

Claim Number: CLM/2010/055286

Corporate Mail: PO Box 790, Wellington 6140

Claims Mail: PO Box 311, Wellington 6140 Telephone: 0800-326-243 Fax: (04) 978-6431

www.eqc.govt.nz

19 December 2017

Mrs H Russell 10 Ryelands Drive Lincoln 7608

Sent by email to: fyi-request-6869-77517c42@requests.fyi.org.nz

Dear Mrs Russell

Information request - 10 Ryelands Drive, Lincoln 7608

Thank you for your information request received on 24 November 2017. You asked for all information held by EQC relating to 10 Ryelands Drive. Your request has been considered under the Official Information Act and the Privacy Act.

Please find enclosed the relevant documentation in response to your request. EQC staff surnames have been withheld to protect the privacy of those individuals.

EQC endeavours to provide all relevant information in its response, however some documents may not be included as to do so would require substantial collation and research. If you believe anything is missing please contact us so we can discuss your requirements.

If you have questions about the claim, would like an explanation of the information provided or believe any of the information made available is incorrect, please call EQC on 0800 326 243. You have the option of approaching the Office of the Ombudsman and/or Privacy Commissioner should you wish.

Yours sincerely,

Catherine Muollo

Technical Statutory Advisor

EQC Info Mailbox

From: **EQC Info Mailbox** Sent: Friday, 24 November 2017 2:35 p.m. To: 'Heather Russell' **Subject:** Official Information request - 10 Ryelands Drive, Lincoln Dear Heather Thank you for your email. Official Information request - 10 Ryelands Drive, Lincoln I have requested the documents to be emailed to you. A response will be provided within 20 working days. I am sorry for any inconvenience that this causes. **Further Information** If you require more information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday. Please ensure you include your claim number when you enquire. Yours sincerely Amelia Scott | Customer Service Consultant | Customer & Claims Earthquake Commission | Kōmihana Rūwhenua 0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140 www.eqc.govt.nz ----Original Message----From: Heather Russell [mailto:fyi-request-6869-77517c42@requests.fyi.org.nz] Sent: Friday, 24 November 2017 12:42 p.m. To: EQC Info Mailbox Subject: Official Information request - 10 Ryelands Drive, Lincoln - All EQC claims and repairs information on file

Dear Earthquake Commission,

I would like copies of all information held by EQC relating to EQC claims at 10 Ryelands Drive, Lincoln 7608. This includes Scope of Works, correspondence, documents and details of work carried out. Please also provide breakdown of all all payments made to date, for all claims i.e. complete file.

Heather Russell		

This is an Official Information request made via the FYI website.

Please use this email address for all replies to this request: fyi-request-6869-77517c42@requests.fyi.org.nz

Is info@eqc.govt.nz the wrong address for Official Information requests to Earthquake Commission? If so, please contact us using this form:

https://fyi.org.nz/change_request/new?body=eqc

Disclaimer: This message and any reply that you make will be published on the internet. Our privacy and copyright policies:

https://fyi.org.nz/help/officers

If you find this service useful as an Official Information officer, please ask your web manager to link to us from your organisation's OIA or LGOIMA page.

EQC Info Mailbox

From: Sent: To: Subject:	Heather Russell <fyi-request-6869-77517c42@requests.fyi.org.nz> Friday, 24 November 2017 12:42 p.m. EQC Info Mailbox Official Information request - 10 Ryelands Drive, Lincoln - All EQC claims and repairs information on file</fyi-request-6869-77517c42@requests.fyi.org.nz>
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includes Scope of Works, o	formation held by EQC relating to EQC claims at 10 Ryelands Drive, Lincoln 7608. This correspondence, documents and details of work carried out. Please also provide ents made to date, for all claims i.e. complete file.
Yours faithfully, Heather Russell	
This is an Official Informat	ion request made via the FYI website.
Please use this email address: fyi-request-6869-77517c4	ess for all replies to this request: 2@requests.fyi.org.nz
Is info@eqc.govt.nz the w contact us using this form: https://fyi.org.nz/change	
Disclaimer: This message a policies: https://fyi.org.nz/help/off	and any reply that you make will be published on the internet. Our privacy and copyright icers
If you find this service use organisation's OIA or LGO	ful as an Official Information officer, please ask your web manager to link to us from your IMA page.

Julia Herriot

From: EQC Info Mailbox
To: Heather Russell

Subject: Claim number - CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

Dear Heather

Thank you for your email.

CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

I have reviewed your claim and note that a review will be scheduled in sue course.

The information you have submitted has been attached to your claim and I have left a note on the claim that this needs to be part of the review.

Further Information

If you require more information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday.

Please ensure you include your claim number when you enquire.

Yours sincerely

Julia Herriot | Customer Service Consultant | Customer & Claims Earthquake Commission | Kōmihana Rūwhenua 0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140 www.eqc.govt.nz

From: Heather Russell [mailto:heather.russell59@yahoo.co.nz]

Sent: Tuesday, October 04, 2016 9:44 PM

To: EQC Info Mailbox

Subject: Fw: Claim number - CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

On Tuesday, 4 October 2016 9:40 PM, Heather Russell < heather.russell59@yahoo.co.nz > wrote:

Hi Julia

Following on from my response that you acknowledged in this email of yours, I received in the mail a breakdown of the payment EQC has already made towards my claim. I note that in addition to the doors having been deducted from the claim, an additional amount of \$1467.84 was deducted stating "previously settled". Please note that the work completed relating to that payment needs to be uplifted and relaid again. This is outlined in the quote I sent to EQC from my tiler. I would also like to once again give some background for context.

In 2010 when EQC originally assessed the damage to my ensuite and shower, I pointed out that as the tiles were continuous from floor into the shower that the waterproof membrane was now compromised. I asked that this be addressed in the report and allowed for in the settlement figure. I knew this to be true as I had an independent assessment done in another of my properties and the inspector advised me that this was the case. Despite my request EQC refused to pay out for the full damage and I had no choice but to settle for the very minimal amount allowed for. This latest damage to my wardrobe, carpet, wall framing and skirtings is therefore a direct result of EQC not adequately addressing the whole problem in the first place. Therefore, I would be grateful if you would settle the full amount including the \$1467.84 that paid for tiles that are now being uplifted again.

FYI, I have attached the "evidence" page of the report sent to me by EQC with my notes on. Would you please forward this to the review panel asap as I understand they are currently reviewing my last email sent before I received the EQC breakdown. Hopefully

they can look at everything together and will be able to finish the work currently underway (I was advised in a phone call to EQC to begin the work while the review was being done for the remainder of the settlement). However, I will be unable to finish the work without the full settlement being made.

With thanks Heather Russell

On Thursday, 22 September 2016 3:04 PM, EQC Info Mailbox < info@egc.govt.nz > wrote:

Dear Heather

Thank you for contacting the Earthquake Commission (EQC).

CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

I have forwarded your information for review and we will be in contact with you regarding the outcome.

Further Information

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Julia Herriot | Customer Service Consultant | Customer & Claims Earthquake Commission | Kōmihana Rūwhenua 0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140 www.eqc.govt.nz

From: Heather Russell [mailto:heather.russell59@yahoo.co.nz]

Sent: Thursday, September 15, 2016 4:21 PM

To: EQC Info Mailbox

Subject: Re: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

Hi Natalie

Many thanks for your prompt response and request for more information. Yes, I phoned EQC to discuss the shorfall in payment for the work to be completed. I received excellent guidance on how to proceed and will now cover off the current situation. For clarity I've provided a summary below as it is a little messy!

I originally obtained two lots of quotes and only sent the cheaper quote to you. One quote (Bathroom Professionals) allowed to carefully remove the shower doors and reinstall with no guarantee that this would be successful due to the design. The second quote (Goodall Builders) allowed to replace the doors as the builder was doubtful he could remove them without breaking the glass or damaging the frame. He also felt it was a cheaper option to install new.

I see now that I'm pulling all this information together that the quotes were very similar with a couple of notable differences.

- 1) I forgot to include the wardrobe rebuild quote in my original email. This adds \$1017.75 to Goodall Builders quote.
- 2) Goodall Builders have allowed to replace the glass and Bathroom Professionals have quoted to try and remove and reinstall
- 3) Bathroom Professionals quote does not cover painting or decorating

Total quote Goodall Builders and Kennedy's Tiling = \$16501.35 GST inclusive

NOTE: includes painting/decorating and includes new glass doors

\$ 4168.75 (main bathroom) building work

\$ 3961.75 (ensuite bathroom) building work

\$1017.75 (wardrobe) building work (looking back on my email to you I see I mistakenly did not include the wardrobe quote, meaning the claim was short by this amount. This was my error as the builder did include it).

\$ 3791.55 (tiling bathroom)

\$ 3561.55 (tiling ensuire)

Total quote Bathroom Professionals = \$16,512.85 GST inclusive

NOTE: Does NOT include painting/decorating and includes an attempt to remove and reinstall glass doors

\$ 8299.55 (Bathroom)

\$ 8213.30 (Ensuite)

CARPET (carpet was cleaned last month and it was discovered that the carpet to affected areas is mouldy and has begun to rot. The mould smell is quite strong in the bedroom where I sleep). I have attached a quote to replace the bedroom/wardrobe only and I will need to pay to have the rest of the house done as this carpet is no longer available and is one tone throughout. I have also attached photos of the damaged areas post cleaning and a snapshot of my bedroom so you can see it is in good order other than the water damaged areas.

Quote to replace my house lot of carpet is \$5462.28 Quote to replace bedroom/wardrobe only is \$1355.68

Attached for your information are:

- 1. Quote from Bathroom Professionals
- 2. Missing quote for wardrobe rebuild from Goodall Builders
- 3. Letter from Goodall Builders in respect of requirement to purchase new door to successfully complete the job
- 4. Various photos of the room with carpet damage
- 5. Quotes for new carpet as detailed above

Please let me know if you need anything else Natalie. I feel some urgency now to restore my house to pre-EQC condition asap.

I am grateful to you for your assistance and hope to hear back from you soon.

Kind regards Heather

On Thursday, 15 September 2016 12:38 PM, EQC Info Mailbox <info@eqc.govt.nz> wrote:

Dear Heather

Thank you for your email.

CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

I can see that you recently have been cash settled for the outstanding issues at your property. I understand that you have also contacted The Earthquake Commission (EQC) and would like to dispute this settlement as it does not include the doors or the damaged carpet.

Settlement Dispute

In order to dispute the settlement payment you recently received from EQC, please make sure that the quotes and report you provide contain the following information:

An independent builder's quote obtained at your own expense.

- The quote/report must detail the location and extent of the damage, along with its estimated cost to repair
- If the quote/report contains damage not recorded by the EQC Scope of Works, it must state that the damage is earthquake-related, and be accompanied by comprehensive photographs showing the location and extent of the additional damage
- The quote/report must include the GST number of the contractor who provides it
- The quote/report must be on the contractor's letterhead
- The quote/report must be GST inclusive
- The quote/report must contain a room-by-room breakdown of repair costs, including the cost per square metre of each repair strategy, and the measurements of the damaged areas

Please submit the above supporting documentation in either of the following ways:

Scan and email:

Post: Earthquake Commission

> PO Box 311 Wellington 6140

Once we receive the required documentation it will be reviewed and EQC will decide whether to amend the amount of settlement or re-assess the property. You will receive correspondence to confirm the outcome.

If you incur a cost in obtaining the above information, please include the receipt of this cost with your report. Where a review results in further settlement or reassessment, the cost of obtaining the independent report may be reviewed for partial or full reimbursement.

I understand that you are concerned that the mould is causing you to suffer from health issues. If you can submit this documentation as soon as possible, I can see if this can be escalated.

I sincerely apologise for any inconvenience this may cause you.

Further Information

If you require more information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday.

Please ensure you include your claim number when making enquiries.

Yours sincerely

Natalie M | Customer Service Consultant | Customer & Claims Earthquake Commission | Kōmihana Rūwhenua 0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140 www.eqc.govt.nz

From: Heather Russell [mailto:heather.russell59@yahoo.co.nz]

Sent: Thursday, 8 September 2016 1:26 p.m.

To: EQC Info Mailbox

Subject: Re: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

Hi Natalie

Many thanks for passing on my file to the assessing team. Attached is a photo taken yesterday of the area where the builder cut a hole in the wall to view the damage of one of the affected areas. Please note the worsening situation and I am concerned about health effects due to the mould smell coming from the area in my bedroom. I am normally disgustingly healthy but for the past 3 months have been experiencing breathing difficulties (which I had put down to a virus) but I can't seem to shake it and am wondering if there may be a connection to the mould. Please also note the consequential damage to my carpet which I had not put in a claim for. I recently had my carpets cleaned and the damage you see in the photo was unable to be fully restored to pre-event condition as the carpet has begun to rot.

As both of my showers have the same issue, I have been only using my ensuite shower to minimise damage to the main bathroom where guests shower.

I would be grateful if you would please pass my email on to the team involved with my file. While normally happy to wait in line for my turn to receive attention, I know also that you can only act with urgency when you have all facts to hand.

Can someone please contact me if you require further information.

Thank you.

Heather

On 22/08/2016 6:18 PM, EQC Info Mailbox wrote:

Dear Heather

Thank you for your email.

CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

I can confirm that I have uploaded the quotes and photos you have submitted to your claim as requested and have arranged for these to be reviewed by the appropriate team.

I am unable to provide a specific time frame around the review but if any further information is required we will be in touch.

Further Information

If you require more information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday.

Please ensure you include your claim number when making enquiries.

Yours sincerely

Natalie M | Customer Service Consultant | Customer & Claims Earthquake Commission | Kōmihana Rūwhenua 0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140 www.eqc.govt.nz

From: Heather Russell [mailto:heather.russell59@yahoo.co.nz]

Sent: Friday, 12 August 2016 11:11 p.m.

To: EQC Info Mailbox

Subject: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

To whom it may concern

Please find attached quotes, photos and letters in respect of gradual damage affecting both my shower and ensuite. There are separate quotes from a qualified builder and tiler for the work required. You will also find a scanned copy of my correspondence with EQC following a phone call from EQC in respect of these water issues in my home.

To recap:

Both my shower and ensuite floor tiles were cracked following the EQC (outside of the shower stalls). During the inspection I voiced my concern that as the tiles continued into the showers it would be necessary to allow for the shower floors and walls to be replaced as the waterproof membrane was compromised. The EQC inspector refused to accept this and no allowance was made despite my concerns. The inspector was in fact rather belligerent. Unfortunately, my concerns were not unfounded and I have recently had both water seeping through my ensuite walls into the wardrobe plus I have noticed separation of the wall linings behind the bathroom walls and separation of the skirting boards from the walls. There is no visible cracking of the grout in either the shower or ensuite walls or floors. As advised by my insurer I had a builder come in and inspect the damage and cut holes into the walls to look for an evidence of a leak. There was no leak or evidence of an issues with pipes.

I would be grateful if you would remedy this situation as soon as you possibly can. The damage is getting worse and as both showers are affected I can't stop using them. Currently I am rotating showers to try and minimise any further damage.

You can contact me at any time on 0274492012 if you have any queries. Plus, both the tiler and builder are happy to be contacted to confirm any points that you may be unclear on.

With thanks Heather Russell	
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This email message (along with any attachments) is intended only for the addressee(s) named above. The information contained in this email is confidential to the New Zealand Earthquake Commission (EQC) and must not be used, reproduced or passed on without consent. If you have received this email in error, informing EQC by return email or by calling (04)978 6400 should ensure the error is not repeated. Please delete this email if you are not the intended addressee.

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now with attachment

0800 DAMAGE (0800 32 62 43)

28 October 2016

Claim No. CLM/2010/055286

Ms H Russell 10 Ryelands Drive Lincoln 7608

Dear Ms Russell

Insured Name: Heath Property Ltd

Damage Location: 10 RYELANDS DRIVE, LINCOLN 7608

EQC has calculated the repair cost of earthquake damage to your building, which is insured under the Earthquake Commission Act 1993.

As a result your dwelling has been referred for cash settlement.

The cash settlement entitlement for your claim/s of \$24,408.26 is summarised below.

Claim summary

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Claim Number	Event Date	Claim Detail	EQC Entitlement	Excess Deducted	Amount
2010/055286	04/09/2010	Already Paid			
		Dwelling	\$19,202.22	\$200.00	\$19,002.2 2
		This Payment			
		Dwelling	\$5,452.59	\$46.55	\$5,406.04
		Total	\$24,654.81	\$246.55	\$24,408.2 6

Excess is calculated at 1% of the amount of the building and contents costs, with a minimum of \$200 per claim.

Payment by cheque

The payment cheque is enclosed with this letter.

