

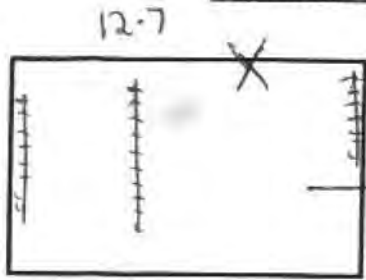


Date: 20/11/2010

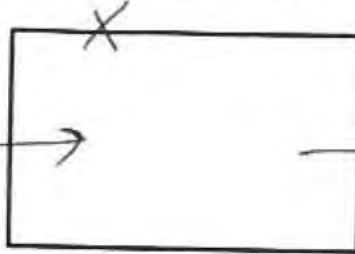
Claim No: 2010/ 055286

Estimator's Name: Jason Leslie

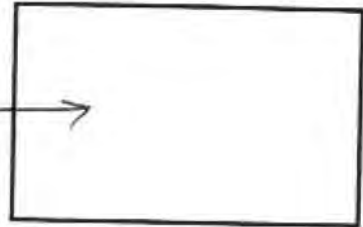
Dwelling Inspection Checklist: Show measurements, indicate damage



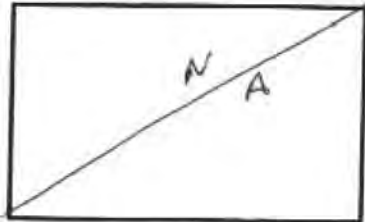
Lounge



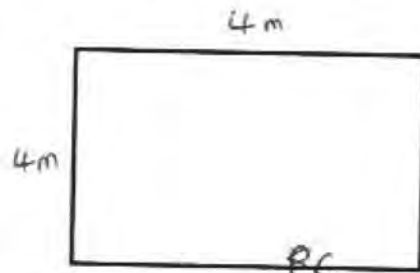
Dining Room



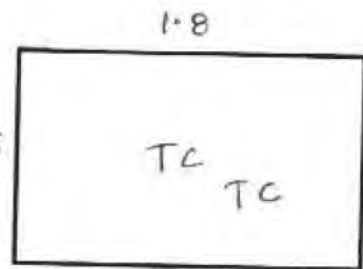
Kitchen



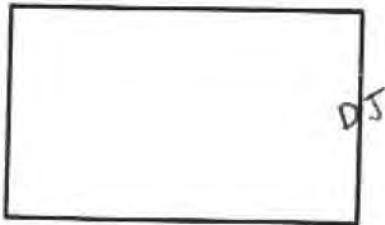
Family Room



Bed 1



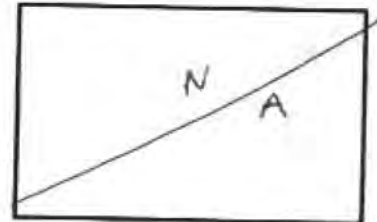
Ensuite



Bed 2



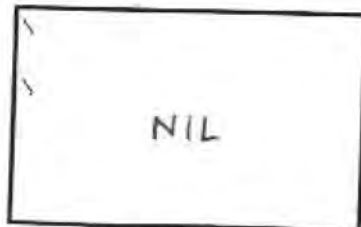
Bed 3



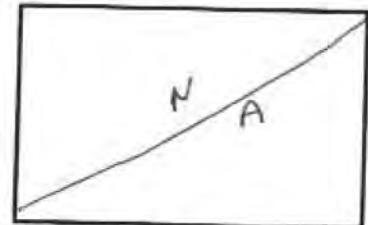
Bed 4



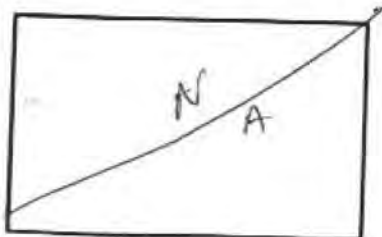
Bathroom



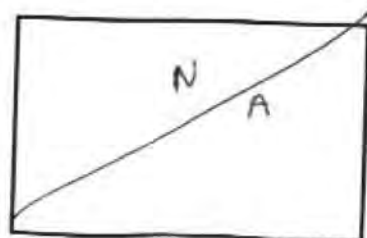
Toilet 1



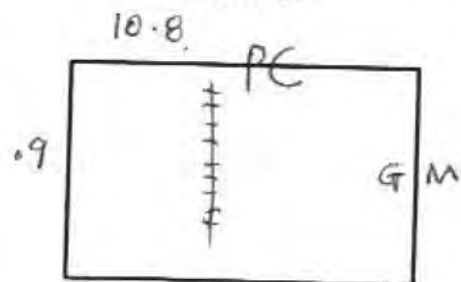
Toilet 2



Office/Study



Rumpus



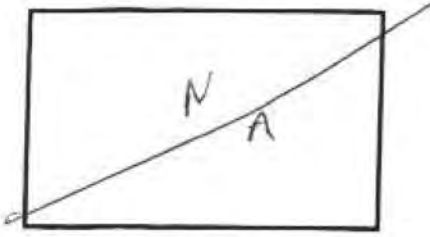
Entry/Halls

Handwritten notes: 1/0.9, 2/0.9

Date: / / 2010

Claim No: 2010/ 055286

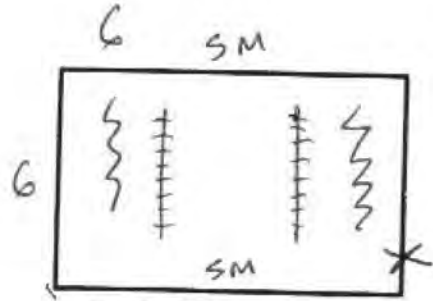
Estimator's Name: Jason Leslie



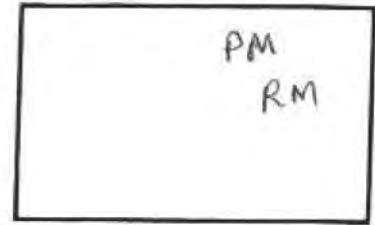
Stairwell



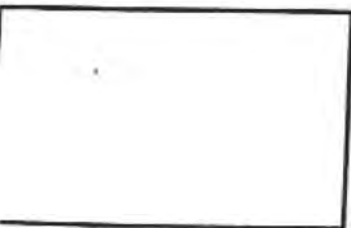
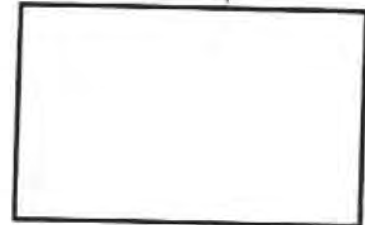
Laundry



