



Gallagher Bassett NZ Ltd
General Insurance

PO Box 86
Shortland Street
Auckland 1140

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FIRST REPORT - INITIAL ASSESSMENT - EARTHQUAKE

To: IAG New Zealand
Attn: Claims Officer

Date: 28/11/2017
Claim Ref: HHH1700804
Gallagher Bassett Ref: C57813

CLAIMS DETAILS

Insured Name: Julian Dunn
Situation of Loss: 6 Langley Place
Suburb: Belfast
City: Christchurch
Date of Loss: 14/11/2016

Sum Insured: \$
Excess: 200

Reserve

	Previous Reserve	Current Reserve	Previous Payment	Payments This Report	Outstanding Reserve
Building	0.00	885.50	0.00	0.00	885.50
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	685.50	0.00	0.00	685.50

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DESCRIPTION OF RISK

Property Occupancy	: Owner Occupied
Design Type	: Single Storey
Building Type	: House
Construction Type	: Brick Veneer
Roof Type	: Metal Tiles
Square Meters	: 250 approximately
Age of Property	: 2000s
Claims History	: Have Had Previous Claims
Claims History Comments	: The Insured did not have the previous Scope of Works available to view.

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

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	: Client Request

INTRODUCTION

As per your instructions we attended the above address on 28 October 2017 where we met with the Insured, Mr Dunn.

GENERAL LOSS DETAILS

On Monday, 14 November 2016, a magnitude 7.8 earthquake struck the Kaikoura region causing widespread damage to the area, other South Island regions and the lower North Island.

FOUNDATIONS

The dwelling is constructed on a conventional slab on grade foundation and displays no visible event

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related damage.

BUILDING ENVELOPE

The building envelope consists of a brick veneer wall cladding with a metal tile roof and displays isolated brick mortar cracking to the south west corner of the garage only.

This will respond to targeted repair options.

INTERIOR

The interior is lined with plasterboard walls and ceilings and the Insured confirmed that there was no internal damage.

As such, access was not provided to inspect.

OUTBUILDINGS

No visible event related damage.

DRIVEWAYS, PATHS, RETAINING WALLS AND SWIMMING POOLS

The Insured was concerned about cracking to his driveway.

We inspected the driveway and discussed this with the Insured. We believe the damage is not event related and further to this, the repair cost would not exceed the applicable \$5,000.00 excess.

COMMON AREA PROPERTY AND BOUNDARY FENCES

No visible event related damage.

BUILDING PLATFORM

No damage identified.

GENERAL COMMENTS

All damage within the attached Scope of Works reflects the resultant damage related to this event only, is consistent with the claimed event and falls within the EQC coverage.

NEXT ACTIONS

Insured	: Await policy response.
Gallagher Bassett	: Close file.
Your Office	: Total claim value \$885.50
	Less the applicable excess \$200.00
	Recommended settlement value \$685.50

Hayden Sutton

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APPENDIX



Figure 1 : Driveway cracks



Figure 2 : Driveway cracks

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Figure 3 : Insured risk

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Figure 4 : South west Garage corner

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Figure 5 : South west Garage corner, step cracking and a broken brick

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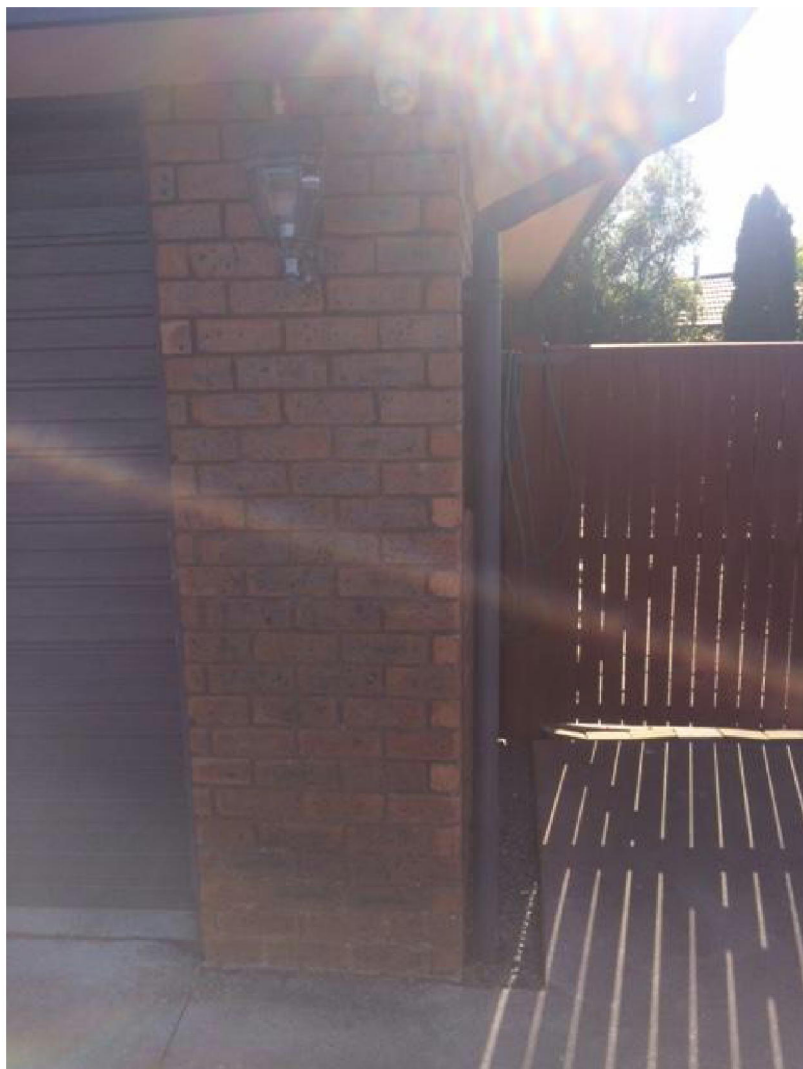


Figure 6 : South west Garage corner

Damage Scope Report

Name Mr Julian Dunn	Claim HHH1700804	Assessment Company Gallagher Bassett
Address 6 Langley Place Belfast	Policy	Loss Adjuster H Sutton
	Brand IAG	Assessment Date 28/10/17
	Tranche 14.1	External Specialist

Category	Location	Treatment	Length	Width	Stud Height	Total Quant	Unit	Rate	Materials/ Subcontractor Rate	Labour Constant	Labour Rate	Total Rate	Total	Notes
Exterior														
	All Exterior Walls													
	Brick	CV1a - Mortar. Rake out joint, remortar and point				10	lm	\$ 50.00			\$ -	\$ 50.00	\$ 500.00	

Totals														
												Treatment Subtotal	\$ 500.00	
												Treatment and Travel Subtotal	\$ 500.00	
												P&G	\$ 200.00	
												P&G Inclusive Subtotal	\$ 700.00	
												Margin	\$ 70.00	
												Total Before GST	\$ 770.00	
												GST	\$ 115.50	
												Total	\$ 885.50	

P&G	8.00%
Fees	8.00%
Margin	10.00%
GST	15.00%
Labour Rate	\$ 51.78