If you are expecting further payments from EQC, and would prefer payment by direct credit, please send us a pre-printed bank deposit slip or a letter from your bank confirming the account number and names. We can accept these electronically if they are scanned and emailed.

Please remember to include your claim number in any correspondence.

What to do with your payment

It is important that this payment is used for the purpose of repair or replacement of damaged property. In some circumstances, your future entitlement to EQC cover may be affected if your payment is not used for this purpose. If you believe there are outstanding aspects of your claim, you should keep your payment(s) and EQC will continue to respond to your queries. Banking your claim settlement does not affect your current or any future entitlement(s).

Your obligations

By accepting this payment from EQC, you are agreeing that the claim information you submitted was true and accurate; that you have not withheld any material information; that you will inform EQC if any information provided later becomes incorrect; and that you will provide any further information required for EQC to assess your claim.

How to contact us

If you require further information please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326243) between 7am-9pm Monday-Friday or 8am-6pm on Saturday. Alternatively, email info@eqc.govt.nz. To assist with the processing of your inquiry, please ensure you include your claim number in the email subject line.

Yours sincerely

Trish Keith
General Manager, Customer and Claims

0800 DAMAGE (0800 32 62 43)

12 October 2016

Claim No. CLM/2010/055286

Ms Heather Russell 10 Ryelands Drive Lincoln 7608

Dear Ms Russell

Insured Name: Heather Russell

Damage Location: 10 Ryelands Drive, Lincoln 7608

EQC has calculated the repair cost of earthquake damage to your Contents, which are insured under the Earthquake Commission Act 1993.

As a result your contents have been referred for cash settlement.

The cash settlement entitlement for contents is summarised below.

Claim summary

Claim Number	Event Date	Claim Detail	EQC Entitlement	Excess Deducted	Amount
		This Payment			
2010/055286	04/09/2010	Contents	\$1,355.68	\$5.58	\$1,350.10
		Total	\$1,355.68	\$5.58	\$1,350.10

Excess is calculated at 1% of the amount of the building and contents costs, with a minimum of \$200 per claim.

Payment by cheque

The payment cheque is enclosed with this letter.

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Supporting documents

Attached with this settlement advice is a copy of the Contents Settlement Calculator.

How to contact us

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Yours sincerely

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General Manager, Customer and Claims

Julia Herriot

From: Heather Russell < heather.russell59@yahoo.co.nz>

Sent: Tuesday, October 04, 2016 9:44 PM

To: EQC Info Mailbox

Subject: Fw: Claim number - CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

Attachments: 2016-10-04 10.47.40.jpg

On Tuesday, 4 October 2016 9:40 PM, Heather Russell heather.russell59@yahoo.co.nz wrote:

Hi Julia

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Hi Natalie

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- 1) I forgot to include the wardrobe rebuild quote in my original email. This adds \$1017.75 to Goodall Builders quote.
- 2) Goodall Builders have allowed to replace the glass and Bathroom Professionals have quoted to try and remove and reinstall
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Total quote Goodall Builders and Kennedy's Tiling = \$16501.35 GST inclusive

NOTE: includes painting/decorating and includes new glass doors

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\$ 3961.75 (ensuite bathroom) building work

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Thank you for your email.

CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

I can see that you recently have been cash settled for the outstanding issues at your property. I understand that you have also contacted The Earthquake Commission (EQC) and would like to dispute this settlement as it does not include the doors or the damaged carpet.

Settlement Dispute

In order to dispute the settlement payment you recently received from EQC, please make sure that the quotes and report you provide contain the following information:

An independent builder's quote obtained at your own expense.

- The quote/report must detail the location and extent of the damage, along with its estimated cost to repair
- If the quote/report contains damage not recorded by the EQC Scope of Works, it must state that the damage is earthquake-related, and be accompanied by comprehensive photographs showing the location and extent of the additional damage
- The quote/report must include the GST number of the contractor who provides it
- The guote/report must be on the contractor's letterhead
- The quote/report must be GST inclusive
- The quote/report must contain a room-by-room breakdown of repair costs, including the cost per square metre of each repair strategy, and the measurements of the damaged areas

Please submit the above supporting documentation in either of the following ways:

Scan and email: info@eqc.govt.nz

Post: Earthquake Commission

PO Box 311 Wellington 6140

Once we receive the required documentation it will be reviewed and EQC will decide whether to amend the amount of settlement or re-assess the property. You will receive correspondence to confirm the outcome.

If you incur a cost in obtaining the above information, please include the receipt of this cost with your report. Where a review results in further settlement or reassessment, the cost of obtaining the independent report may be reviewed for partial or full reimbursement.

I understand that you are concerned that the mould is causing you to suffer from health issues. If you can submit this documentation as soon as possible, I can see if this can be escalated.

I sincerely apologise for any inconvenience this may cause you.

Further Information

If you require more information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday.

Please ensure you include your claim number when making enquiries.

Yours sincerely

Natalie M | Customer Service Consultant | Customer & Claims Earthquake Commission | Kōmihana Rūwhenua 0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140 www.eqc.govt.nz

From: Heather Russell [mailto:heather.russell59@yahoo.co.nz]

Sent: Thursday, 8 September 2016 1:26 p.m.

To: EQC Info Mailbox

Subject: Re: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

Hi Natalie

Many thanks for passing on my file to the assessing team. Attached is a photo taken yesterday of the area where the builder cut a hole in the wall to view the damage of one of the affected areas. Please note the worsening situation and I am concerned about health effects due to the mould smell coming from the area in my bedroom. I am normally disgustingly healthy but for the past 3 months have been experiencing breathing difficulties (which I had put down to a virus) but I can't seem to shake it and am wondering if there may be a connection to the mould. Please also note the consequential damage to my carpet which I had not put in a claim for. I recently had my carpets cleaned and the damage you see in the photo was unable to be fully restored to pre-event condition as the carpet has begun to rot.

As both of my showers have the same issue, I have been only using my ensuite shower to minimise damage to the main bathroom where guests shower.

I would be grateful if you would please pass my email on to the team involved with my file. While normally happy to wait in line for my turn to receive attention, I know also that you can only act with urgency when you have all facts to hand.

Can someone please contact me if you require further information.

Thank you.

Heather

On 22/08/2016 6:18 PM, EQC Info Mailbox wrote:

Dear Heather

Thank you for your email.

CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

I can confirm that I have uploaded the quotes and photos you have submitted to your claim as requested and have arranged for these to be reviewed by the appropriate team.

I am unable to provide a specific time frame around the review but if any further information is required we will be in touch.

Further Information

If you require more information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday.

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Natalie M | Customer Service Consultant | Customer & Claims Earthquake Commission | Kōmihana Rūwhenua 0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140 www.eqc.govt.nz

From: Heather Russell [mailto:heather.russell59@yahoo.co.nz]

Sent: Friday, 12 August 2016 11:11 p.m.

To: EQC Info Mailbox

Subject: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

To whom it may concern

Please find attached quotes, photos and letters in respect of gradual damage affecting both my shower and ensuite. There are separate quotes from a qualified builder and tiler for the work required. You will also find a scanned copy of my correspondence with EQC following a phone call from EQC in respect of these water issues in my home.

To recap:

Both my shower and ensuite floor tiles were cracked following the EQC (outside of the shower stalls). During the inspection I voiced my concern that as the tiles continued into the showers it would be necessary to allow for the shower floors and walls to be replaced as the waterproof membrane was compromised. The EQC inspector refused to accept this and no allowance was made despite my concerns. The inspector was in fact rather belligerent. Unfortunately, my concerns were not unfounded and I have recently had both water seeping through my ensuite walls into the wardrobe plus I have noticed separation of the wall linings behind the bathroom walls and separation of the skirting boards from the walls. There is no visible cracking of the grout in either the shower or ensuite walls or floors. As advised by my insurer I had a builder come in and inspect the damage and cut holes into the walls to look for an evidence of a leak. There was no leak or evidence of an issues with pipes.

I would be grateful if you would remedy this situation as soon as you possibly can. The damage is getting worse and as both showers are affected I can't stop using them. Currently I am rotating showers to try and minimise any further damage.

You can contact me at any time on 0274492012 if you have any queries. Plus, both the tiler and builder are happy to be contacted to confirm any points that you may be unclear on.

	With thanks Heather Russell

	This email message (along with any attachments) is intended only for the addressee(s) named above. The information contained in this email is confidential to the New Zealand Earthquake Commission (EQC) and must not be used, reproduced or passed on without consent. If you have received this email in error, informing EQC by return email or by calling (04)978 6400 should ensure the error is not repeated. Please delete this email if you are not the intended addressee.
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now with attachment

Andrew Peddie

Ph 381 5227 Mob 021 381 522

PO Box 5407 Christchurch

Fax 354 5278

Email: andrew@bathpro.co.nz GST No: 80-308-140

4 July 2016

Heather Russell 10 Ryelands Drive Lincoln Ph 0274492012

Dear Heather,

Thank you for the opportunity to meet with you and provide a quotation for work to be completed on your bathroom.

The quotation is detailed on the following attachment.

Ensuite Shower Replacement (GST inclusive)

\$8,299.55

Bathroom Shower Replacement (GST inclusive)

\$8,213.30

Should you wish to accept this quotation, please complete and return the enclosed acceptance form.

This quotation is valid for six weeks.

A one third deposit is to be paid at commencement of work, and the balance is to be paid for on completion.

If you have any questions regarding the enclosed, please do not hesitate to contact me.

Yours sincerely,

Andrew Peddie

Quotation Details Released under the Official Information Act 1982

This quotation covers the following materials and installations:

Ensuite Shower Replacement:

Showerwell Tilesafe tiled shower system 3 wall 900 x 900mm	1,720.00
Wall tiles 6sqm @ \$75sqm	450.00
Floor tiles 1.4sqm @ \$80sqm	112.00
Aqualine gibboard	135.00
Labour including removing existing shower	4,800.00
repairing walls and floor	
fitting tilesafe tray and lining	
tiling shower walls to 2m and floor	
fitting shower door	
Sub total	7,217.00
GST	1,082.55
Total	\$8,299.55

Bathroom Shower Replacement:

Showerwell Tilesafe tiled shower system 2 wall 900 x 900mm Wall tiles 4sqm @ \$75sqm Floor tiles 1.4sqm @ \$80sqm Aqualine gibboard Labour including removing existing shower removing shower wall repairing walls and floor fitting tilesafe tray and lining tiling shower walls to 2m and floor fitting shower door	1,840.00 300.00 112.00 90.00 4,800.00
Sub total GST Total	7,142.00 1,071.30 \$8,213.30

Note:

This quotation does not include any painting or decorating required. The waterproof membrane for both showers has been compromised, causing water damage to show through the walls. This type of damage has been common after the recent Christchurch earthquakes.

Heather Russell 10 Ryelands Drive Lincoln Ph 0274492012

A(CCEPTANCE OF QUOTATION
I/V as	We accept your quotation dated for the sum of \$ detailed, and agree to accept the terms and conditions as set out below.
C	ONDITIONS OF CONTRACT
1.	Your signature below is an acceptance of the terms of payment set out in the quotation.
2.	This contract does not allow for the withholding of a percentage of the total sum as a retention for remedial work, as the Company guarantees prompt and efficient service for any problems of this nature.
3.	Title to the goods supplied by the Company to the Client shall not pass until payment in full of the purchase price and any other indebtedness has been made to the Company. If the Client defaults in the due payment of the purchase price, the Company, without prejudice to any other right it has at law or in equity may suspend or terminate the contract.
Cl	ient:
Sią	gnature:
Dø	ate.

GOOD@ALL BUILDERS



Corey Goodall

p 027 201 3665
e good@allbuilders.co.nz
35 Sarabande Ave
Redwood, Christchurch 8051

Quote

GST Number: 110-377-614

Date: 01.08.2016

To: Heather Russell For: Walk In Robe

DESCRIPTION	AMOUNT	
Skirting 65 x 10		\$20
Z Materials		\$25
Gib Standard		\$65
Plasterer		\$250
Painter		\$300
Builders Labour		\$200
Rubbish Disposal		\$25
Quote is valid until 1 September 2016.	Sub-Total	\$885.00
Thank you for your enquiry!	GST	\$132.75
f you wish to take further action, please contact Corey on 027 201 3665.	TOTAL (including GST)	\$1017.75

GOOD@ALL BUILDERS



Corey Goodall

p 027 201 3665
e good@allbuilders.co.nz
35 Sarabande Ave
Redwood, Christchurch 8051

11 September 2016

Dear whom it may concern,

I have viewed the showers at 10 Ryelands Drive, Lincoln, Christchurch. Due to the construction of the showers in the main bathroom and ensuite I cannot guarantee the safe and damaged free removal of both shower doors. Therefore, I recommend full replacement of new shower doors.

Regards,

Corey Goodall

Director of GOOD@ALL BUILDERS LIMITED

LBP Number: BP124485

027 201 3665

Andrew Peddie

Ph 381 5227 Mob 021 381 522

PO Box 5407 Christchurch

Fax 354 5278

Email: andrew@bathpro.co.nz GST No: 80-308-140

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Cl	ient:				
Sig	gnature:				
Da	nte.				

GOOD@ALL BUILDERS



Corey Goodall

p 027 201 3665
e good@allbuilders.co.nz
35 Sarabande Ave
Redwood, Christchurch 8051

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Thank you for your enquiry!	GST	\$132.75	
f you wish to take further action, please contact Corey on 027 201 3665.	TOTAL (including GST)	\$1017.75	

Julia Herriot

From: Heather Russell < heather.russell59@yahoo.co.nz>

Sent: Thursday, September 15, 2016 4:21 PM

To: EQC Info Mailbox

Subject: Re: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

Attachments: Quote - Heather Russell - Walk In Robe.pdf; Bathroom Professionals - Ryelands

Drive shower and ensuite.pdf; Insurance Letter For Heather Russell shower doors.pdf; 2016-09-04 09.35.53.jpg; 2016-09-15 14.43.27.jpg; 2016-09-15

14.47.19.jpg; 2016-09-15 14.54.30.jpg; 2016-09-15 15.58.17.jpg

Hi Natalie

Many thanks for your prompt response and request for more information. Yes, I phoned EQC to discuss the shorfall in payment for the work to be completed. I received excellent guidance on how to proceed and will now cover off the current situation. For clarity I've provided a summary below as it is a little messy!

I originally obtained two lots of quotes and only sent the cheaper quote to you. One quote (Bathroom Professionals) allowed to carefully remove the shower doors and reinstall with no guarantee that this would be successful due to the design. The second quote (Goodall Builders) allowed to replace the doors as the builder was doubtful he could remove them without breaking the glass or damaging the frame. He also felt it was a cheaper option to install new.

I see now that I'm pulling all this information together that the quotes were very similar with a couple of notable differences.

- 1) I forgot to include the wardrobe rebuild quote in my original email. This adds \$1017.75 to Goodall Builders quote.
- 2) Goodall Builders have allowed to replace the glass and Bathroom Professionals have quoted to try and remove and reinstall
- 3) Bathroom Professionals quote does not cover painting or decorating

Total quote Goodall Builders and Kennedy's Tiling = \$16501.35 GST inclusive

NOTE: includes painting/decorating and includes new glass doors

\$ 4168.75 (main bathroom) building work

\$ 3961.75 (ensuite bathroom) building work

\$1017.75 (wardrobe) building work (looking back on my email to you I see I mistakenly did not include the wardrobe quote, meaning the claim was short by this amount. This was my error as the builder did include it).

\$ 3791.55 (tiling bathroom)

\$ 3561.55 (tiling ensuire)

Total quote Bathroom Professionals = \$16,512.85 GST inclusive

NOTE: Does NOT include painting/decorating and includes an attempt to remove and reinstall glass doors

\$ 8299.55 (Bathroom)

\$ 8213.30 (Ensuite)

CARPET (carpet was cleaned last month and it was discovered that the carpet to affected areas is mouldy and has begun to rot. The mould smell is quite strong in the bedroom where I sleep). I have attached a quote to replace the bedroom/wardrobe only and I will need to pay to have the rest of the house done as this carpet is no longer available and is one tone throughout. I have also attached photos of the damaged areas post cleaning and a snapshot of my bedroom so you can see it is in good order other than the water damaged areas.

Quote to replace my house lot of carpet is \$5462.28 Quote to replace bedroom/wardrobe only is \$1355.68

Attached for your information are:

- 1. Quote from Bathroom Professionals
- 2. Missing quote for wardrobe rebuild from Goodall Builders
- 3. Letter from Goodall Builders in respect of requirement to purchase new door to successfully complete the job
- 4. Various photos of the room with carpet damage
- 5. Quotes for new carpet as detailed above

Please let me know if you need anything else Natalie. I feel some urgency now to restore my house to pre-EQC condition asap.

I am grateful to you for your assistance and hope to hear back from you soon.