Outbuildings/Garage
Internal



EXTERNAL WALL



Legend

	Ceiling crack
	Wall crack
GM	GROUT MOVEMENT
PC	Paint crack -
TC	Tiles crack -

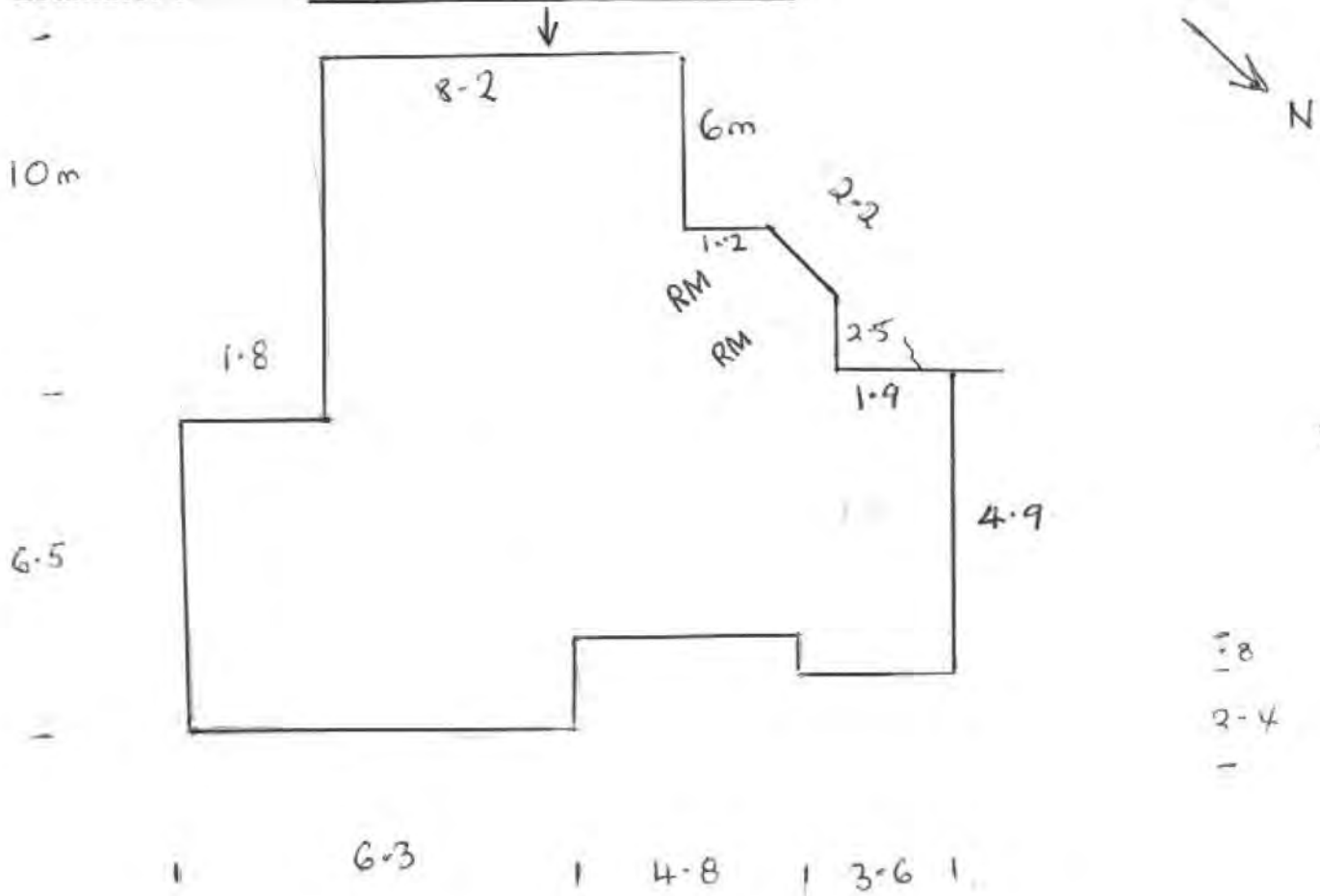
→ Mortar crack
RM Ridge mortar crack

Slab crack
SM Scotia movement

Date: 20/11/2010

Claim Number: 2010/ CSS286

Estimator's Name: Jason Leslie



RYELANDS DRIVE

Area m ² : <u>175m²</u>			
Stud Heights: <u>2.4m</u>			
Wall Finish:	Wallpaper	Plastered	<u>Paint finish</u>
Roof:			
Services:	Specify damage:		
Chimneys:	Construction type: <u>NIL</u>		
	Height:		
	Damage description:	Above Roof	Below Roof
			Total Repair
Foundations Damage:	Timber	Concrete Ring	<u>Concrete Slab</u>
	Minor	Moderate	Severe
	House moved off foundations?:		
	Concrete slab cracked?	Crack width	Crack length
Roof:	Framed	<u>Trussed</u>	
	Type: Clay Tiles	<u>Concrete tiles</u>	Metal tiles
			Rolled Metal
	Other (specify):		
Cladding Type:	Weatherboard	<u>Brick Veneer</u>	Hardi Plank
			Other



