32mm	Combo Poly P & S telescopic air admittance trap			50.15
1	20mm	Filter washer			2.37
1	15mm	Brass M & F extension socket			8.12
1	15mm	Brass crox elbow			17.30
2	15mm	PVC flange		0.51	1.02
1	15mm	Mini angle valve with strainer			33.38
1	15x400mm	Stainless flexi hose with elbow			32.49
1		Multifit pan connector			56.92
		Hemp & graphite, locktite sealant, PVC solv cement			4.20
		Vehicle: merchant trip	87 kms @	1.50	130.50
		Labour:	5.25 hours @	75.00	393.75
				Total:	3,887.78
				GST:	583.17
				Please pay this amount:	**$4,470.95**

Payment within 7 days please.

REMITTANCE ADVICE SLIP

CHRIS DICKSON PLUMBING LTD,
NEAVE ROAD,
RD 5,
CHRISTCHURCH 7675.

NATIONAL BANK: 06 0851 0056774 00
Please state your invoice number if internet banking.

PAYMENT FROM: EQC

INVOICE NUMBER: 3135

AMOUNT: $4,470.95