Kind regards

Heather

On Thursday, 15 September 2016 12:38 PM, EQC Info Mailbox <info@eqc.govt.nz> wrote:

Dear Heather

Thank you for your email.

CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

I can see that you recently have been cash settled for the outstanding issues at your property. I understand that you have also contacted The Earthquake Commission (EQC) and would like to dispute this settlement as it does not include the doors or the damaged carpet.

Settlement Dispute

In order to dispute the settlement payment you recently received from EQC, please make sure that the quotes and report you provide contain the following information:

An independent builder's quote obtained at your own expense.

- The quote/report must detail the location and extent of the damage, along with its estimated cost to repair
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Scan and email: info@eqc.govt.nz

Post: Earthquake Commission

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Once we receive the required documentation it will be reviewed and EQC will decide whether to amend the amount of settlement or re-assess the property. You will receive correspondence to confirm the outcome.

If you incur a cost in obtaining the above information, please include the receipt of this cost with your report. Where a review results in further settlement or reassessment, the cost of obtaining the independent report may be reviewed for partial or full reimbursement.

I understand that you are concerned that the mould is causing you to suffer from health issues. If you can submit this documentation as soon as possible, I can see if this can be escalated.

I sincerely apologise for any inconvenience this may cause you.

Further Information

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Please ensure you include your claim number when making enquiries.

Yours sincerely

Natalie M | Customer Service Consultant | Customer & Claims Earthquake Commission | Kōmihana Rūwhenua 0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140 www.eqc.govt.nz

From: Heather Russell [mailto:heather.russell59@yahoo.co.nz]

Sent: Thursday, 8 September 2016 1:26 p.m.

To: EQC Info Mailbox

Subject: Re: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

Hi Natalie

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Can someone please contact me if you require further information.

Thank you.

Heather

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Dear Heather

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CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

I can confirm that I have uploaded the quotes and photos you have submitted to your claim as requested and have arranged for these to be reviewed by the appropriate team.

I am unable to provide a specific time frame around the review but if any further information is required we will be in touch.

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0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140

From: Heather Russell [mailto:heather.russell59@yahoo.co.nz]

Sent: Friday, 12 August 2016 11:11 p.m.

To: EQC Info Mailbox

Subject: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

To whom it may concern

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To recap:

Both my shower and ensuite floor tiles were cracked following the EQC (outside of the shower stalls). During the inspection I voiced my concern that as the tiles continued into the showers it would be necessary to allow for the shower floors and walls to be replaced as the waterproof membrane was compromised. The EQC inspector refused to accept this and no allowance was made despite my concerns. The inspector was in fact rather belligerent. Unfortunately, my concerns were not unfounded and I have recently had both water seeping through my ensuite walls into the wardrobe plus I have noticed separation of the wall linings behind the bathroom walls and separation of the skirting boards from the walls. There is no visible cracking of the grout in either the shower or ensuite walls or floors. As advised by my insurer I had a builder come in and inspect the damage and cut holes into the walls to look for an evidence of a leak. There was no leak or evidence of an issues with pipes.

I would be grateful if you would remedy this situation as soon as you possibly can. The damage is getting worse and as both showers are affected I can't stop using them. Currently I am rotating showers to try and minimise any further damage.

You can contact me at any time on 0274492012 if you have any queries. Plus, both the tiler and builder are happy to be contacted to confirm any points that you may be unclear on.

With thanks Heather Russell

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COMPUTER FREEHOLD REGISTER **UNDER LAND TRANSFER ACT 1952**



Historical Search Copy

Identifier

51542

Land Registration District Canterbury

Date Issued

22 October 2002

Prior References

CB47D/415

Estate

Fee Simple Area

505 square metres more or less Legal Description Lot 146 Deposited Plan 313085

Original Proprietors

Kajens Trading & Development Limited

Interests

5206108.3 Mortgage to Canterbury Finance Limited - 1.5.2002 at 3:19 pm

Appurtenant hereto is a water easement created by Outstanding Deed of Easement 19098 (28 D 937)

5373491.11 Transfer to Kajens Trading & Development Limited - Produced 15.10.2002 at 9.00 am and Entered 22.10.2002 at 9:00 am

Land Covenant in Transfer 5373491.11 - Produced 15.10.2002 at 9.00 am and Entered 22.10.2002 at 9:00 am

5373491.13 Bond pursuant to Section 108(2)(b) Resource Management Act 1991 - Produced 15.10.2002 at 9.00 am and Entered 22.10.2002 at 9:00 am

5373491.14 Bond pursuant to Section 108(2)(b) Resource Management Act 1991 - Produced 15.10.2002 at 9.00 am and Entered 22.10.2002 at 9:00 am

5488051.1 Variation of Mortgage 5206108.3 - 14.2.2003 at 9:00 am

5618099.1 Discharge of Mortgage 5206108.3 - 11.6.2003 at 9:00 am

5618099.2 Discharge of Bond 5373491.13 - 11.6.2003 at 9:00 am

5618099.2 Discharge of Bond 5373491.14 - 11.6.2003 at 9:00 am

5618099.3 Transfer to Kenneth Charles Payne and Gabrielle Everett Payne - 11.6.2003 at 9:00 am

5714591.1 Transmission to Gabrielle Everett Payne as survivor - 3.9.2003 at 9:00 am

8555418.1 Transfer to Heath Property Limited - 19.8.2010 at 4:20 pm

8555418.2 Mortgage to ASB Bank Limited - 19.8.2010 at 4:20 pm

9989634.1 Discharge of Mortgage 8555418.2 - 6.3.2015 at 11:42 am

9989634.2 Transfer to Heather Suzzanne Russell - 6.3,2015 at 11:42 am

9989634.3 Mortgage to ASB Bank Limited - 6.3.2015 at 11:42 am

0800 DAMAGE (0800 326 243)

14 September 2016

HEATHER RUSSELL 10 RYELANDS DRIVE LINCOLN 7608 Claim No. CLM/2010/055286

Dear HEATHER RUSSELL

Your Claim CLM/2010/055286

Thank you for contacting the Earthquake Commission (EQC). Please find enclosed a copy of your Payment Authority Letter which states that the cost of the Bathroom Door will be deducted from settlement. I have also enclosed a copy of your contactor quote which confirms the cost of the Bathroom door for your property at 10 RYELANDS DRIVE, LINCOLN 7608, as per your request.

Further Information

If you require more information or have any further questions, please visit www.eqc.govt.nz or call 0800 DAMAGE (0800 326 243), international call +64 4 978 6400, or contact us on info@eqc.govt.nz. Our Call Centre operating hours are between 7am - 9pm Monday - Friday and 8am - 6pm on Saturday.

Please include your claim number when making enquiries, as this helps us to quickly locate your claim information.

Keeping in Contact

If your circumstances have changed or if you have a new telephone, email or postal address, please let us know so that we can update our records and keep you informed.

Yours sincerely

Joanna

Customer Service Consultant, Customer Channels

0800 DAMAGE (0800 32 62 43)

05 September 2016

Claim No. CLM/2010/055286

Mrs Heather Russell 10 Ryelands Drive Lincoln 7608

Dear Mrs Russell

Insured Name: Heath Property Ltd

Damage Location: 10 Ryelands Drive, Lincoln 7608

EQC has calculated the repair cost of earthquake damage to your building, which is insured under the Earthquake Commission Act 1993.

As a result your dwelling has been referred for cash settlement.

The cash settlement entitlement for your claim/s of \$11,048.76 is summarised below.

Claim summary

Claim Number	Event Date	Claim Detail	EQC Entitlement	Excess Deducted	Amount
CLM/2010/05528	04/09/2010	This Payment Dwelling	\$11,048.76	\$0.00	\$11,048.76
_		Total			\$11,048.76

Excess is calculated at 1% of the amount of the building and contents costs, with a minimum of \$200 per claim.

Payment by cheque

The payment cheque is enclosed with this letter.

If you are expecting further payments from EQC, and would prefer payment by direct credit, please send us a pre-printed bank deposit slip or a letter from your bank confirming the account number and names. We can accept these electronically if they are scanned and emailed. Please remember to include your claim number in any correspondence.

What to do with your payment

It is important that this payment is used for the purpose of repair or replacement of damaged property. In some circumstances, your future entitlement to EQC cover may be affected if your payment is not used for this purpose. If you believe there are outstanding aspects of your claim, you should keep your payment(s) and EQC will continue to respond to your queries. Banking your claim settlement does not affect your current or any future entitlement(s).

Your obligations

By accepting this payment from EQC, you are agreeing that the claim information you submitted was true and accurate; that you have not withheld any material information; that you will inform EQC if any information provided later becomes incorrect; and that you will provide any further information required for EQC to assess your claim.

How to contact us

If you require further information please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326243) between 7am-9pm Monday-Friday or 8am-6pm on Saturday. Alternatively, email info@eqc.govt.nz. To assist with the processing of your inquiry, please ensure you include your claim number in the email subject line.

Yours sincerely

Trish Keith
General Manager, Customer and Claims



Payment Authority Customer Solutions Wellington

Claim No:	CLM/2010/055286	Customer:	Heath Property Ltd	
Address:	10 Ryelands Drive, Linc	oln		
Date:	31/08/2016	Estimator:	Greg Eves	
And the second				

Request:

The HO has requested a review of the damage to the Bathroom and the Ensuite.

Reason:

All associated claims have been accessed and reviewed in relation to the above review

Customer has 3 claims for this property

- CLM/2010/055286. Sept 2010 event. DOI Nov 2010. Sow \$8,153.46. Cash settled as per sow Dec 2010. Damage scoped to Ensuite floor tiles - remove replace 3 tiles only
- CLM/2011/177144. Feb event. Not scoped
- CLM/2011/209220. June 2011 event. DOI Aug 2011. Comet A sow \$8,867.79. Cash settled as per sow minus previous payment as notes on Comet A "Claimant has been paid \$7,000.00? for damage which occurred in Sept event. Damage captured in this assessment incorporates previous damage." Damage scoped to Bathroom floor \$882.56 incl and Ensuite floor \$585.28 incl
- Customer has disputed the settlement for the Bathroom & Ensuite and has provided a report and quotes from Good@All Builders Limited and Kennedys Tiling Ltd both stating that the damage to both rooms is EQ related. Please note that EQC have scoped damage to both rooms.

MAIN BATHROOM:

- Quote from Good@All Builders Limited dated 01/08/16 remove, repair and reinstate the Main Bathroom & Shower for \$4,168.75 incl. The quote includes a replacement glass door for \$1,483.50 incl. The door has not been identified as being damaged therefore will be deducted from any further payment made.
- Quote from Kennedys Tiling Ltd dated 16/06/16 to remove existing tiles, waterproof and retile the Bathroom/Shower for \$3,791.55

ENSUITE:

- Quote from Good@All Builders Limited dated 01/08/16 to remove, repair and reinstate the Ensuite & Shower for \$3,961.75 incl. The quote includes a replacement glass door for \$1,483.50 incl. The door has not been identified as being damaged therefore will be deducted from any further payment made.
- Quote from Kennedys Tiling Ltd dated 16/06/16 to remove existing tiles, waterproof and retile the Ensuite/shower for \$3,561.55.

I compiled a comparative SoW using current ceiling rates guide to check costs. As the EQC costs are similar to the above quotes, I deem the quotes to be fair and reasonable - once the door replacement costs have been deducted (as outlined in noted above).

Evidence:

Reports and quotes from Goodall Builders and Kennedys Tiling

Paper sow and Comet A

Emails and damaged photos provided

Payment Recommendation:

\$4,168.75 Good@All Builders Limited quote – main bathroom

+ \$3,791.55 Kennedys Tiling Ltd quote - main bathroom

+ \$3,961.75 Good@All Builders Limited quote - ensuite

+ \$3,561.55 Kennedys Tiling Ltd quote – ensuite

\$15,438.60 SUBTOTAL

- \$ 2,967.00 Replacement cost 2x glass doors not approved

\$12,516.60 SUBTOTAL

- \$1,467.84 previously settled

\$11,048.76 TO PAY

Pay Heath Property Ltd \$11,048.76

Excess to be Deducted:	Yes
Approved By:	Date:
Designation:	Estimator, Customer Solutions Wellington



Contact Centre Use

Estimator Review Request Checklist Customer Solutions Wellington

Staff member requesting review: Edwina

Team and Team Leader: Settlement & Payments Team, Wellington / Katerina

Date of request: 22/08/2016



Sections in bold must be completed

Customer's name: HEATHER RUSSELL

Claim numbers: CLM/2010/055286, CLM/2011/177144, CLM/2011/209220

Amount in Dispute: \$14,524.50

Dates of all inspections and cost of repair for each:

CLM/2010/055286 - 20/11/2010 - \$8,153.49 CLM/2011/209220 - 19/08/2011 - \$8,867.82

Building payment dates and amounts:

CLM/2010/055286 - 09/12/2010 - \$8,153.49 - \$200.00 - \$7,953.46 CLM/2011/177144 - 21/02/2012 - \$285.73 - \$285.73 - \$85.73 CLM/2011/209220 - 21/02/2012 - \$428.60 - \$200.00 - \$228.60

Sections in bold must be completed

CHRP repairs: No

Complete this section for all referrals

Brief Summary of investigation/background:

Customer has provided documents for missed damages in SOW

Complete this section for all referrals

I would like the Estimator to review:

- Please review the following documents.
- Good @ all builders \$3961.75 01/08/2016
- Kennedys Tiling Ltd \$6394
- Good @ all builders \$4168.75 01/08/2016

Reminder - Attach relevant documents to checklist/file note such as SOW's, photographs, invoices to your file note

Estimator's comments:

Lisa Colebrooke

From: Heather Russell < heather.russell59@yahoo.co.nz>

Sent: Friday, 12 August 2016 11:11 p.m.

To: EQC Info Mailbox

Subject: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

Attachments: 1.jpg; 2.jpg; 3.jpg; 4.jpg; 5.jpg; 6.jpg; EQC email in respect of quote for bathroom

and ensuite.pdf; Insurance Letter For Heather Russell.pdf; Quote - Heather Russell - Ensuite Shower.pdf; Quote - Heather Russell - Main Bathroom Shower.pdf; RUSSELL

QUOTE ENSUITE (4).pdf

To whom it may concern

Please find attached quotes, photos and letters in respect of gradual damage affecting both my shower and ensuite. There are separate quotes from a qualified builder and tiler for the work required. You will also find a scanned copy of my correspondence with EQC following a phone call from EQC in respect of these water issues in my home.

To recap:

Both my shower and ensuite floor tiles were cracked following the EQC (outside of the shower stalls). During the inspection I voiced my concern that as the tiles continued into the showers it would be necessary to allow for the shower floors and walls to be replaced as the waterproof membrane was compromised. The EQC inspector refused to accept this and no allowance was made despite my concerns. The inspector was in fact rather belligerent. Unfortunately, my concerns were not unfounded and I have recently had both water seeping through my ensuite walls into the wardrobe plus I have noticed separation of the wall linings behind the bathroom walls and separation of the skirting boards from the walls. There is no visible cracking of the grout in either the shower or ensuite walls or floors. As advised by my insurer I had a builder come in and inspect the damage and cut holes into the walls to look for an evidence of a leak. There was no leak or evidence of an issues with pipes.

I would be grateful if you would remedy this situation as soon as you possibly can. The damage is getting worse and as both showers are affected I can't stop using them. Currently I am rotating showers to try and minimise any further damage.

You can contact me at any time on 0274492012 if you have any queries. Plus, both the tiler and builder are happy to be contacted to confirm any points that you may be unclear on.

With thanks Heather Russell

----Original Message----

From: Claims [mailto:claims@eqc.govt.nz]

Sent: Monday, 30 May 2016 7:10 a.m.

To: EQC Claims

Subject: FW: CLM/2010/05586: Shower leaking into wardrobe

From: Judith Fairbairn

Sent: Friday, 27 May 2016 3:18:23 p.m. (UTC+12:00) Auckland, Wellington

To: Claims

Subject: CLM/2010/05586: Shower leaking into wardrobe

HI - we are sending this on behalf of our client. There was damage to the shower which was identified during the EQC inspection , however there is further damage as per the attached.

Please contact our client so that remedial work can be completed as they can not use this bathroom it its current state.

Thanks

Judith Fairbairn

[Judith Fairbairn 388x133]

In accordance with the provisions of the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010, a Disclosure Statement is available on request, free of charge.

"The information contained in this email is confidential. It may also be legally privileged. If you are not the addressee you may not copy, forward, disclose or use any part of it. If you have received this message in error please delete it and all copies from your system and notify the sender immediately by return email.

Please note that this communication does not designate an information system for the purposes of the Electronic Transactions Act 2002."

From: Heather Russell [mailto:rosmerta2015@gmail.com]

Sent: Friday, 27 May 2016 10:05 a.m.