Statement of Claim Checklist†

CIM/2010/055286

C S RUSSELL - HEATH MOTEL
 10 Ryelands Drive
 Lincoln
 Christchurch
 H:
 W:
 M: 021-424-745

Date: 20-11-10

Author: CAROL FUSNAGAN

LA: CAROL FUSNAGAN

Estimator: JASON LESLIE

Room	Damage	Walls	Ceiling	Floor	Description of Damage
	Y/N	✓	✓	✓	
Lounge	Y	✓	✓		CRACK TO CEILING GIBLOUSE MOVEMENT CEILING WEST CRACK TO WALL ABOVE ARCH SLIDER (NTH)
Dining Room					CRACK TO NORTH WALL OPEN PLAN
Kitchen					
Family Room	N/A				N/A
Bedroom 1	Y		✓		SLOCA MOVEMENT STH WALL
En Suite	Y			✓	TILES CRACKED X 2
Bedroom 2	Y	✓			DOOR JAMMING
Bedroom 3	N				
Bedroom 4	N/A				N/A
Bathroom	N				
Toilet 1	N				
Toilet 2	N/A				N/A
Office/Study	N/A				N/A
Rumpus	N/A				N/A
Entry/Hall(s)	Y	✓	✓	✓	CRACK TO CEILING SLOCA CRACKING (PAINT CRACKING ON LOUNGE DOOR TRAIL) MORTAR CRACKS TO TILES IN ENTRY
Stairwell	N/A				N/A
Laundry	N				
INTERNAL Other GARAGE	Y		✓	✓	CRACKS TO CEILING SLOCA MOVEMENT? CRACKS TO CONCRETE SLAB FULL LENGTH CRACK TO EAST WALL

Item		Event Damage	Description of Damage	Appoint Engineer
		Y/N		Y/N
Roof		Y	CRACKING TO RIDGING MORTAR	
External Walls	North	N		
	South	N		
	East	Y	CRACK TO UNDER MORTAR UNDER WINDOW (23)	
	West	N		
Decks		N		
Chimney	Base	N/A		
	Ceiling Cavity	N/A		
	Above Roof	N/A		
	Fireplace	N/A		
Foundations		N		
Piling		N/A		
Services		N		
Other Dwelling Items		N		
Outbuildings		N		
Land & Retaining Walls		N		
(Discuss with Supervisor)				

I confirm the rooms and areas listed above have been inspected by an EQC representative.

Damage caused by the event has been noted and to my knowledge there are no other areas of damage resulting from the event.

Signature of Claimant: _____

D. Whittle

Dated: _____

20-11-10

Scope of Works

Released under the Official Information Act 1982



Completed By: JASON LESLIE

Date: 25-11-10

Page 1 of 1

CLM/2010X055286

C S RUSSELL - HEALTH PROTECTIVES
 10 Ryelands Drive
 Lincoln
 Christchurch
 H:
 W:
 M: 021-424-745

Element Details:

Land	Building	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family Room	Bedroom
Office/Study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks
Glazing/windows	Fireplace/woodburner	Floor	External Walls	Roof
Outbuildings	Other			

DESCRIPTION: Ceiling crack, North wall crack, Gib cove moved East & West.

REPAIR STRATEGY: Rake/Plaster/Paint/Refix Cove.

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
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.	m ²	45.0	3.0		135.0	20.0	2700.0
						Subtotal	3020.0
						+ P&G, Margin & GST Figure	1105.92
						TOTAL	4125.92

* Unit Categories to be used as follows:
 Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre,
 Per Hour, Per Day, Per Week, Cubic metre calculations must include
 length, breadth and depth figures. Square metre calculations must
 include length and breadth figures.

Scope of Works

Released under the Official Information Act 1982

EARTHQUAKE COMMISSION

Completed By: *JASON LESLIE*

Date: *20-11-10*

Page 1 of 1

CLM/2010/055286

C S RUSSELL - HEALTH PRIORITIES

10 Ryelands Drive

Lincoln

Christchurch

H:

W:

M: 021-424-745

Element Details:

Land	Building	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family Room	Bedroom
Office/Study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks
Glazing/windows	Fireplace/woodburner	Floor	External Walls	Roof
Outbuildings	Other			

DESCRIPTION: *Gib Cove moved.*

REPAIR STRATEGY: *Refix / Fill / Paint*

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
<i>Refix/Fill/Paint Cove.</i>	<i>HR</i>				<i>4.0</i>	<i>45.0</i>	<i>180.0</i>
<i>Materials.</i>	<i>Ea</i>				<i>1.0</i>	<i>40.0</i>	<i>40.0</i>
Subtotal							<i>220.0</i>
+ P&G, Margin & CST Figure							<i>80.56</i>
TOTAL							<i>300.56</i>

* Unit Categories to be used as follows:
 Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre,
 Per Hour, Per Day, Per Week. Cubic metre calculations must include
 length, breadth and depth figures. Square metre calculations must
 include length and breadth figures.

Scope of Works



Completed By: *JASON LESLIE*

Date: *20-11-10*

Page 1 of 1

CLM/2010/055286

C S RUSSELL - HEATH PROPERTIES
 10 Ryelands Drive
 Lincoln
 Christchurch
 H:
 W:
 M: 021-424-745

Element Details:

Land	Building	<input checked="" type="checkbox"/>	Bridges/culverts	Retaining walls	Other
Lounge	Dining		Kitchen	Family Room	Bedroom
Office/Study	Rumpus		Hallway	Stairwell	Toilet
Laundry	Bathroom		Ensuite	<input checked="" type="checkbox"/>	Chimney
Piling	Services		Kitchen Ovens	Hot Water Cylinders	Header Tanks
Glazing/windows	Fireplace/woodburner		Floor	External Walls	Roof
Outbuildings	Other				

DESCRIPTION: *Cracked floor tiles.*

REPAIR STRATEGY: *Remove/Replace.*

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
<i>Remove/Replace tiles x 3.</i>	<i>HR</i>				<i>4.0</i>	<i>55.0</i>	<i>220.0</i>
<i>Materials.</i>	<i>Ea</i>				<i>1.0</i>	<i>60.0</i>	<i>60.0</i>
Subtotal						<i>280.0</i>	<i>0</i>
+ P&G, Margin & CST Figure						<i>102.53</i>	
TOTAL						<i>382.53</i>	

KB
APPROVED

* Unit Categories to be used as follows:
 Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre,
 Per Hour, Per Day, Per Week. Cubic metre calculations must include
 length, breadth and depth figures. Square metre calculations must
 include length and breadth figures.