To: Judith Fairbairn

Subject: Fwd: Shower leaking into wardrobe

Hi Judy

The first EQC claim number is CLM/2010/05586. I recall we made a couple more after subsequent earthquakes but there was only one small settlement.

Cheers Heather

----- Forwarded message -----

From: Heather Russell

<rosmerta2015@gmail.com<mailto:rosmerta2015@gmail.com>>

Date: Wed, Apr 27, 2016 at 7:48 PM Subject: Shower leaking into wardrobe

To: Judith Fairbairn <judith@abbott.co.nz<mailto:judith@abbott.co.nz>>>

Hi Judy

Please find attached communications from builder and tiler in respect of my leaky shower in the ensuite at 10 Ryelands Drive. I am using the main shower until this is sorted. Its rarely used and wonder if the membrane has been compromised in this as well. It would not be obvious as rarely used except when I have the odd visitor. Both bathroom and ensuite are of the same age and composition so I am looking to have both returned to pre EQK condition.

Photos and professional assessments are attached. I'm not sure if this is insurance or a lingering EQK issue??

Kind regards Heather

GOOD@ALL BUILDERS



Corey Goodall

p 027 201 3665 **e** good@allbuilders.co.nz 35 Sarabande Ave Redwood, Christchurch 8051

27 April 2016

Dear whom it may concern,

I have viewed the shower at 10 Ryelands Drive, Lincoln, Christchurch, where the waterproof membrane behind the tiles has been damaged. Therefore, after assessment I believe the tiles on the shower walls and floor need to be removed and waterproofing membrane reapplied, in order to create a waterproof shower.

Regards,

Corey Goodall

Director of GOOD@ALL BUILDERS LIMITED

027 201 3665

GOOD@ALL BUILDERS



Corey Goodall

p 027 201 3665 **e** good@allbuilders.co.nz 35 Sarabande Ave Redwood, Christchurch 8051

01 August 2016

Dear whom it may concern,

I have viewed the showers at 10 Ryelands Drive, Lincoln, Christchurch. The showers I viewed were the main bathroom shower and the ensuite shower. Both of these showers have damaged to their waterproof membrane behind the tiles. For example, skirting is coming away from walls. When I viewed the showers I made inspection holes which allowed me to see dampness through studs and bottom plates. Therefore, after assessment I believe the tiles on both shower walls and floors need to be removed, as well as wall linings and possibly wall framing replaced. This will allow for the showers to be completely reconstructed and waterproofing membrane to be reapplied, in order to create a waterproof shower.

Ensuite damaged area 9.2m² @ \$ 430 per square meter Main Bathroom damaged area 9.2m² @ \$453 per square meter Walk in robe damaged area 4m² @ \$254 per square meter

Please find attached photos of evidence of leaking showers, along with a quote for replacement of showers.

Regards,

Corey Goodall

Director of GOOD@ALL BUILDERS LIMITED

LBP Number: BP124485

027 201 3665



Corey Goodall

p 027 201 3665
e good@allbuilders.co.nz
35 Sarabande Ave
Redwood, Christchurch 8051

Quote

GST Number: 110-377-614

Date: 01.08.2016

To: Heather Russell

For: Main Bathroom Shower

DESCRIPTION	AMOUNT		
Timber 90 x 45		\$210	
Z Materials		\$50	
Gib Aqualine and Gib Standard		\$300	
Glass Door		\$1290	
Plumber	\$500		
Plasterer	\$400		
Builders Labour	\$800		
Rubbish Disposal		\$75	
Quote is valid until 1 September 2016	Sub-Total	\$3625.00	
Quote is valid until 1 September 2016. Thank you for your enquiry!	GST	\$543.75	
If you wish to take further action, please contact Corey on 027 201 3665.	TOTAL (including GST)	\$4168.75	

GOOD@ALL BUILDERS



Corey Goodall

p 027 201 3665
e good@allbuilders.co.nz
35 Sarabande Ave

Quote

GST Number: 110-377-614

Date: 01.08.2016

To: Heather Russell

For: Ensuite Bathroom Shower

DESCRIPTION	AMOUNT		
Timber 90 x 45		\$210	
Z Materials		\$50	
Gib Aqualine and Gib Standard		\$220	
Glass Door		\$1290	
Plumber		\$700	
Plasterer		\$300	
Builders Labour		\$600	
Rubbish Disposal		\$75	
Quote is valid until 1 September 2016.	Sub-Total	\$3445.00	
Thank you for your enquiry!	GST	\$516.75	
If you wish to take further action, please contact Corey on 027 201 3665.	TOTAL (including GST)	\$3961.75	

KENNEDYS TILING LTD

2 AVONIE PLACE Ph 3445152

RD8 Christchurch 7678 Ah 0273344125

kennedystiling@xtra.co.nz

DATE 27/03/2016

GST 106403198

MRS H RUSSELL

10 LEYLANDS STREET

LINCOLN

HAVING INSPECTED THE ENSUITE SHOWER AT THE ABOVE ADDRESS AND BEING SHOWN THROUGH THE REAR ACESS IN WORDROBE IT IS MY OPINION THAT THE WATERPROOF MEMBRANE HAS BEEN DAMAGED THROUGH MOVEMENT, MORE THAN LIKLEY THE LAST EARTHQUAKE AND THERFORE CREATED A LEAK WHICH HAS EXPOSED ITS SELF RECIANTLY. THE ONLY WAY TO RECTIFY THIS IS TO REPLACE THE SHOWER IN ITS ENTIRITY

HOPE THIS IS OF SOME HELP

REGARDS

DAVE KENNEDY

KENNEDYS TILING LTD

KENNEDYS TILING LTD

2 AVONIE PLACE Ph 3445152

RD8 Christchurch 7678 Ah 0273344125

kennedystiling@xtra.co.nz

DATE 16/06/2016

GST 106403198

QUOTATION/ESTIMATE

MRS H RUSSELL

IO REYLANDS ROAD

LINCOLN

HAVING INSPECTED PRORERTY AT THE ABOVE ADDRESS THE FOLLOWING WOULD APPLY

FIRSTLY IT IS MY OPINION THAT THE SHOWER BASE THAT IS DAMAGED IN THE ENSUITE IS DUE TO MOVEMENT AND THE WATERPROOF MEMBRANE BEING DAMAGED FROM EARTHQUAKES.

IT IS HIGHLY LIKLEY THAT THE MAIN BATHROOM IS ALSO DAMAGED

EACH SHOWER WOULD NEED TO BE REMOVED , REWATERPROOFED AND RETILED.

THIS WOULD DAMAGE THE FLOOR TILES IN EACH ROOM

IT WOULD BE MY OPINION THAT THE SHOWER BASES SHOULD BE REPLACE WITH ACRILIC BASES WHICH FROM PAST EXPERIENCE ELEVIATES THE PROBLEM ALMOST COMPLETELY OF FURTHER EARTHQUAKE DAMAGE TO THE SHOWERS

COST TO

1. BATHROOM

REMOVE EXISTING TILES TO FLOOR AREA, SHOWER FLOOR AND WALLS.
RESET FOOR WITH CORRECT FALLS, WATERPROOF AND RETILE WITH
SIMILAR TILES (PORCELIN ON FLOORS AND CERAMIC ON WALLS).
REMOVAL OF RUBBISH AND GROUTING
INCLING SUPPLY OF TILES 600X300 FOR FLOOR AND NO LARGER THAN
400X200 ON WALLS
\$3297.00

PRICING EXCLUSIVE OF GST

NOTE: REFITMENT OF GIB LINING AND REMOVAL OF ALL FITTINGS AND FIXTURES IS NOT INCLUDE NOR IS ANY PLUMBING REMOVAL OR REFITING OF FITTINS OR WASTES AS WELL AS GLASS SCREENS

2. ENSUITE

REMOVE EXISTING TIES TO FLOOR AREA , SHOWER FLOOR AND WALLS.
RESET FLOOR WITH CORRECT FALLS , WATERPROOF AND RETILE WITH
SIMILAR TILES (PORCELIN ON FLOORS AND CERAMIC ON WALLS).
REMOVAL OF RUBBISH AND GROUT
INCLUDING SUPPLY OF TILES 600X300 FOR FLOORS AND NO LARGER
THAN 400X200 ON WALLS \$3097.00
NOTE REFITMENT OF GIB LINING AND REMOVAL OF ALL FITTINGS AND
FIXTURESIS NOT INCLUDED NOR IS ANY PLUMBING REMOVAL OR
REFITING OF FITTINGS OR WASTES AS WELLAS GLASS SCREENS

REGARDS

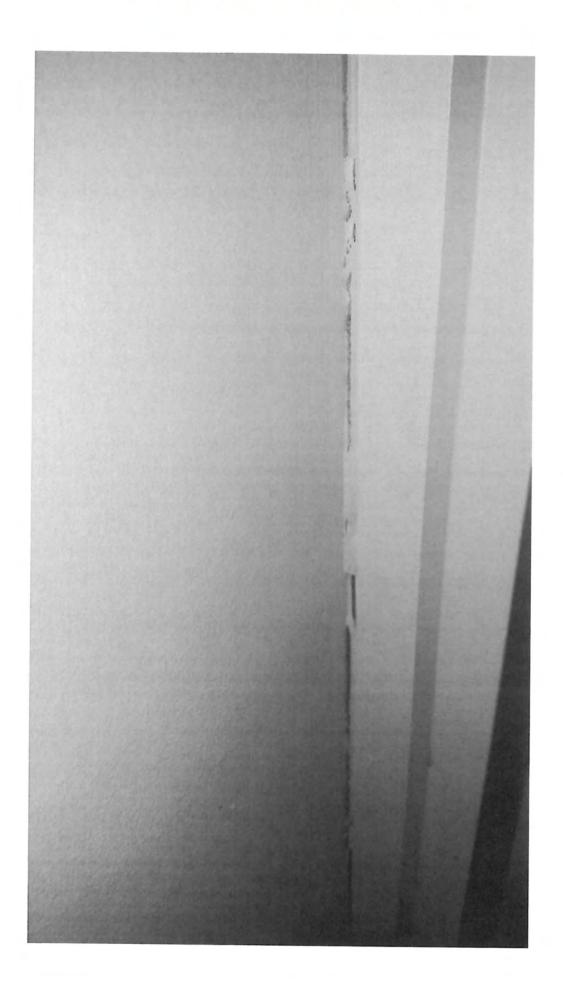
DAVE KENNEDY

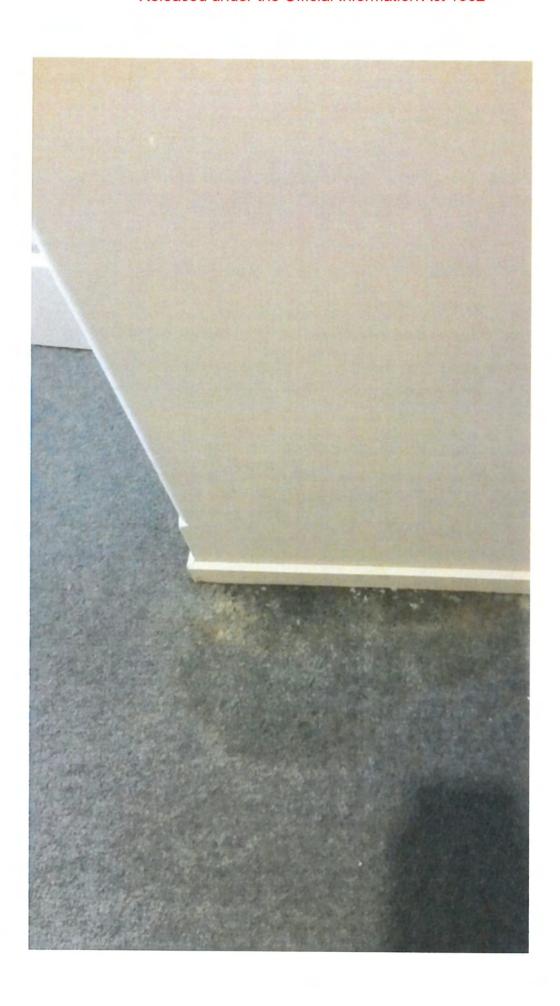
KENNEDYS TILING LTD

Element :		Units	Qty
Interior Room	Bathroom		4.7
Floor	Remove dispose supply install tiles (PC Sum \$65/m2)	m2	5.13
Floor	Remove dispose covering & membrane grind floor supply install membrane	m2	5.13
Wall Covering	Remove dispose, supply and install wet wall lining and stop / shower cubicle		7.20
Wall Covering	Remove dispose supply & install tiles	m2	6.00
Shower	Plumbing costs as per quote		1.00
Interior Room	Ensuite		
Floor	Remove dispose supply install tiles (PC Sum \$65/m2)	rn2	4.32
Floor	Remove dispose covering & membrane grind floor supply install membrane	m2	4.32
Wall Covering	Remove dispose, supply and install wet wall lining and stop shower cubicle	m2	7.20
Wall Covering	Remove dispose supply & install tiles	m2	6.00
Shower	Plumbing costs as per quote	m2	1.00



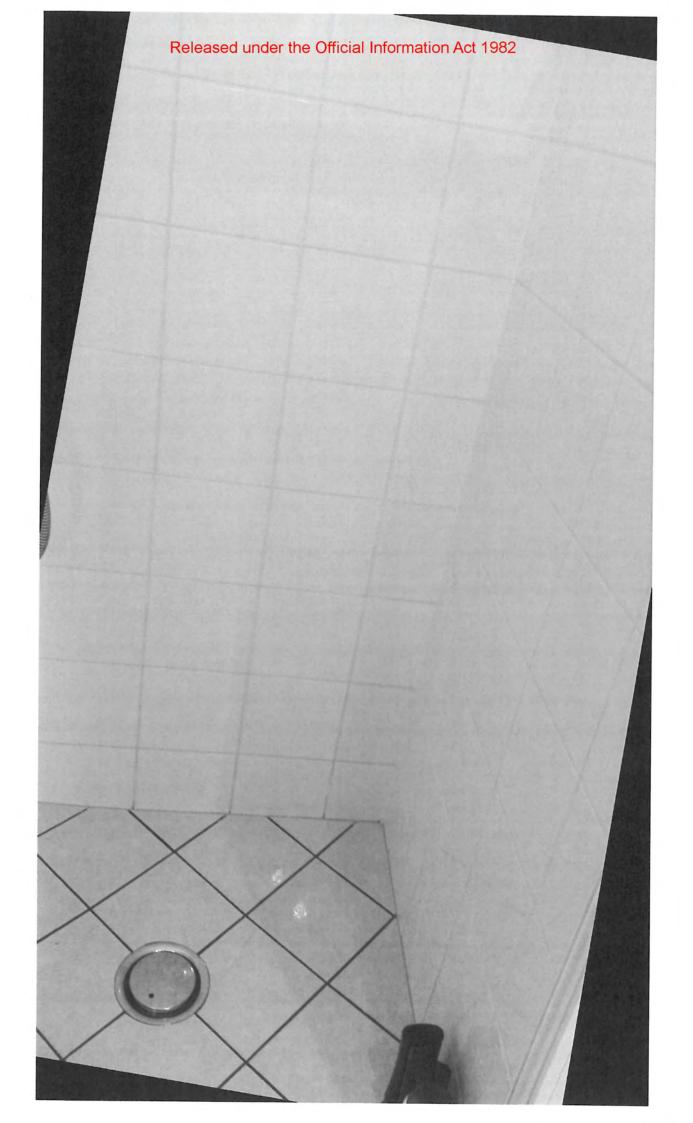


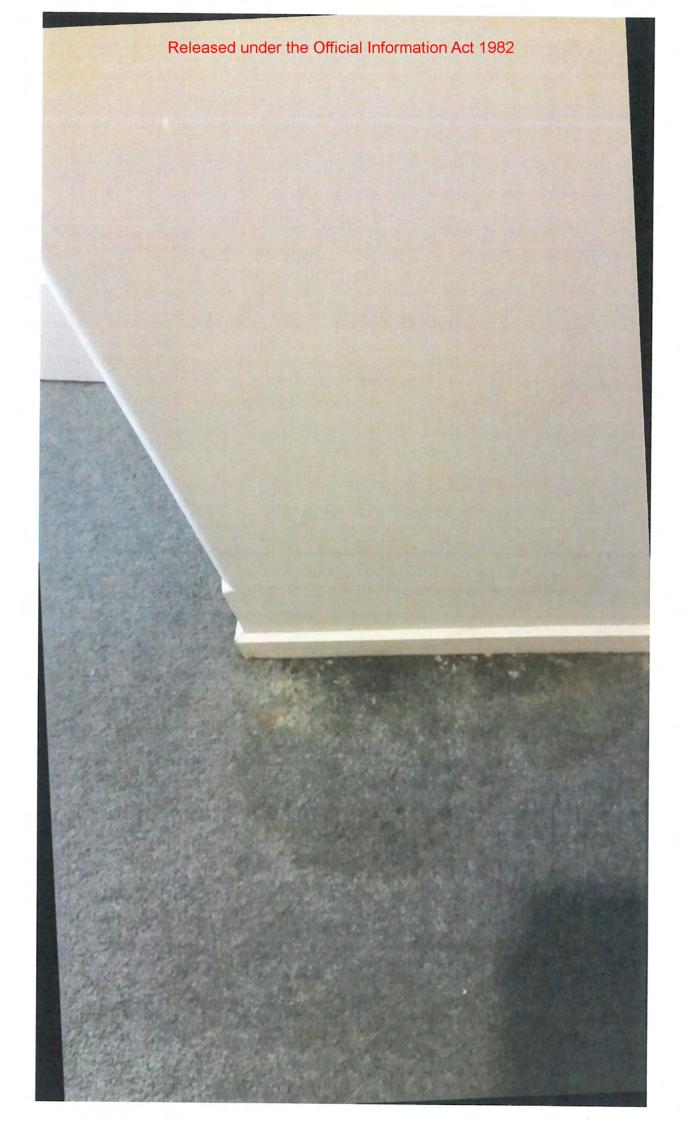












EQC Full Assessment Report

Claim Number:

CLM/2011/209220

Assessment Date:

19/08/2011 15:25

Claimant:

CHRISTOPER RUSSELL

Assessor:

Martin, Karen

Property Address:

10 RYELANDS DRIVE

LINCOLN 7608

Estimator:

Allbon, Jason

Claimant Setup

Type

Home Number

Mobile Number Work Number **Email Address**

Owner Owner CHRISTOPER, RUSSELL HEATH PROPERTY LIMITED 03 3487148

021 424745

Insurance & Mortgage Details

Insurance Details - From Claim Centre

Insurer

Policy Type

Policy Number

Insurance Sighted

Insurance Valid

IAG - NZI Insurance

Dwelling

15 7316580 BPL

Yes

Insurance Details - Added in COMET

Insurer

Policy Type

Policy Number

Insurance Sighted

Insurance Valid

Insurance Details - Comments

Mortgage Details - From Claim Centre

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:

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	156.06

Generated on 29/08/2016 09:36

Full Assessment

Site

Element	Туре	Material	Damages	Measure	Rate	Cost
Land	Exposed	Soil	No Earthquake Damage			
			No Earthquake Damage			

General Comments:

Services

Element	Туре	Material	Damages	Measure	Rate	Cost
Sewerage	Town Connection	PVC Pipe	No Earthquake Damage	93,000		3-06.2
Water Supply	Town Connection	Plastic	No Earthquake Damage			

General Comments:

Main Building

Exterior

Foundations (Concrete slab)

Damage: No damage Require Scaffolding?

General Comments: Floor levels are all ok

Roof (Concrete tile)

Damage: Earthquake damage

Require Scaffolding?

Element	Туре	Material	Damages	Measure	Rate	Cost
Roof Covering	Pitched	Concrete tile	Damage to flashings			
			Repoint ridge capping	6.00 I/m	30.00	180.00

Roof framing Trussed Timber No Earthquake Damage

General Comments:

Trussed construction. Damage to hip to south elevation

Elevation (North)

Damage: No damage

Require Scaffolding? No

General Comments: 14.9 x 2.2 brick veneer with timber frame

Elevation (South)

Damage: No damage

Require Scaffolding?

General Comments:

14.9 x 2.2 brick veneer with timber frame

Elevation (East)

Damage: No damage

Require Scaffolding?

General Comments:

18 x 2.2 brick veneer with timber frame

Elevation (West)

Damage: No damage

Require Scaffolding?

No

General Comments:

18 x 2.2 brick veneer timber frame

Ground Floor - Lounge

Damage: Earthquake damage

Require Scaffolding? No

Element	Туре	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Paint Ceiling	24.94 m2	24.00	598.56
Door (External)	Sliding / Ranch sliding door	Aluminium	No Earthquake Damage			
Door (Internal)	Double Hollow Core	MDF	No Earthquake Damage			

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Floor

Concrete

Carpet

No Earthquake Damage

Wall covering

Gib

Paint

Cosmetic damage

Window

Aluminium Casement

Pane double glazed

Rake out, plaster and paint No Earthquake Damage

48.48 m2

1,648.32

34.00

General Comments:

Open plan with dining & kitchen.

Ground Floor - Dining Room

Damage:

Earthquake damage

Require Scaffolding?

Window	Aluminium Casement	Pane double	No Earthquake Damage			
			Paint wall	36.96 m2	24.00	887.04
Wall covering	Gib	Paint	Cosmetic damage			
Heating	Electric	Heat pump	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
External)	Sliding / Ranch sliding door	Aluminium	No Earthquake Damage			
			Rake out, plaster and paint	14.40 m2	34.00	489.60
Ceiling	Gib	Paint	Cosmetic Damage			1 000.0
Element	Туре	Material	Damages	Measure	Rate	Cost
The state of the s	and the same of th					

General Comments:

Ground Floor - Kitchen

Damage:

Earthquake damage

Require Scaffolding?

No

Element	Туре	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage	11000010	Note	Cost
			Paint Ceiling	11.90 m2	24.00	285.60
Floor	Concrete	Vinyl	No Earthquake Damage		- 1.00	203,00
Hob	Electric	Standard Spec	No Earthquake Damage			
Kitchen joinery	Medium Spec	MDF	No Earthquake Damage			
Range Hood	Over Head	Standard spec	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Paint wall	10.00 m2	24.00	240.00
Window	Aluminium Casement	Pane double glazed	No Earthquake Damage	2.72		
Work top	Kitchen work top	Laminate	No Earthquake Damage			

General Comments:

Remainder of walls tiled, cabinetry, windows.

Ground Floor - Entry

Damage:

Earthquake damage

Require Scaffolding?

No

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Element	Туре	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage	33785-214	11000	COSC
			Paint Ceiling	3.75 m2	24.00	90.00
Door (External)	Single solid Door	Timber	No Earthquake Damage			
Floor	Concrete	Tiles	No Earthquake Damage			

No Earthquake Damage

General Comments:

Ground Floor - Internal Garage

Gib

Damage:

Wall covering

Earthquake damage

Paint

Require Scaffolding?

Element	Туре	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	No Earthquake Damage	10000000	Hate	COSE
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Concrete	Cosmetic damage			

Floor	Concrete	Concrete	Grind out and epoxy concrete floor	5.90 l/m	30.00	177.00
Garage door	Sectional Metal	Steel	Repair to door			
			Bottom section bent due to floor crack	600.00 \$	0.00	600.00
Wall covering	Gib	Paint	No Earthquake Damage			
Window	Aluminium Casement	Pane double glazed	No Earthquake Damage			

General Comments:

Ceiling of garage has collapsed due to snow build up in roof cavity. Claim lodged with insurance company.

Lower portion of garage door only needs to be replaced as botton section is hitting on concrete slab & has bent lower

portion, 4.6 m

Ground Floor - Laundry

Damage: No damage

Require Scaffolding?

No **General Comments:**

Ground Floor - Hallway

Damage: Earthquake damage

Require Scaffolding? No

	277.75.2					
Element	Туре	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out, plaster and paint	6.48 m2	34.00	220.32
Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			

General Comments: Ground Floor - Toilet

Damage: No damage

Require Scaffolding?

General Comments: Ground Floor - Bathroom

Damage: Earthquake damage

No

Require Scaffolding?

require beariou	ing:					
Element	Туре	Material	Damages	Measure	Rate	Cost
Bath	Acrylic	Standard specification	No Earthquake Damage			
Bathroom Sink	Vanity single	Standard specification	No Earthquake Damage			
Ceiling	Gib	Paint	No Earthquake Damage			
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Tiles	Cosmetic damage			
			Remove, dispose and install tiles	3.80 m2	170.00	646.00
Mirror (Fixed)	Standard Spec	Mirror	No Earthquake Damage			
Shower	Tiled Shower	Tile	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			

No Earthquake Damage

General Comments:

Window

Ground Floor - Bedroom (Bedroom 1-Master bedroom)

Pane double

glazed

Aluminium

Casement

Damage: No damage

Require Scaffolding? No

General Comments:

Ground Floor - En Suite

Damage: Earthquake damage

Require Scaffolding? No

Element	Туре	Material	Damages	Measure	Rate	Cost
Bathroom Sink	Vanity single	Standard specification	No Earthquake Damage			
Ceiling	Gib	Paint	No Earthquake Damage			
Door (Internal)	Single Hollow Core	MDF	No Earthquake Damage			
Floor	Concrete	Tiles	Cosmetic damage			
			Remove, dispose and install tiles	2,52 m2	170.00	428.40
Mirror (Fixed)	Standard Spec	Mirror	No Earthquake Damage			
Shower	Tiled Shower	Tile	No Earthquake Damage			
Toilet	Standard	Standard Spec	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			
Window	Aluminium Casement	Pane double glazed	No Earthquake Damage			

General Comments:

Ground Floor - Walk In Wardrobe

Damage: No damage

Require Scaffolding? No

General Comments:

Ground Floor - Bedroom (Bedroom 2- At end of hallway)

Damage: No damage No

Require Scaffolding?

General Comments:

Ground Floor - Bedroom (Bedroom 3-Next to toilet)

Damage: No damage

No

Require Scaffolding?

General Comments:

Fees

Fees

Name	Duration Estimate
Overheads	
Name	Estimate
Preliminary and general	519.27
Margin	701.01
GST	1,156.67

Generated on 29/08/2016 09:36 Page 5 of 7

Scope Of Works Estimate

Property		
Description		Estimate
Site		0.00
Services		0.00
		0.00
Main Building		0.00
Name	Description	Estimate
Exterior	Foundations (Concrete slab)	0.00
	Roof (Concrete tile)	180.00
	Elevation (East)	0.00
	Elevation (North)	0.00
	Elevation (South)	0.00
	Elevation (West)	
		0.00
Floor	Description	
Ground Floor	Bathroom	Estimate
	Bedroom (Bedroom 1-Master bedroom)	646.00
	Bedroom (Bedroom 2- At end of hallway)	0.00
	Bedroom (Bedroom 3-Next to toilet)	0.00
	Dining Room	0.00
	En Suite	1,376.64
	Entry	428.40
	Hallway	90.00
	Internal Garage	220.32
	Kitchen	777.00
	Laundry	525.60
	Lounge	0.00
	Toilet	2,246.88
	Walk In Wardrobe	0.00
	Walk III Waldiobe	0.00
		6,310.84
		6,310.84
Fees		
Description		Estimate
Overheads		
Description		Estimate
Preliminary and general		519.27
1argin		
SST		701.01
		1,156.67 2,376.95
Total Estimate		
		8,867.79

Inspection Sign Off

		and a sign of the
Description	Answer	comments
Contents Damage		
Has the contents schedule been left with claimant?	No	
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.
Decline Claim		- C112-112-1/24:
Recommend Declining Claim	No	
Next Action:		

Previous Claim Numbers (recorded manually in field)

2010/055286

2011/177144

File Notes

Date Created:

19/08/2011 17:19

Created:

Martin, Karen

Subject:

STATUS OF DWELLING

Note:

Single level brick veneer clad with concrete tile roof dwelling on a concrete slab. Level section on road frontage. Minor

costmetic damage to interior/exterior.

Claimant has been paid \$7000? for damage which occurred in September event. Damage captured in this assessment

incorporates previous damage.

Habitable & waterproof.

Next Action:

Urgent Works Items

Scope of Works

EARTHQUAKE COMMISSION

Completed By: JASON LESCIE	CLM/2010/055286 C S RUSSELL - HEATH PROJECTICES 10 Ryelands Drive
Date: 25-11-10	Lincoln Christchurch
Page	M: 021-424-745

				Element Det	ails:		
Land	T	Building	1	Bridges/culverts		Retaining walls	Other
Lounge	/	Dining	1	Kitchen	/	Family Room	Bedroom
Office/Study		Kumpus		Hallway		Stairweil	Toilet
Laundry		Bathroom		Ensuite		Chimney	Foundations
Piling		Services		Kitchen Ovens		Hot Water Cylinders	Header lanks
Glazing/windows		Fireplace/woodburner		Floor		External Walls	Root
Corbuildings		Other					

REPAIR STRATEGY: Rake/Plaster/Paint/ Refix Cove

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cust
Rake/Plaster	HR				4.0	45 0	180-0
Refix Cove	HR				2.0	45.0	90.0
Materials.	Ea				1.0	50.0	50.0
Paint / Labour, materials.	m²	45-0	3.0		135.0	20.0	2700
		-					
			-				
					-		
		15	>				
							200
						Subtotal	3020

^{*} Unit Categories to be used as follows: Limit, Shore: Kilogram, Unear metre, Square, metre, Cubic metre, Per Hour, Per Day, Per Week, Colin: metre calculations must include length, breadth and depth figures. Square more calculations must metrale length and threadth figures.

EQC 039 Revised 17-49

TOTAL 4125-92

LP&C, Margin & CS1 Figure

Scope of Works

include length and breadth rigures.

EARTHQUAKE COMMISSION

Date: 20-11-10 Page				CLM/2010/055286 C S RUSSELL - Harry Morros 10 Ryelands Drive Lincoln Christchurch H: W: M: 021-424-745								
			Element I	Details:								
Land	Building	/	Bridges culverts	3	Retaining w	e(Iš	11	Other				
ounge	Dining		Kitchen	1	amily Room	n-		Bearoom	1	/		
Office/Study	Rumpus		Hallway		lawell			Tojlet				
aundry	Bathroom		Ensuite	-	Chimney			Foundatio	ins'			
Piling	Services		Kitchen Ovens		lot Water	Cylinders		Header Tr	inks			
Glazing/windows	Fireplace/woodburner		Floor		External Wa	Al (s.		Root				
Outbuildings	Other											
	Y: Refix / FIII/		LINEIT	EMS:								
	DESCRIPTION:			Units	Length	Breadth	Depth	Qly	Rate	Cost		
Refix/Fill	/Paint Cove.			HR				40	45=	180-0		
Materials				Ea		-		1.0	40.0	40-0		
	_											
						-	-	+				
								1	1			
									Subtotal	226		

Scope of Works

EARTHQUAKE COMMISSION

SSELL - HEATH PROPERTIES
n church
-424-745
1 -

		Element De	etails:						
land	Building	Bridges/culverts		Retaining w	alls	TI	Other		
Lounge	Dining	Kitchen		Family Room	TA		Bedroom		
Office/Study	Rumpus	Hallway		Stairwell .			Todes		
Laundry	Bathroom	Ensuite	/	Chimney			Foundations		
Pilong	Services	Kitchen Ovens		Hot Water Cylinders			Header Tanks		
Glazing windows	Fireplace/woodburner	Hoor		External Walls			Roof		
Outbuildings	Other								
DESCRIPTION:	Cracked floor	tiles							
REPAIR STRATEG									
THE STREET									
		LINE ITEM	MS:						
	DESCRIPTION;	LINE ITEM	MS:	Length	Breadth	Depth	Qty	Rate	Cost
	DESCRIPTION: Replace tiles			Length	Breadth	Depth	Qty 4-0	Rate 55.0	

0		-		1	4,7	13125	2020
Remove/Replace tiles x3.	HR				4.0	55.0	220.
Materials	Eq					60-0	
					-	-	
		-					
		-					
		-				1.0	
		-			-		
				VB			
				19			
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	-		_				

* Unit Categories to be used as fullows. Each, Sheet, Kilouram, Linear motor: Square metre, fully, motor. Per Hour, Per Day, Per Weck, Cobic metre calculations must include length, breadth and depth figures. Square metre calculations must include length and broadth figures. Subtotal 280 - C PAG Martin & Call Figure 102-53 IOIAL 382-53