Scope of Works

Completed By: *JASON LESLIE*

Date: *20-11-10*

Page *1* of *1*

CLM/2010/055286
C S RUSSELL - HEATH PROPERTIES
10 Ryelands Drive
Lincoln
Christchurch
H:
W:
M: 021-424-745

Element Details:					
Land	Building	Bridges/culverts	Retaining walls	Other	
Lounge	Dining	Kitchen	Family Room	Bedroom	<i>2</i> ✓
Office/Study	Rumpus	Hallway	Stairwell	Toilet	
Laundry	Bathroom	Ensuite	Chimney	Foundations	
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks	
Glazing/windows	Fireplace/woodburner	Floor	External Walls	Roof	
Outbuildings	Other				

DESCRIPTION: *Door jamming.*

REPAIR STRATEGY: *Ease / Paint.*

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
<i>Ease Door (Builder).</i>	<i>HR</i>				<i>2.0</i>	<i>45.0</i>	<i>90.0</i>
<i>Materials.</i>	<i>Ea</i>				<i>1.0</i>	<i>20.0</i>	<i>20.0</i>
<i>Paint Door (Painter).</i>	<i>HR</i>				<i>2.0</i>	<i>45.0</i>	<i>90.0</i>
						Subtotal	<i>200.0</i>
						+ P&G, Margin & GST Figure	<i>73.24</i>
						TOTAL	<i>273.24</i>

* Unit Categories to be used as follows:
Ea, Sheet, Kilogram, Linear metre, Square metre, Cubic metre,
Per Hour, Per Day, Per Week. Cubic metre calculations must include
length, breadth and depth figures. Square metre calculations must
include length and breadth figures.



Scope of Works

Completed By: *JASON LESUE*

Date: *20-11-10*

Page 1 of 1

CLM/2010/055286
 C S RUSSELL - *HEATH PROPERTIES*
 10 Ryelands Drive
 Lincoln
 Christchurch
 H:
 W:
 M: 021-424-745

Element Details:

Land	Building <input checked="" type="checkbox"/>	Bridges/culverts	Retaining walls	Other <input checked="" type="checkbox"/>
Lounge	Dining	Kitchen	Family Room	Bedroom
Office/Study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks
Glazing/windows	Fireplace/woodburner	Floor	External Walls	Roof
Outbuildings	Other <input checked="" type="checkbox"/>			

DESCRIPTION: *Cracks to ceiling e East wall / Gib cove moved.*

REPAIR STRATEGY: *Rake / Plaster / Fix / Paint.*

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
<i>Rake / Plaster / Fix.</i>	<i>HR</i>				<i>4.0</i>	<i>45.0</i>	<i>180.0</i>
<i>Materials.</i>	<i>Eg</i>				<i>1.0</i>	<i>40.0</i>	<i>40.0</i>
<i>Paint / Labour, materials.</i>	<i>m²</i>	<i>7.0</i>	<i>6.0</i>		<i>42.0</i>	<i>20.0</i>	<i>840.0</i>



* Unit Categories to be used as follows:
 Each, Sheet, Kilogram, Linear metre, Square metre. Cubic metre.
 Per Hour, Per Day, Per Week. Cubic metre calculations must include
 length, breadth and depth figures. Square metre calculations must
 include length and breadth figures.

Subtotal	<i>1060.0</i>
+ P&G. Margin & GST Figure	<i>388.17</i>
TOTAL	<i>1448.17</i>



Scope of Works

Completed By: JASON LESLIE
Date: 20-11-10
Page 1 of 1

CLM 2010/055286
C S Russell - HEATH PROPERTIES
10 Ryelands Drive
Lincoln Christchurch

Element Details:

Land	Building	Bridges/culverts	Retaining walls	Other
Lounge	Dining	Kitchen	Family Room	Bedroom
Office/Study	Rumpus	Hallway	Stairwell	Toilet
Laundry	Bathroom	Ensuite	Chimney	Foundations
Piling	Services	Kitchen Ovens	Hot Water Cylinders	Header Tanks
Glazing/windows	Fireplace/woodburner	Floor	External Walls	Roof
Outbuildings	Other			

DESCRIPTION: Light crack to veneer mortar East wall.

REPAIR STRATEGY: Grind / Repoint

LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
Grind / Repoint.	HR				4.0	50.0	200.0
Materials.	Ea				1.0	20.0	20.0

APPROVED

Subtotal	220.0
+ P&C, Margin & CST Figure	80.56
TOTAL	300.56

* Unit Categories to be used as follows:
Each, Sheet, Kilogram, Linear metre, Square metre, Cubic metre,
Per Hour, Per Day, Per Week. Cubic metre calculations must include
length, breadth and depth figures. Square metre calculations must
include length and breadth figures.

Scanned



Claim No: 2010/055286

CLAIM AUTHORISATION SHEET
(Claim Limit \$11,500 including GST)

This claim has been assessed as valid Canterbury Earthquake Event damage under the EQC Act 1993

Payment is PARTIAL or FINAL or SUPPLEMENTARY as follows:
 LAND BUILDING CONTENTS

	LAND	BUILDING	CONTENTS
VALUE/CAP	\$		
SOW/Invoice	\$	\$815346	
SCHEDULE OF CONTENTS			\$
SUB TOTAL	\$	\$ 815346	\$
EXCESS	\$	\$ 200 -	\$
NET	\$	\$ 795346	\$

Recommended by
Loss Adjuster:

Signature

Date:

20/1/10

Printed Name

O'Meara

Approved by
Contract Loss Adjuster:

Signature

Date:

1/12/10

Printed Name

G. Tyssen

Summary

Imminent Loss?	No
Claimant	HEATHER RUSSELL
Preferred Contact Method	Post
Loss Date	04/09/2010 12:00 AM
Notice Date	14/09/2010
Closed Date	13/04/2017
Closed Outcome	Completed
Damage Location	10 RYELANDS DRIVE, LINCOLN 7608
Loss Cause	Earthquake
Related Event	Christchurch 30km W, 10km, 7.1 (04/09/2010)
Processing Office	00 Hagley Middle 201009
Loss Adjuster	

Payment Prevention

- Building Payment
- Land Payment
- Contents Payment
- Claim Level Payment

Sensitive Claims

Hazards on Property	Nil
Triage	02 House and/or Contents only PAD or CMR - <\$30K
Mortgagee Name	ASB Bank
Mortgagee Status	Mortgagee on claim - may need authority

Financials

Claim Cost

O/S Estimate	-
Paid to Date	\$25,758.36
Recoveries	-
Remaining Recoveries	-
Total	\$25,758.36

Fees

O/S Fees Estimate	-
Fees Paid to Date	-
Recoveries	-
Remaining Recoveries	-
Fees Total	-

Overall Claim Settlement

Settlement Status	Claim Payments Complete
Opt Out	No
Referred to EQR	No
Approval Status	
Claim Settlement Figure	\$9,509.14
Claim Settlement Excess	\$205.58
Claim Net Settlement	\$9,303.56
Overall Basis of Settlement	Combination
Overall Settlement Method	Pay Amount of Damage
Mult. Property Group Claim?	No
Last edited	11/10/2016 09:17 AM
Last saved	
Last author	

Exposures							
#	Coverage	Status	Cover Status	Cover Verification	O/S Estimate	Future Payments	Paid
1	Building	Closed	Verified	Reviewed/Accepted	-	-	\$24,408.26
2	Contents	Closed	Verified	Reviewed/Accepted	-	-	\$1,350.10

Claim Contacts		
Name	Roles	Phone
ASB Bank	Mortgagee	
HEATH PROPERTY LTD	Cheque Payee	
CHRISTOPHER S RUSSELL	Alternate Contact	
HEATHER RUSSELL	Insured, Claimant, Main Contact, Cheque Payee, New Property Owner	

Planned Activities			
Due	Priority	Subject	Assigned To
22/12/2017	Normal	OIA Request DUE 22 DEC (All Info + All Corres) Allocated 15 DEC	Catherine Muollo

Associated Claims		
Association	Type	Claims
Heath Property Limited	Prior claims	CLM/2010/055286, CLM/2011/177144, CLM/2011/209220

Claim Checklist

Calculated Triage Rating 02 House and/or Contents only PAD or CMR - <\$30K

Imminent Loss?	No
Building/Land Insurance Verified	Reviewed/Accepted
Contents Insurance Verified	Reviewed/Accepted
Property Type	Rental Property
Settlement Status	Claim Payments Complete

EQC CM Checklist

Address Matched?	Yes
Date of Lodgement within 3 months?	Yes
Documentation supports proposed settlement?	Yes
Date of Loss and Event Checked?	Yes

Field Checklist

Physical File Made Up?	Yes
Property has been inspected?	Yes
Emergency Works Approval from Claimant?	N/A
Engineer's Report Received?	N/A
IL Checklist Received?	N/A
Land within Act Limits?	N/A
Land Valuation Received?	N/A
Cost to Repair Land?	N/A
Cost to Remove IL Received?	N/A
SOW, Quote, Invoice Received?	Yes
Settlement Approval Received?	Yes
Copy of CSA sent to Claimant?	Yes
Statement of Claim?	No

EQC Funded Repair Checklist

Payment Assurance Letter for Claimant?	N/A
Payment Assurance Letter for Contractor?	N/A
Payment Assurance Letter for	N/A

Engineer?

EQC Managed Repair Checklist

Claimant Agreement for EQC Managed Repairs?	N/A
NZS Repair Contract for EQC Managed Repairs?	N/A
IPENZ Agreement with Engineer for EQC Managed Repairs?	N/A

Updated By

Vanessa Tomlinson	06/12/2010
Vanessa Tomlinson	06/12/2010
Vanessa Tomlinson	06/12/2010
Vanessa Tomlinson	06/12/2010
Elizabeth [REDACTED]	23/11/2010
Elizabeth [REDACTED]	23/11/2010
Ronel [REDACTED]	10/10/2016
Vanessa Tomlinson	06/12/2010

Latest Notes

By: Bradley [REDACTED] 27 Nov 2017 01:43 PM
Topic: Official Information Act **Confidential:** No
Related To: Issue 2017-11-24
Subject: Information request

PURPOSE: Request for information received on 24/11/2017 via EQC Call Centre email ACTION TAKEN: - Activity set for TSC queue. - Acknowledgement letter not created/ TF already given as per file note 24/11 - Emails requested from IT 27/11 CUSTOMER REQUEST: All information + correspondence NEXT ACTION: Await contact from TSCT Team within 20 working days. TECHNICAL AND STATUTORY COMPLAINTS TEAM & WGTN

By: Amelia Scott 24 Nov 2017 02:13 PM

Topic: General **Confidential:** No
Related To: CLM/2010/055286
Channel: Email In
Subject: Info Email

Received email dated 24 November 2017 from Heather Russell <fyi-request-6869-77517c42@requests.fyi.org.nz> \$ccDocLink(8657835) REASON FOR EMAIL OIA request ACTION TAKEN Uploaded email to the claim Set Info Request activity for 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. to be emailed to Heather Russell <fyi-request-6869-77517c42@requests.fyi.org.nz>' Replied to Heather Russell <fyi-request-6869-77517c42@requests.fyi.org.nz> to advise that I have requested the information to be emailed to her. 20 working days. Apologised for any inconvenience that this causes. \$ccDocLink(8657862) NEXT ACTION OIA request to be actioned CUSTOMER CONTACT CENTRE TEAM WGTN