Scope of Works

EARTHQUAKE COMMISSION

ounger Dining Kitchen Family Room Bedroom Z Office/Study Rumpus Hallway Stainwell Toilet Laundry Bathroom Ensuite Chimney Foundations Piking Services Kitchen Ovens Hot Water Cylinders Header Tanks Glazing windows Tireplace/woodburner Floor External Walls Roof	Completed By: Date: ユロー/ Page/ of				10 F Lind Chri H:	Ryel coln isto	SELL - ands D	rive	110/0:	55286 DA-2071	él	
Diffice Study Rumpus Hallway Stankell Totler Bathnoom Ensuite Services Kitchen Ovens Hallway Stankell Totler Frondations Frondations Frequency Indians Claiming Windows Claiming Windows Other Claiming Windows Other DESCRIPTION: DESCRIPTION: Ease Daar (Builder) Materials Fan 1.c 200 200 Paint Dear (Painter) HR Door Jamming Repair Strates Paint Dear (Painter) HR Door Jamming Length Breath Depth Qty Rate Coe 1.c 200 200 Raterials Paint Dear (Painter) HR Door Jamming Length Breath Depth Qty Rate Coe Paint Dear (Painter) HR Door Jamming Longth Breath Depth Qty Rate Coe Paint Dear (Painter) HR Door Jamming Longth Breath Depth Qty Rate Coe Paint Dear (Painter) HR Door Jamming Longth Breath Depth Qty Rate Coe Paint Dear (Painter) HR Door Jamming Longth Breath Depth Qty Rate Coe Paint Dear (Painter) HR Door Jamming Longth Breath Depth Qty Rate Coe Paint Dear (Painter)				Element D)etails:	:						
Diffice Study Rumpus Hallway Stankell Totler Bathnoom Ensuite Services Kitchen Ovens Hallway Stankell Totler Frondations Frondations Frequency Indians Claiming Windows Claiming Windows Other Claiming Windows Other DESCRIPTION: DESCRIPTION: Ease Daar (Builder) Materials Fan 1.c 200 200 Paint Dear (Painter) HR Door Jamming Repair Strates Paint Dear (Painter) HR Door Jamming Length Breath Depth Qty Rate Coe 1.c 200 200 Raterials Paint Dear (Painter) HR Door Jamming Length Breath Depth Qty Rate Coe Paint Dear (Painter) HR Door Jamming Longth Breath Depth Qty Rate Coe Paint Dear (Painter) HR Door Jamming Longth Breath Depth Qty Rate Coe Paint Dear (Painter) HR Door Jamming Longth Breath Depth Qty Rate Coe Paint Dear (Painter) HR Door Jamming Longth Breath Depth Qty Rate Coe Paint Dear (Painter) HR Door Jamming Longth Breath Depth Qty Rate Coe Paint Dear (Painter)	and	Building	1	Bridges's ulverts			Retaining w.	alla	TI	Other		
Discription: Ease Dear (Builder) Materials Family Bathoom Ensuite Chimney Foundations Fo	77.71	+ +								Bedroom Z		1
Leandry Bathroom fissuite Chimney Foundations Figing Services Kitchen Ovens Hot Water Cyfinders Heather Tanks Glazing windows Discontinue Other DESCRIPTION: Door jamming . REPAIR STRATEGY: Ease / Paint: DISCRIPTION: Line ITEMS: DISCRIPTION: Line ITEMS: DISCRIPTION: Line ITEMS: DISCRIPTION: Line ITEMS: Paint Door (Builder) HR Depth Rive Kate Cost Raint Door (Painter) HR 2-0 45-0 90-00 Raint Door (Painter) HR 2-0 45-0 90-00	Office/Study		\vdash	Hallway			Stairwell			Totler		
College windows Controlling Cother DESCRIPTION: DESCRIPTION: DESCRIPTION: DESCRIPTION: UNE ITEMS: DESCRIPTION: LINE ITEMS: LINE ITEMS: LINE ITEMS: DESCRIPTION: LINE ITEMS: LINE	Laundry		T	Ensuite			Chimney			Foundatio	ns	
Clasing windows Outbuildings Other DESCRIPTION: Door jamming. REPAIR STRATECY: Ease / Paint LINE ITEMS: DESCRIPTION: Ease Door (Builder) HR 2.0 45.0 90.0 Aunt Door (Painter) HR 2.0 45.0 90.0 LINE ITEMS: LINE		Services	T	Kitchen Ovens			Hot Water (yinders		Header Ta	riks	
DESCRIPTION: Door jamming. REPAIR STRATEGY: Ease / Paint: LINE ITEMS: DESCRIPTION: Limb Length Broadth Depth Qty Rate Cost Materials Paint Door (Painter) HR 2:0 45:0 90:0 Paint Door (Painter) HR 2:0 45:0 90:0		Tureplace woodburner	T	Floor			External Wa	lls.		Roof		
DESCRIPTION: Door jamming. REPAIR STRATEGY: Ease / Paint: LINE ITEMS: DESCRIPTION: LINE ITEMS: DE	Outbuildings		-						1			
LINE ITEMS: DESCRIPTION: LOSE DOOR (BUILder). Materials Paint Door (Painter) HR DESCRIPTION: Longth Broadth Depth Qty Kate Cose 1.0 200 200 Paint Door (Painter) HR 2.0 45.0 9000		Door immin	00									
DESCRIPTION: Units Length Breadth Depth Qty Rate Cost Ease Door (Builder). Materials Faunt Door (Painter) HR 2:0 45:0 90:0	REPAIR STRATEG	Y: Ease / Pair	17									
Ease Door (Builder). Materials Faunt Door (Painter) HR 2.0 45.0 90.0 HR 2.0 45.0 90.0				LINE IT	EMS:							
Materials Faunt Door (Painter) HR 2:0 45:0 90:0							-	Breadth	Depth			
Paint Door (Painter) HR 2:0 45:0 90:0) .		_		_					-
							-					
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Fund Careparties of the used as follows:
Facts, Storit Miligians, Unear metre, Square metre, Cubic move
Per Herur Per Day, Per Westic Cubic mothe calculations must include
ringin, broadth and depth figures. Square metre can include length and breadth figures.

(Q. ((3)) - Kes rep) (-4)

101AL 273-24

Scope of Works

EARTHQUAKE COMMISSION

Completed By: JASON LESCIE	Completed	By: JASON	LESCIE
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Date: 20-11-10

Page ___/_ of __/__

CLM/2010/055286

C S RUSSELL - HEATH PACKETIES

10 Ryelands Drive

Lincoln

Christchurch

H:

M: 021-424-745

			Element Det	ails:		
Land	Building	/	Bridges/culvers		Retaining walls	Other
Lounge	Dining		Kitchen		Family Room	Bedroom
Office Study	Rumpus		Hallway	/	Starwell	Toilet
Laundry	Bathroom		Ensuite		Chimney	Foundations
Pilmg	Services		Kitchen Overs		Hut Water Cylinders	Header Tanks
Glazing windows	Fireplace/woodburner		Floor		External Walls	Roof
Outbuildings	Other					

REPAIR STRATEGY: Rake / Plaster / Paint, Fix/Fill / Sand / Paint.

LINE	TEMS:						
DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
Rake / Plaster / Fix / Fill Materials	HR				4.0	45-0	180-
Materials	Eq		-		_	40-0	
Paint / Labour, materials	m²	11.0	-9			20-0	
				-			
					0		
	- 1 -			K	2		
					157		4
						Subtotal	11.10

^{*} Unit Categories to be used as inflowed and Super-money Comic mose. The I flour Per Week. Cubic motte calculations must include length, broudth and depth ligares. Square metre calculations must include length and breanth ingures.

TOTAL 571-67

PAG, Margin & GST Figure 153-07

Scope of Works

include length and breadthing are

EARTHQUAKE COMMISSION

Completed By: JASON LESCIE CLM/2010/055286 C S RUSSELL - HEATH PROPERTIES 10 Ryelands Drive Date: 20-11-10 Lincoln Christchurch Page / of / W: M: 021-424-745 Element Details: Land Building Bridges/culverts Retaining walls Other Lounge Dining Kitchen Family Room Bedroom Office/Sturly Rumpus Hallway Stainvell Todet Laundry Bathroom Ensuite Chimney Foundations Piling Services Kitchen Ovens Hot Water Cylinders Header Tanks Glazing windows Fireplace woodburner Floor External Walls Roof Outbuildings Other Cracks to ceiling e East wall DESCRIPTION: Gib cove moved. REPAIR STRATEGY: Rake/Plaster/Fix/Paint LINE ITEMS: DESCRIPTION: Units Length Breadth Qty Rati Cost Rake / Plaster / Fix. HR 40 45.0 180.0 Materials. Ea 40040.0 1-0 Paint / Labour, materials. m2 7-0 6.0 42.0 20.0 840-0 Unit Categories to be used as follows: Subtotal 1060-C Early Shout Knopram, Linear matre, Six to to enviro. Cable motio-Per Holin Per Day Per Week Cabic merre ralculations meet include PAG Margie & CST From 386-17 length, breadth and depth figures, becare no firm alculations must

TOTAL 1448-17

TOU US I - NOW HAS TO THE

Scope of Works

EARTHQUAKE COMMISSION

Completed By: Jason Lesen	C S RUS
Date: 20-11-10	10 Ryels Lincoln Christo
Page	H: W: M: 021-4

SELL - HEATH PAGARTICS ands Drive hurch

			Element De	tails:						
Land	Building	/	Bridges/culverts	11	Retaining v	valle.	-1-	Other	-	-
Lounge	Dining	Ť	Kitchen				Other			
Office/Study	Rampes	\top	Hallway		Stairwell	HI.	-	Bestresom		
Laundry	Bathroom		Ensuite	-	Tones.					
Piling	bervices		Kitchen Övens	-	Hot Water	Calindan		Foundation		-
Glazing/windows	Fireplace/woodburner	+	Floor		External W		-	Header L	anks	-
Outhuildings	Other	1			external vv	ans		Resof		/
DESCRIPTION: (Mariar area	10	4 0'1							
REPAIR STRATEGY	Mortar crack Remove / Re	mo	rtar.	Jes C	ver	Lou	nge			
	/		LINE ITEM							
	DESCRIPTION:			Units	Length	Breadth	Depth	Qty	Rate	Cost
Remove /	Remortar			HR				10.0	50.0	500.
Materials	, .			Eq				1.0	-	50-0
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nit Calegories to be used									Subtotal	550-

Fer Hour Per Day, Pri Week, Cubic motic calculations must incude length, brought and depth figure is Square motic calculations must include length and breadth figures.

ECIC (10) Revend 17-54

TOTAL

751-41

Official Information Act 1982 Released under the

Scope of Works

EARTHQUAKE COMMISSION

Completed By: JASON LESCIE

Date: 20-11-12

Page ___ / of __ /

CLM 2010/055286

C S Russell - HEATH PROPERTIES 10 Ryelands Drive Lincoln Christchurch

		Element Detail	ils;		
Land	Building	Bridgesculverts	Retaining walls	-	701
Lounge	Daning	Kitchen	Family Room	+	Other
Office Study	Rumous	Hallway		-	Bedraom
Laundry	Bathroom	Ensuite	Stairwell	-	Toilet
Piling	Services .		Chimney	1	Foundations
ilazingiw ndows		Kilchen Ovens	Hot Water Cylinders		Header Tanks
Dutbuildings	Fireplace woodburner Other	floor	External Walls	/	Roof

DESCRIPTION: crack to veneer mortar East wall. REPAIR STRATEGY:

arind / Repoint .

	E ITEMS:						
DESCRIPTION:	Units	Length	Breadth	Depth	Qn	Rate	200
Grind / Repoint. Materials.	HR			S.S. p.u.	4.0		Cost
Materials.	Eq					500	
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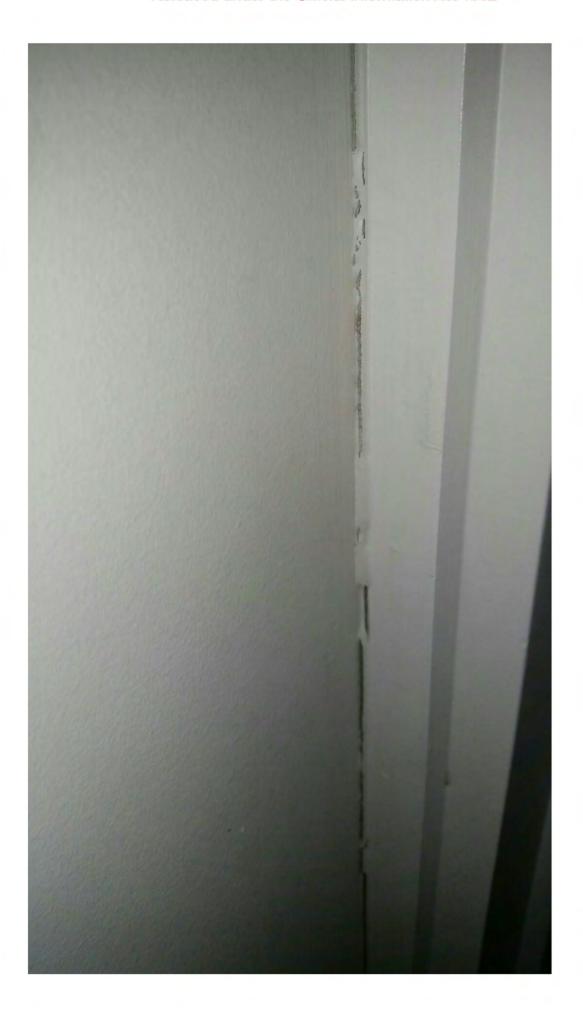
Each Sheet, Kangam Lingar mebu, Square motro. Cubic metre for House Per Day, Bor Week, Cubic metre calculations must include length, broadth until dripth figures. Styling metre calculations must include length and breadth figures

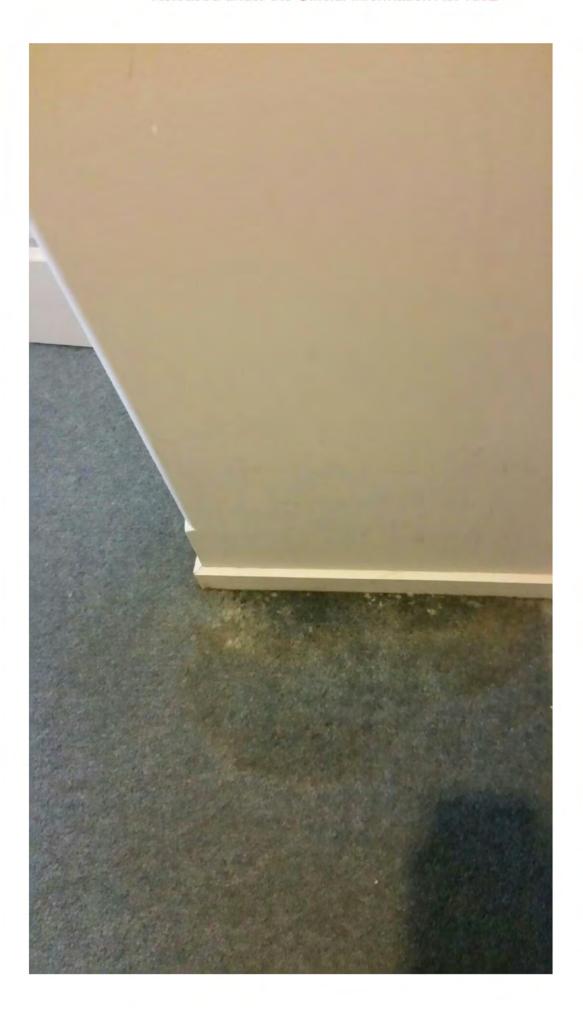
TOTAL 300-56

PAG Margin & CST Fig. in









On Friday, 3 June 2016 4:00 PM, EQC Info Mailbox <info@eqc.govt.nz> wrote:

Dear Heather

Thank you for taking the time to speak with me today.

CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

As discussed, in order to review the damage to your showers in your home, we require the further information, as follows:

An independent builder's quote obtained at your own expense.

Please submit the above supporting documentation in either of the following ways:

Scan and email: info@eqc.govt.nz

Post: Earthquake Commission

PO Box 311 Wellington 6140

Once we receive the required documentation it will be reviewed and EQC will decide whether to amend the amount of settlement or re-assess the property. You will receive correspondence to confirm the outcome.

If you incur a cost in obtaining the above information, please include the receipt of this cost with your report. Where a review results in further settlement or reassessment, the cost of obtaining the independent report may be reviewed for partial or full reimbursement.

I sincerely apologise for any inconvenience this may cause you.

Further Information

If you require more information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday.

Please ensure you include your claim number when you enquire.

Yours sincerely

Rachel M | Customer Service Consultant | Customer & Claims

Earthquake Commission | Kōmihana Rūwhenua

0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140

www.eqc.govt.nz

GOOD@ALL BUILDERS



Corey Goodall

p 027 201 3665 **e** good@allbuilders.co.nz 35 Sarabande Ave Redwood, Christchurch 8051

01 August 2016

Dear whom it may concern,

I have viewed the showers at 10 Ryelands Drive, Lincoln, Christchurch. The showers I viewed were the main bathroom shower and the ensuite shower. Both of these showers have damaged to their waterproof membrane behind the tiles. For example, skirting is coming away from walls. When I viewed the showers I made inspection holes which allowed me to see dampness through studs and bottom plates. Therefore, after assessment I believe the tiles on both shower walls and floors need to be removed, as well as wall linings and possibly wall framing replaced. This will allow for the showers to be completely reconstructed and waterproofing membrane to be reapplied, in order to create a waterproof shower.