By: Note Creator 1 **17 Apr 2017 01:10 PM**
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Channel: Telephone Out
Subject: Bulk Claim Closure

This claim has been automatically closed by the Administration Completion Project on 11 April 2017. This means that a computer program assessed the claim against the below criteria and identified that this claim should be closed Closing criteria: 1. Claim status is Open 2. Claim has No mediation open (hazard text) 3. Claim has No complaints open (checking issue type) 4. Claim has No Litigation open (hazard text) 5. Claim has No CRT flag (CRT flag, or hazard text) 6. Property not in Non Canterbury streams of value stream 7. Property has no land exposures open 8. Property has no contents exposures open 9. Property has no open activities 10. Property not EQR and is not â###fully paidâ### or â###closed paid nilâ### as per value stream 11. Property is EQR and has either had Invoice Sent, or No Excess to Pay letter sent (specific filenotes) 12. Property does not have a recovery reserve > 0 unless it is CHRP excess 13. Property has no secondary substantive work going 14. Property has no open remediation issue type in CMS NB: â###Propertyâ### means first claim as per Burley Algorithm. This claim can be reopened by the customer or if new information comes to light.

By: System Generated **13 Apr 2017 10:29 PM**
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Channel: Note Topic fileter category
Subject: Close Claim by Script

Claim closed by script based on information provided by BIU.

By: Mathew [REDACTED] **28 Oct 2016 11:55 AM**
Topic: Correspondence Out **Confidential:** No
Related To: (1) Building
Subject: Payment

Action: - Collated documents for payment \$5,406.04 - Customer pack completed. - CSA changed from Draft to Final. - Minor amendments made to CSA -

Date update to today's date. - Activity 'Payment Issued - Send Customer Pack - Canterbury Claim' completed. - Customer pack posted. Team 1 Wellington Processing Centre \$ccDocLink(8065816)

By: Trevor [REDACTED] 27 Oct 2016 09:54 AM
Topic: Settlement **Confidential:** No
Related To: (1) Building
Subject: Payment Approval Review

PURPOSE: To review and approve claim payment ACTION: Building Payment Approved Amount \$5,406.04 (net after deduction of \$45.55 Excess) Payee details: HEATHER RUSSELL Payment details: Cheque CSA: Approved NEXT ACTION: Claims Support Team to process documentation relating to payment PAYMENT APPROVAL TEAM - WELLINGTON PROCESSING CENTRE

By: Alana [REDACTED] 25 Oct 2016 11:49 AM
Topic: Settlement **Confidential:** No
Related To: (1) Building
Subject: PCS SETTLEMENT PROCESSED

*Duplicate/multiple claim search completed: Yes *Associated claim/s reviewed: Yes _____ Partial Cash Settlement approved at: \$5,452.59 (based on Estimators file note dated 17/10/2016). SETTLEMENT RECOMMENDATION Gross building settlement: \$19,202.22 (previous building) + \$5,452.59 = \$24,654.81 Total Excess: \$246.55 Excess Already Paid/Calculated: \$200.00 Remaining Excess: \$46.55 Balance of Payment: \$5,452.59 - \$46.55 = \$5,406.04 _____ Claim number: CLM/2010/055286 SUPPORTING EVIDENCE: *Hub file note and supporting documents dated 17/10/2016 - Title created on 05/09/2016 *Title recd: Yes *Title clear of sections: Yes *Proprietor/s: Heather Suzanne Russell *Interested Parties: ASB Bank Limited *Payee names: Heather Russell *Payment method: Cheque *Main contact preferred method of contact: Post *CSA drafted: \$ccDocLink(8065816) NEXT ACTION *Await building payment approval and release. *Await building payment CSA review and release. PAYMENT TEAM - CHCH PROCESSING CENTRE \$ccDocLink(7926215)

By: Bert Tijsen 17 Oct 2016 09:43 AM
Topic: Estimator's Report **Confidential:** No
Related To: (1) Building
Subject: Processing Required

Desk Review has been completed 17-10-2016. Customer Heather Russell has been contacted to clarify amounts that she believes is owing following water damage to shower and ensuite areas. Wardrobe Repair, water damage; \$1,017.75 inc gst. Tiling, re-do leaking showers; \$1,467.84 inc gst Replacement Shower doors; \$2,967.00 inc gst Total Payment; \$5,452.59 inc gst. Cash payment of \$1,350.10 inc gst was made to customer 11-10-2016 leaving a balance of \$5,452.59 inc gst. Recommend that customer be cash settled for \$5,452.59 inc gst being the outstanding amount for completed repairs. .Estimator Dwelling Settlement Team.

By: Cynthia [REDACTED] 12 Oct 2016 02:12 PM
Topic: Correspondence Out **Confidential:** No
Related To: (2) Contents

Subject: Payment

Action: - Collated documents for payment \$1,350.10. - Customer pack completed. - CSA changed from Draft to Final. - Amended date on CSA - Activity: Payment Issued - Send Customer Pack - Canterbury Claim completed. - Customer pack posted. Team 1 Wellington Processing Centre \$ccDocLink(8031780) \$ccDocLink(8031857)

By: Adrian [REDACTED] 11 Oct 2016 11:53 AM
Topic: Settlement **Confidential:** No
Related To: (2) Contents
Subject: Payment Approval Review - Carpets and Drapes

I have undertaken a review in order to approve contents carpet and drapes payment REVIEWED: Documentation supporting payment, including settlement recommendation Payment is supported by the Act Amount: \$1,350.10 - Repair Payment Method: Cheque Payee details: Heather Russell Relevant exposure: Contents Bank details: n/a Financials including reserves: Yes CSA Letter: Approved - changed date to todays date Requirement to close exposure: yes Requirement to close claim: no I am satisfied that this payment is able to be released. Additional notes: * Updated correct wording on calc sheet ACTION: Second Approval of payment made Workplan checked for requirement for additional approval: Additional approval not required Exposure closed Claim not closed - Other activities on claim still opened SECOND APPROVAL TEAM - HAMILTON PROCESSING CENTRE

By: Henry [REDACTED] 11 Oct 2016 10:39 AM
Topic: Settlement **Confidential:** No
Related To: (2) Contents
Subject: Contents Payment

Action taken: Reviewed Contents. Carpet and drapes claim and supporting documents sighted. Schedule of contents reviewed Supporting documents on claim Claim Reports and Plan of Action have been updated CONTENTS SETTLEMENT - (Final) - Payee (Insured Party): Ms Heather Russell - Policy Type: IAG/NZI Landlord Contents - Payment method: CHQ - Supporting evidence for EFT details: N/A - Land Zone: Green - Repair Strategy: Repair - Loss Event Date: 04/09/2010 - Proof of Loss: Photo - Replacement Cover - Valuation method to use: Quote - Source of measurements: N/A Settlement Justification: Postal address confirmed in filenotes by customer contact team Unable to locate bank details for EFT payment Customer has advised during EQ bathroom was damaged and water membrane was compromised which resulted in water ingress and mould in the bedroom. Customer had carpet cleaned however it was unsuccessful. Customer has provided photo showing mould on carpet. Customer has advised they want full carpet replacement for matching carpet in the whole house. However, the customer does not have a matching carpet cover included in their contents policy and so we cannot replace any carpet outside of the room(s) where damage to the carpet has occurred. If customer disputes this outcome in the future advise them to contact their private insurer for more information around how they are covered for replacement carpet Harrisons carpet quote is valid and site measured. Harrisons have previously made a company statement confirming all of their carpet quotes are site measured. Total \$1,355.68 Less \$5.58 excess Payment of \$1,350.10 has been arranged for customer via CHQ. NEXT ACTION: Awaiting payment authorisation, and close exposure CARPETS & DRAPES HAMILTON PROCESSING CENTRE \$ccDocLink(7973970) \$ccDocLink(7973973) \$ccDocLink(8031780) \$ccDocLink(8031857)

By: Julia Herriot 10 Oct 2016 03:54 PM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Channel: Email In

Subject: Inbound

2 x emails dated 04/10/2016 received from Heather Russell <heather.russell59@yahoo.co.nz> CUSTOMER WOULD LIKE THIS INFORMATION REVIEWED AT TIME OF DESKTOP REVIEW \$ccDocLink(8030754) \$ccDocLink(8030757) ACTION TAKEN Email response sent to customer that I have made a note on her claim to request that this latest information be reviewed at the time of the desktop review. \$ccDocLink(8030840) CUSTOMER CONTACT & SOLUTIONS TEAM -WGTN

By: Joshua [REDACTED] 10 Oct 2016 01:46 PM
Topic: Insurance **Confidential:** No
Related To: CLM/2010/055286
Subject: Insurance Reviewed/Accepted

Insurance Reviewed/Accepted for the following Claims: CLM/2010/055286 - 04/09/2010 Please note: There is a typo in the Insurance Verification file note dated 06/10/2016 - EQC Sum Insured should be \$11,500.00 not \$10,001.15. Insurance screen is correct. INSURANCE TEAM - CHCH PROCESSING CENTRE

By: Rachel [REDACTED] 10 Oct 2016 12:09 PM
Topic: Property Inspection **Confidential:** No
Related To: (1) Building
Subject: Estimator Desktop Review

Re-inspection request received on 28 Sep 2016 The customer is disputing PCS received 06/09/16 for repair of bathroom and ensuite. - They have provided quotes - A desktop review is required to determine full EQC liability See notes 10 Oct 2016 and 28 Sep 2016 \$ccDocLink(7973942) \$ccDocLink(7973950) \$ccDocLink(7973955) \$ccDocLink(7973960) \$ccDocLink(7916189) ACTION TAKEN Released CLM/2010/055286 for a desktop review NEXT ACTION Await desktop review DWELLING INSPECTION TEAM CHRISTCHURCH

By: Ronel [REDACTED] 10 Oct 2016 11:30 AM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Subject: Reviewed claim as part of queue cleanse

PURPOSE: Reviewed claim as part of queue cleanse. 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. - We recently reviewed some quotes provided by the customer and payments were made in August 2016 for \$11,048.76 (Main Bathroom & Ensuite) \$ccDocLink(7883386) \$ccDocLink(7883384) \$ccDocLink(7973965) DISPUTE: Amount in Dispute: \$1,017.75 (wardrobe) + \$8,299.55 (Bathroom) & \$8,213.30 (Ensuite) = \$17,530.60 Land Zone: Green , TC1 EQR: Not required 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 ACTION TAKEN: - No duplicates found for any events - Plan of action updated on all claims - Historical CT uploaded in documents - All documents have been reviewed - Insurance Verified and accepted NEXT ACTION: - Estimator to review damage/Quotes to determine if further funds be made to the customer for repairs to be completed GENERAL ADMIN TEAM CHRISTCHURCH \$ccDocLink(7883381) \$ccDocLink(7993863)

By: Katerina [REDACTED] 6 Oct 2016 12:20 PM
Topic: Settlement **Confidential:** No
Related To: CLM/2010/055286
Subject: SETTLEMENT DISPUTE

PURPOSE: Reviewed claim as part of queue cleanse. ACTION TAKEN Activity referred to PIP queue to await triage by CHC team. Desktop review as over \$10K value in damage. Value of dispute \$39832.16 NO TF provided. Wgtn Smt activity closed. New activity opened to PIP queue NEXT ACTION PSP to review and progress to resolution settlement path. NFAR by Wgtn Smt Team. SETTLEMENT TEAM 1 WELLINGTON PROCESSING CENTRE

By: Rebecca [REDACTED] 6 Oct 2016 10:56 AM
Topic: Insurance **Confidential:** No
Related To: CLM/2010/055286
Subject: Contents Insurance Verified