Ensuite damaged area 9.2m² @ \$ 430 per square meter Main Bathroom damaged area 9.2m² @ \$453 per square meter Walk in robe damaged area 4m² @ \$254 per square meter

Please find attached photos of evidence of leaking showers, along with a quote for replacement of showers.

Regards,

Corey Goodall

Director of GOOD@ALL BUILDERS LIMITED

LBP Number: BP124485

027 201 3665

Contents schedule of loss - Settlement calculator



	umber: CLM/2010/055286 f Customer: Ms Heather Russell			_	Damage Addre	ess: 10 Ryelands Drive, Lincoln 7608			_	18/12/201
	Item Description	Quantity	Proof of Ownership	Age	Cover type	Replacement cost obtained from	Replacement Cost	Depreciation (if applicable)	Amo	unt covered
1	Carpet - Bedroom & Walk in wardrobe				Replacement	Harrisons Carpet Quote	\$1,355.68		\$	1,355.68
		= 1			10.2	1 = 1 = -1 = -1 = -1		1	\$	
				P					\$	V á r.
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ross Se	ettlement	17							\$	1,355.68
ess Exc		ilding and cont	ents costs are	applic	able please ensur	e that you apply the higher of the individua	Il applicable excess or 1%		-	\$5.5
20 12 22015	lement	3 30///	1	1	, and a strong	, , , , , , , , , , , , , , , , , , , ,			1	\$1,350.10

Comments: As your contents policy does not include matching carpet cover we are unable to settle for replacement carpet in rooms other than where damage has occurred for the sake of carpet matching.

	eleased under the Official I		
	Goodall Builders and Kennedy	ys Tiling	
Paper sow and Comet A	os providad		
Emails and damaged photo	os provided		
Payment Recommendatio	n:		
\$4,168.75 Good@All Build	ders Limited quote – main bath	room	ded? Yes, added
	Ltd quote – main bathroom	- 951 to be ad	deal
+ \$3,961.75 Good@All Build + \$3,561.55 Kennedys Tiling	Ltd quote – ensuite	- ast tabe a	dded? Yes added
\$15,438.60 SUBTOTAL			
-\$2,967.00 Replacement co	ost 2x glass doors not approved	d	
\$12,516.60 SUBTOTAL -\$1,467.84 previously settl	ed Has required up	lift and relay -	no longer settled da
\$11,048.76 TO PAY			
Pay Heath Property Ltd \$11,0	48.76		
Excess to be Deducted:		Yes	
Approved By:	1 A	Data	
Approved by.	(/1/1)	Date:	
	X (1/4)		
	1 HA		
	Greg Eves		
Designation:	Estimator, Customer Solut	tions Wellington	
	in to add		1355.68
Carnet cla	in to add		1) 32 . 00
Corpa	- 1	0 (75
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Vaidlos	- repair	needed to be	
2 0	He of wat	Red + relaid	1467.84
? Previous	1 selled as	needed to be 1 Sted + relaid) stated by tiler.	
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Ke place me	it about.		
,			
			6,808.27
	01	2	, , , ,
	Please revis	st -	



Contact Centre Use

Estimator Review Request Checklist Customer Solutions Wellington

Staff member requesting review: Juliet

Team and Team Leader: Settlement & Payments Team, Wellington / Katerina

Date of request: 28/09/2016

Sections in bold must be completed

Customer's name: Heather Russell (new owner) Heath Property Ltd (vendor)

Damage address: 10 Ryelands Drive, Lincoln 7608

Claim numbers: 2010/055286, 2011/177144 & 2011/209220

Amount in Dispute: \$1,017.75 (wardrobe) + \$8,299.55 (Bathroom) & \$8,213.30 (Ensuite) =

\$17,530.60

Dates of all inspections and cost of repair for each:

CLM/2010/055286 – SOW \$8,153.49 CLM/2011/177144 – SOW \$285.73 CLM/2011/209220 – SOW \$428.60

Building payment dates and amounts:

Total Damage \$8,867.82

CLM/2010/055286 - SOW \$8,153.49 - \$200 xs = \$7,953.49 paid / CSW \$11,048.76 paid

CLM/2011/177144 – SOW \$285.73 - \$200 xs = \$85.73 paid CLM/2011/209220 – SOW \$428.60 - \$200 xs = \$228.60 paid

Sections in bold must be completed

CHRP repairs: No

Complete this section for all referrals

Brief Summary of investigation/background:

- Customer has provided further quotes from Good @ All Builders and Bathroom Professionals
- The carpet quotes have not been included as these are covered under Contents and Insurance is awaiting verification.
- We recently reviewed some quotes provided by the customer and payments were made in August 2016 for \$11,048.76 (Main Bathroom & Ensuite)

Complete this section for all referrals

I would like the Estimator to review:

 Quotes and determine if further funds be made to the customer for repairs to be completed.

Reminder - Attach relevant documents to checklist/file note such as SOW's, photographs, invoices, emails and reports to your file note











PROPOSAL

Customer Rosmerta Property LTD

10 Ryelands Drive

Lincoln Phone

Mobile 0274492012

Email

Proposal Date

14 Sep 2016

Job Number

CAC101152

GST Number

109-846-147

Harrisons Franchise Amanda & Greg Wilson

Gramsal Ltd

287 Cones Road, RD2 Loburn

Rangiora 7472

Phone 03 313 5392 Mobile 022 175 7600

Email cantycty@hah.co.nz

Please note: This proposal is valid until the end of the current month

CARPET

Salerno 721

(Customer to Initial to confirm)

Solution dyed nylon carpet classified as ACCS 6* REHDS 2* CMDS, 15 year fade and stain warranty ,Lifetime anti static and installation warranty, lowest price and satisfaction warranty.

Installation Underlay Other included items Install on Existing Smoothedge Underlay Foam 11mm Invincible Travel in Town, Uplift & Dispose (LM)

Install Notes

3 Bedrooms, All Wardrobes, Cupboards, Dining Room, Hall, Living Room

FlyBuys Points FlyBuys Promo Points 182 182

Full Price Discounts Applied \$7,255.00 \$1,792.73

Total FlyBuys Points 364 **Discounted Price** Includes GST of

\$5,462.28 \$712.47

Please Note: **Exclusions**

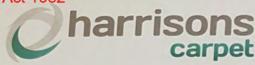
Unless specifically included, the price above excludes the uplift and disposal of existing carpet, shifting furniture, floor preparation and trimming doors

Conditions **Payment**

Please read the terms and conditions printed on the back of this form or provided to you separately Minimum deposit 50%, balance payable upon installation.

Direct Payment Details: Account 06-0807-0207213-00. Please reference your Surname and Job Number CAC101152





PROPOSAL

Customer Rosmerta Property LTD 10 Ryelands Drive

Mobile 0274492012

Proposal Date 14 Sep 2016

Harrisons Franchise Amanda & Greg Wilson

Gramsal Ltd

287 Cones Road, RD2 Loburn

Job Number Rangiora 7472 CAC101153

Phone 03 313 5392

Mobile 022 175 7600

GST Number

109-846-147

Email cantycty@hah.co.nz

Please note: This proposal is valid until the end of the current month

CARPET

Lincoln

Phone

Email

Salerno 721

(Customer to Initial to confirm)

Solution dyed nylon carpet classified as ACCS 6* REHDS 2* CMDS , 15 year fade and stain warranty ,Lifetime anti static and installation warranty, lowest price and satisfaction warranty.

Installation Underlay Other included items Install on Existing Smoothedge Underlay Foam 11mm Invincible Travel in Town, Uplift & Dispose (LM)

Install Notes

Replace bedrooom and walk in wardrobe carpet, post cleaning as damaged,

and mouldy from water.

FlyBuys Points FlyBuys Promo Points

Total FlyBuys Points

45 45

90

Full Price Discounts Applied Discounted Price Includes GST of \$1,750.00 \$394.32

\$1,355.68 \$176.83

Please Note:

Unless specifically included, the price above excludes the uplift and disposal of existing carpet, shifting **Exclusions** furniture, floor preparation and trimming doors

Conditions Payment

Please read the terms and conditions printed on the back of this form or provided to you separately Minimum deposit 50%, balance payable upon installation.

Direct Payment Details: Account 06-0807-0207213-00. Please reference your Surname and Job Number CAC101153

Catherine Muollo

To: Heather Russell

Subject: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

Dear Heather

Thank you for your email.

CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

I can see that you recently have been cash settled for the outstanding issues at your property. I understand that you have also contacted The Earthquake Commission (EQC) and would like to dispute this settlement as it does not include the doors or the damaged carpet.

Settlement Dispute

In order to dispute the settlement payment you recently received from EQC, please make sure that the quotes and report you provide contain the following information:

An independent builder's quote obtained at your own expense.

- The quote/report must detail the location and extent of the damage, along with its estimated cost to repair
- If the quote/report contains damage not recorded by the EQC Scope of Works, it must state that the damage is earthquake-related, and be accompanied by comprehensive photographs showing the location and extent of the additional damage
- The quote/report must include the GST number of the contractor who provides it
- The quote/report must be on the contractor's letterhead
- The quote/report must be GST inclusive
- The quote/report must contain a room-by-room breakdown of repair costs, including the cost per square metre of each repair strategy, and the measurements of the damaged areas

Please submit the above supporting documentation in either of the following ways:

Scan and email: info@eqc.govt.nz

Post: Earthquake Commission

PO Box 311 Wellington 6140

Released under the Official Information Act 1982
Once we receive the required documentation it will be reviewed and EQC will decide whether to amend the amount of settlement or re-assess the property. You will receive correspondence to confirm the outcome.

If you incur a cost in obtaining the above information, please include the receipt of this cost with your report. Where a review results in further settlement or reassessment, the cost of obtaining the independent report may be reviewed for partial or full reimbursement.

I understand that you are concerned that the mould is causing you to suffer from health issues. If you can submit this documentation as soon as possible, I can see if this can be escalated.

I sincerely apologise for any inconvenience this may cause you.

Further Information

If you require more information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday.

Please ensure you include your claim number when making enquiries.

Yours sincerely

Natalie M | Customer Service Consultant | Customer & Claims Earthquake Commission | Kōmihana Rūwhenua 0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140 www.eqc.govt.nz

From: Heather Russell [mailto:heather.russell59@yahoo.co.nz]

Sent: Thursday, 8 September 2016 1:26 p.m.

To: EOC Info Mailbox

Subject: Re: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

Hi Natalie

Many thanks for passing on my file to the assessing team. Attached is a photo taken yesterday of the area where the builder cut a hole in the wall to view the damage of one of the affected areas. Please note the worsening situation and I am concerned about health effects due to the mould smell coming from the area in my bedroom. I am normally disgustingly healthy but for the past 3 months have been experiencing breathing difficulties (which I had put down to a virus) but I can't seem to shake it and am wondering if there may be a connection to the mould. Please also note the consequential damage to my carpet which I had

Released under the Official Information Act 1982 not put in a claim for. I recently had my carpets cleaned and the damage you see in the photo was unable to be fully restored to pre-event condition as the carpet has begun to rot.

As both of my showers have the same issue, I have been only using my ensuite shower to minimise damage to the main bathroom where guests shower.

I would be grateful if you would please pass my email on to the team involved with my file. While normally happy to wait in line for my turn to receive attention, I know also that you can only act with urgency when you have all facts to hand.

Can someone please contact me if you require further information.

Thank you.

Heather

On 22/08/2016 6:18 PM, EOC Info Mailbox wrote:

Dear Heather

Thank you for your email.

CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

I can confirm that I have uploaded the quotes and photos you have submitted to your claim as requested and have arranged for these to be reviewed by the appropriate team.

I am unable to provide a specific time frame around the review but if any further information is required we will be in touch.

Further Information

If you require more information, please visit www.eqc.govt.nz or phone 0800 DAMAGE (0800 326 243) between 7am-9pm Monday-Friday and 8am-6pm on Saturday.

Please ensure you include your claim number when making enquiries.

Yours sincerely

Natalie M | Customer Service Consultant | Customer & Claims Earthquake Commission | Kōmihana Rūwhenua 0800 DAMAGE | info@eqc.govt.nz | PO Box 311, Wellington 6140 From: Heather Russell [mailto:heather.russell59@yahoo.co.nz]

Sent: Friday, 12 August 2016 11:11 p.m.

To: EQC Info Mailbox

Subject: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

To whom it may concern

Please find attached quotes, photos and letters in respect of gradual damage affecting both my shower and ensuite. There are separate quotes from a qualified builder and tiler for the work required. You will also find a scanned copy of my correspondence with EQC following a phone call from EQC in respect of these water issues in my home.

To recap:

With thanks

Both my shower and ensuite floor tiles were cracked following the EQC (outside of the shower stalls). During the inspection I voiced my concern that as the tiles continued into the showers it would be necessary to allow for the shower floors and walls to be replaced as the waterproof membrane was compromised. The EQC inspector refused to accept this and no allowance was made despite my concerns. The inspector was in fact rather belligerent. Unfortunately, my concerns were not unfounded and I have recently had both water seeping through my ensuite walls into the wardrobe plus I have noticed separation of the wall linings behind the bathroom walls and separation of the skirting boards from the walls. There is no visible cracking of the grout in either the shower or ensuite walls or floors. As advised by my insurer I had a builder come in and inspect the damage and cut holes into the walls to look for an evidence of a leak. There was no leak or evidence of an issues with pipes.

I would be grateful if you would remedy this situation as soon as you possibly can. The damage is getting worse and as both showers are affected I can't stop using them. Currently I am rotating showers to try and minimise any further damage.

You can contact me at any time on 0274492012 if you have any queries. Plus, both the tiler and builder are happy to be contacted to confirm any points that you may be unclear on.

Heather Russell

This email message (along with any attachments) is intended only for the addressee(s) named above. The information contained in this email is confidential to the **New Zealand Earthquake Commission (EQC)** and must not be used, reproduced or passed on without consent. If you have received this email in error, informing EQC by return email or by calling (04)978 6400 should ensure the error is not repeated.

Please delete this email if you are not the intended addressee.

Multi-Claim	Excess and	Settlement	Checklist	and Ca	Iculato

Version 6.2

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Validation Checklist to be completed by Validation team (blue cells)

Assessment/Payment Checklist to be completed by Assessment/Payment team (green cells)

Dologood	undert	ho 1	Official	Information A	A at	1000
Released	underi	ne i	Ulliciai	mormation	ACL	1902

	Neleased unit
Claim Number	CLM/2010/055286
Customer (Full name)	HEATH PROPERTY LTD
Address	10 RYELANDS DRIVE, LINCOLN 7608
Land Zone	
Event date	4/09/2010

VALIDATION CHECKLIST	
Was claim lodged within 3 months of event?	y
Has insurance been checked?	У
Are there any duplicate Claims?	n
Associated Claims / Dates	
	2011/177144, 22/02/2011
	2011/209220, 13/06/2011
	1
Body Corp or Multi dwelling?	n
is there any Deed of Assignment (yes / no)? If yes then is the new owner recorded on the claim?	n
is any Trust related to this claim? If so, is that information recorded on the claim?	, in
Are any mortgagors related to this claim? If so, are they recorded on the claim?	V
Is this a Deceased Estate? If so, is the relevant information recorded on the claim?	n
Is claim value less than \$17,250?	V

ASSESSMENT/PAYMENT CHECKLIST	ENTER ONE: YES / No or N/A
SOC checked for structural damage?	у
More than one assessment? (if yes, state date of assessment used for settlement calculation)	
If property has changed ownership, checked that DOA is on file?	n
File notes checked?	y
Settlement Recommendation filenote completed?	у
Are there any unpaid Remedial or EW invoices? (If yes: insert standard paragraph in CSA)	n

DWELLINGS/UNITS (FOR EXCESS CALCULATION)	
Total dwellings/units	1
Number of dwellings/units incurring an excess	1

LATEST SOW VALUE MINUS PREVIOUS SOW PAYMENTS		-
Latest SOW Value		\$11,048.76 (1
Elements to be removed from latest SOW (e.g. Chimney repaired under clean heat e	tc)	(0
Minus Previous Building Payments (on another claim)		(1
Total	(B) - (C) - (D)	\$11,048.76 (1
EMERGENCY WORKS/COMPLETED WORKS		
Emergency Works - Paid (to Customer/Supplier)		10

ADDITIONAL INFORMATION - CONTENTS PAYMENTS MADE/PRIOR PAYMENTS/EXCESS PREVIOUSLY COLLECTED	
Contents (paid against this claim)	(1
Prior SoW payments against this claim (not to be deducted from latest SoW)	\$8,153.46 (J
Excess(es) already deducted from previous payments (against this claim)	\$200.00 (

SETTLEMENT CALCULATION		TOTAL GROSS AMOUNT OF THIS VALIDATED CLAIM	
Claim Number (of the claim to be settled)		2	010/055286
Latest SOW Value (excludes completed works)	(E)	\$	11,048.76
Total Emergency Works/Completed Works	(H)	\$	
Total Contents (previously paid)	(1)	\$	
Prior SoW payments against this claim	(1)	\$	8,153.46
Total Value of Settlement	(E) + (H) + (I) + (J)	\$	19,202.22
Total Excess (incl. any excesses already deducted) to be deducted	Greater of: (A) x \$200 OR (L) / 100	\$	200.00
Total Excess remaining to be deducted from this Settlement	(M) - (K)	\$	
Payment Amount Note: the total excess payable on the entire claim has been calculated and deducted from the total settlement figure. No further exess deduction is required.	(E) - (M) - (J)	\$	11,048.76

Commentary 1	inimentary 1		
Commentary 2			
Commentary 3			

The following commentary fields are for optional use. There may be a limit of 255 characters per box.

SOC Date: 20/11/2010

otes:



Contact Centre Use

Estimator Review Request Checklist Customer Solutions Wellington

Staff member requesting review: Edwina

Team and Team Leader: Settlement & Payments Team, Wellington / Katerina

Date of request: 22/08/2016

Sections in bold must be completed

Customer's name: HEATHER RUSSELL

Claim numbers: CLM/2010/055286, CLM/2011/177144, CLM/2011/209220

Amount in Dispute: \$14,524.50

Dates of all inspections and cost of repair for each:

CLM/2010/055286 - 20/11/2010 - \$8,153.49 CLM/2011/209220 - 19/08/2011 - \$8,867.82

Building payment dates and amounts:

CLM/2010/055286 - 09/12/2010 - \$8,153.49 - \$200.00 - \$7,953.46 CLM/2011/177144 - 21/02/2012 - \$285.73 - \$285.73 - \$85.73 CLM/2011/209220 - 21/02/2012 - \$428.60 - \$200.00 - \$228.60

Sections in bold must be completed

CHRP repairs: No

Complete this section for all referrals

Brief Summary of investigation/background:

Customer has provided documents for missed damages in SOW

Complete this section for all referrals

I would like the Estimator to review:

- Please review the following documents.
- Good @ all builders \$3961.75 01/08/2016
- Kennedys Tiling Ltd \$6394
- Good @ all builders \$4168.75 01/08/2016

Reminder - Attach relevant documents to checklist/file note such as SOW's, photographs, invoices to your file note

Estimator's comments:



Contact Centre Use

Catherine Muollo

From: Heather Russell < heather.russell59@yahoo.co.nz>

Sent: Friday, 12 August 2016 11:11 p.m.

To: EQC Info Mailbox

Subject: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

Attachments: 1.jpg; 2.jpg; 3.jpg; 4.jpg; 5.jpg; 6.jpg; EQC email in respect of quote for bathroom and ensuite.pdf; Insurance Letter For Heather Russell.pdf;

Quote - Heather Russell - Ensuite Shower.pdf; Quote - Heather Russell - Main Bathroom Shower.pdf; RUSSELL QUOTE ENSUITE (4).pdf

To whom it may concern

Please find attached quotes, photos and letters in respect of gradual damage affecting both my shower and ensuite. There are separate quotes from a qualified builder and tiler for the work required. You will also find a scanned copy of my correspondence with EQC following a phone call from EQC in respect of these water issues in my home.

To recap:

Both my shower and ensuite floor tiles were cracked following the EQC (outside of the shower stalls). During the inspection I voiced my concern that as the tiles continued into the showers it would be necessary to allow for the shower floors and walls to be replaced as the waterproof membrane was compromised. The EQC inspector refused to accept this and no allowance was made despite my concerns. The inspector was in fact rather belligerent. Unfortunately, my concerns were not unfounded and I have recently had both water seeping through my ensuite walls into the wardrobe plus I have noticed separation of the wall linings behind the bathroom walls and separation of the skirting boards from the walls. There is no visible cracking of the grout in either the shower or ensuite walls or floors. As advised by my insurer I had a builder come in and inspect the damage and cut holes into the walls to look for an evidence of a leak. There was no leak or evidence of an issues with pipes.

I would be grateful if you would remedy this situation as soon as you possibly can. The damage is getting worse and as both showers are affected I can't stop using them. Currently I am rotating showers to try and minimise any further damage.

You can contact me at any time on 0274492012 if you have any queries. Plus, both the tiler and builder are happy to be contacted to confirm any points that you may be unclear on.

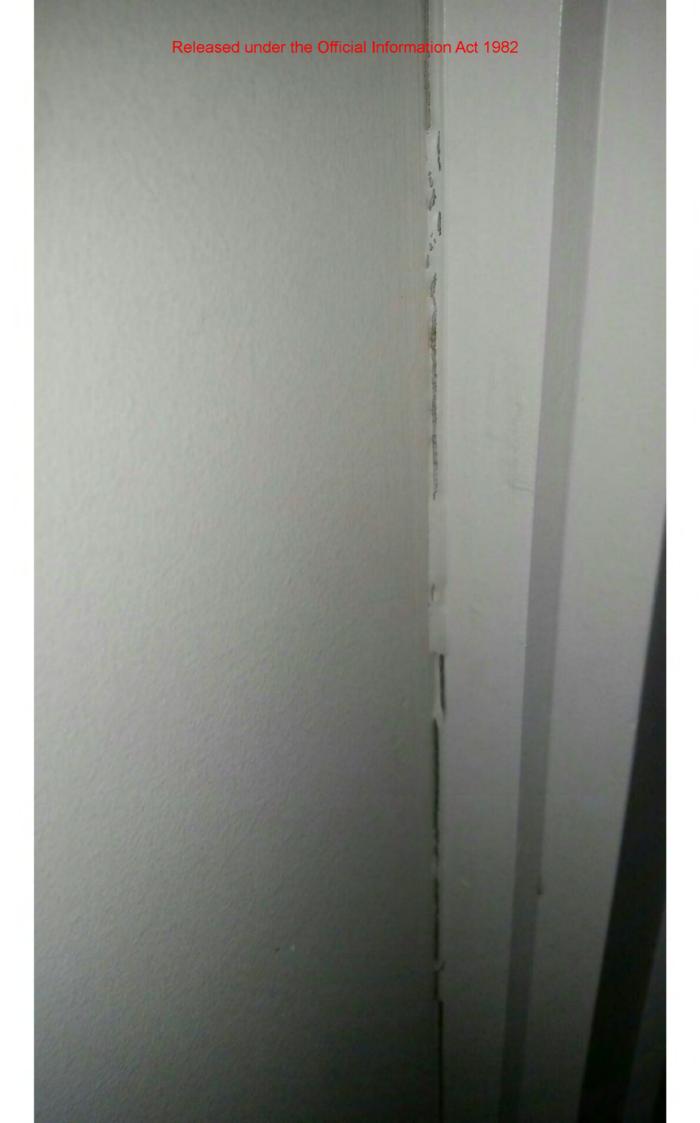
With thanks Heather Russell

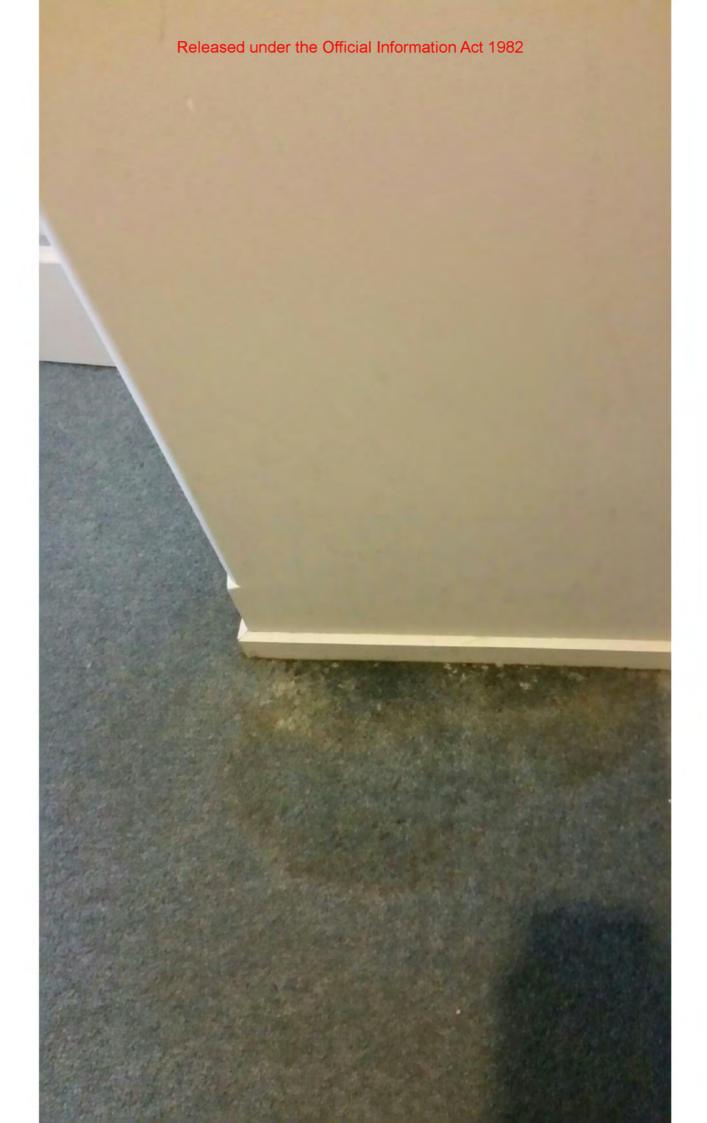












GOOD@ALL BUILDERS



Corey Goodall

p 027 201 3665
e good@allbuilders.co.nz
35 Sarabande Ave
Redwood, Christchurch 8051

Quote

GST Number: 110-377-614

Date: 01.08.2016

To: Heather Russell

For: Ensuite Bathroom Shower

DESCRIPTION	AMOUNT	
Timber 90 x 45		\$210
Z Materials		\$50
Gib Aqualine and Gib Standard		\$220
Glass Door		\$1290
Plumber		\$700
Plasterer		\$300
Builders Labour		\$600
Rubbish Disposal		\$75
	Sub-Total	\$3445.00
Quote is valid until 1 September 2016. Thank you for your enquiry!	GST	\$516.75
f you wish to take further action, please contact Corey on 027 201 3665.	TOTAL (including GST)	\$3961.75

KENNEDYS TILING LTD

2 AVONIE PLACE Ph 3445152

RD8 Christchurch 7678 Ah 0273344125

kennedystiling@xtra.co.nz

DATE 16/06/2016

GST 106403198

QUOTATION/ESTIMATE

MRS H RUSSELL

IO REYLANDS ROAD

LINCOLN

HAVING INSPECTED PRORERTY AT THE ABOVE ADDRESS THE FOLLOWING WOULD APPLY

FIRSTLY IT IS MY OPINION THAT THE SHOWER BASE THAT IS DAMAGED IN THE ENSUITE IS DUE TO MOVEMENT AND THE WATERPROOF MEMBRANE BEING DAMAGED FROM EARTHQUAKES.

IT IS HIGHLY LIKLEY THAT THE MAIN BATHROOM IS ALSO DAMAGED

EACH SHOWER WOULD NEED TO BE REMOVED, REWATERPROOFED AND RETILED.

THIS WOULD DAMAGE THE FLOOR TILES IN EACH ROOM

IT WOULD BE MY OPINION THAT THE SHOWER BASES SHOULD BE REPLACE WITH ACRILIC BASES WHICH FROM PAST EXPERIENCE ELEVIATES THE PROBLEM ALMOST COMPLETELY OF FURTHER EARTHQUAKE DAMAGE TO THE SHOWERS

COST TO

1. BATHROOM

REMOVE EXISTING TILES TO FLOOR AREA, SHOWER FLOOR AND WALLS.
RESET FOOR WITH CORRECT FALLS, WATERPROOF AND RETILE WITH
SIMILAR TILES (PORCELIN ON FLOORS AND CERAMIC ON WALLS).
REMOVAL OF RUBBISH AND GROUTING

INCLING SUPPLY OF TILES 600X300 FOR FLOOR AND NO LARGER THAN 400X200 ON WALLS \$3297.00

PRICING EXCLUSIVE OF GST

NOTE: REFITMENT OF GIB LINING AND REMOVAL OF ALL FITTINGS AND FIXTURES IS NOT INCLUDE NOR IS ANY PLUMBING REMOVAL OR REFITING OF FITTINS OR WASTES AS WELL AS GLASS SCREENS

2. ENSUITE

REMOVE EXISTING TIES TO FLOOR AREA, SHOWER FLOOR AND WALLS.
RESET FLOOR WITH CORRECT FALLS, WATERPROOF AND RETILE WITH
SIMILAR TILES (PORCELIN ON FLOORS AND CERAMIC ON WALLS).
REMOVAL OF RUBBISH AND GROUT
INCLUDING SUPPLY OF TILES 600X300 FOR FLOORS AND NO LARGER
THAN 400X200 ON WALLS
\$3097.00
NOTE REFITMENT OF GIB LINING AND REMOVAL OF ALL FITTINGS AND
FIXTURESIS NOT INCLUDED NOR IS ANY PLUMBING REMOVAL OR
REFITING OF FITTINGS OR WASTES AS WELLAS GLASS SCREENS

REGARDS

DAVE KENNEDY

KENNEDYS TILING LTD

GOOD@ALL BUILDERS



Corey Goodall

p 027 201 3665
e good@allbuilders.co.nz
35 Sarabande Ave
Redwood, Christchurch 8051

Quote

GST Number: 110-377-614

Date: 01.08.2016

To: Heather Russell

027 201 3665.

For: Main Bathroom Shower

DESCRIPTION	AMOUNT	
Timber 90 x 45		\$210
Z Materials		\$50
Gib Aqualine and Gib Standard		\$300
Glass Door		\$1290
Plumber		\$500
Plasterer		\$400
Builders Labour		\$800
Rubbish Disposal		\$75
	Sub-Total	\$3625.00
Quote is valid until 1 September 2016. Thank you for your enquiry!	GST	\$543.75
f you wish to take further action, please contact Corey on	TOTAL (including GST)	\$4168.75

----Original Message----

From: Claims [mailto:claims@eqc.govt.nz] Sent: Monday, 30 May 2016 7:10 a.m.

To: EQC Claims

Subject: FW: CLM/2010/05586: Shower leaking into wardrobe

From: Judith Fairbairn

Sent: Friday, 27 May 2016 3:18:23 p.m. (UTC+12:00) Auckland, Wellington

To: Claims

Subject: CLM/2010/05586: Shower leaking into wardrobe

HI - we are sending this on behalf of our client. There was damage to the shower which was identified during the EQC inspection , however there is further damage as per the attached.

Please contact our client so that remedial work can be completed as they can not use this bathroom it its current state.

Thanks

Judith Fairbairn

[Judith Fairbairn 388x133]

In accordance with the provisions of the Financial Advisers Act 2008 and the Financial Advisers (Disclosure) Regulations 2010, a Disclosure Statement is available on request, free of charge.

"The information contained in this email is confidential. It may also be legally privileged. If you are not the addressee you may not copy, forward, disclose or use any part of it. If you have received this message in error please delete it and all copies from your system and notify the sender immediately by return email.

Please note that this communication does not designate an information system for the purposes of the Electronic Transactions Act 2002."

From: Heather Russell [mailto:rosmerta2015@gmail.com]

Sent: Friday, 27 May 2016 10:05 a.m.

To: Judith Fairbairn

Subject: Fwd: Shower leaking into wardrobe

Hi Judy

The first EQC claim number is CLM/2010/05586. I recall we made a couple more after subsequent earthquakes but there was only one small settlement.

Cheers Heather

----- Forwarded message -----

From: Heather Russell

<rosmerta2015@gmail.com<mailto:rosmerta2015@gmail.com>>

Date: Wed, Apr 27, 2016 at 7:48 PM Subject: Shower leaking into wardrobe

To: Judith Fairbairn <judith@abbott.co.nz<mailto:judith@abbott.co.nz>>

Hi Judy

Please find attached communications from builder and tiler in respect of my leaky shower in the ensuite at 10 Ryelands Drive.I am using the main shower until this is sorted. Its rarely used and wonder if the membrane has been compromised in this as well. It would not be obvious as rarely used except when I have the odd visitor. Both bathroom and ensuite are of the same age and composition so I am looking to have both returned to pre EQK condition.

Photos and professional assessments are attached. I'm not sure if this is insurance or a lingering EQK issue??

Kind regards Heather