The following insurance details were verified with at : LANDLORDS FIXTURES & FITTINGS: ** Landlord's Contents is an additional benefit offered within the NZI Echelon Home Policy which includes fixtures & fittings, drapes, household goods, carpet or floor covering that is not glued to the floor & domestic garden appliance and can be claimed under a contents exposure. *** Policy Number:15-7316580-BPL Name Contents Insured in: Ms H S Russel Address: 10 Ryelands Drive, Lincoln 7608 Cover Dates: 20/08/2010 - 20/08/2011 Policy Type: Landlord's Contents Insurer Sum Insured: \$10,000 + GST EQC Levy Paid: \$0.00 - Underpaid by \$5.00 EQC Sum Insured of \$10001.15 including GST Policy Inception:12/08/2010 Policy is still current IAG-NZI did not collect an additional EQC Levy for contents from policy inception. Dating back six years, the following Policy periods were underpaid: Policy Period 20/08/2010 - 2011: Underpaid by \$5.00 Total Underpaid Levies: \$5.00 However, backdating is not required as the total amount is less that \$20.00 over the last six years. ACTION TAKEN: - Updated insurance details with the above insurance information - Removed details of landlord's contents cover from building/land insurance details screen across all claim Insurance Verified for the following claims: CLM/2010/055286 - 04/09/2010 NEXT ACTION: - Insurance to be reviewed/accepted - Set Priority Contents Insurance Verified activity back to Contents, Carpets & Drapes (Hamilton) queue

By: Rozaria [REDACTED] 3 Oct 2016 10:18 AM
Topic: General **Confidential:** No
Related To: HEATHER RUSSELL
Channel: Telephone In
Subject: Claim Query

PURPOSE HEATHER RUSSELL called wanting an update on her claim ID OK ACTION TAKEN Advised it is currently being review by an estimator Advised this can tale 2 to 4 weeks normally but every claim is different NEXT ACTION NFA CUSTOMER CONTACT TEAM - WGTN

By: Megan [REDACTED] 29 Sep 2016 12:15 PM
Topic: Insurance **Confidential:** No
Related To: (2) Contents
Subject: INSURANCE DETAILS

NEW INSURANCE INFORMATION: This property has been identified as a complex insurance situation. Insurer has confirmed the following: Name Contents Insured In: MS H S RUSSELL Policy: 15-7316580-BPL Address Insured:10 RYELAND DRIVE Contents Policy Type: ONLY UNDER LANDLORD

CONTENTS EXTENSION \$10,000 + GST ; NO LEVY COLLECTED Contents Cover Amount: \$10,000 + GST INDEMNITY COVER Annual EQC Levy Paid: \$ 46.85 ONLY COLLECTED FOR THE HOUSE Matching Carpet Cover if applicable: NO Cover Top Up: YES Policy Inception Date:12/08/2010 Annual Cover Dates for DOL:20/08/2010 TO 20/07/2011 Policy Cancellation Date: STILL CURRENT GENERAL INSURANCE - HAMILTON PROCESSING CENTRE NEXT ACTION Insurance Team to review complex insurance verification. Please set C&D Green Repair - New activity to contents queue once reviewed/accepted.

By: Lisa [REDACTED] 29 Sep 2016 08:37 AM
Topic: Issue **Confidential:** No
Related To: Issue 2016-09-29
Subject: Tech review lodged

PURPOSE Tech review required - see previous file note 28/09/16 by Wellington Processing Centre on CLM/2010/055286. ACTION TAKEN Issue created on CLM/2010/055286. Completed 'Estimator Review Required' activity NEXT ACTION Tech review TECHNICAL SUPPORT COMPLAINTS INVESTIGATOR CUSTOMER SOLUTIONS WGTN

By: Juliet [REDACTED] 28 Sep 2016 03:22 PM
Topic: General **Confidential:** No
Related To: (1) Building
Subject: Estimator Review Required

PURPOSE I have reviewed the Settlement Required activity queued in the workplan ACTION TAKEN Original cash settlement: Total Damage \$8,867.82
 CLM/2010/055286 ĳ SOW \$8,153.49 - \$200 xs = \$7,953.49 paid / CSW \$11,048.76 paid CLM/2011/177144 ĳ SOW \$285.73 - \$200 xs = \$85.73 paid
 CLM/2011/209220 ĳ SOW \$428.60 - \$200 xs = \$228.60 paid ACTION TAKEN - Quote attached - Create Estimators Review Request Checklist - Closed
 Settlement Required activity Team 1 - Wellington Processing Centre \$ccDocLink(7973942) \$ccDocLink(7973950) \$ccDocLink(7973955)
 \$ccDocLink(7973960) \$ccDocLink(7993863)

By: Therese [REDACTED] 22 Sep 2016 02:00 PM
Topic: Insurance **Confidential:** No
Related To: (2) Contents
Subject: INSURER REQUEST SENT

Clarify Contents email sent to insurer on 22/09/2016 NEXT ACTION Insurer to verify contents insurance GENERAL INSURANCE - HMTN PROCESSING CENTRE

By: Megan [REDACTED] 22 Sep 2016 12:24 PM
Topic: Insurance **Confidential:** No
Related To: (2) Contents
Subject: Review contents insurance

Activity set to insurance for Review/Accept. Pay Bracket: "C&D Green Repair - New" WORKFLOW CO-ORDINATOR HAMILTON PROCESSING CENTRE

By: Megan [REDACTED] 22 Sep 2016 12:24 PM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Subject:

Reopen claim for contents review.

By: Julia Herriot 22 Sep 2016 09:50 AM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Channel: Email In
Subject: Inbound

Email dated 15*09/2016 received from Heather Russell <heather.russell59@yahoo.co.nz> \$ccDocLink(7973942) \$ccDocLink(7973950)
 \$ccDocLink(7973955) \$ccDocLink(7973960) \$ccDocLink(7973965) \$ccDocLink(7973967) \$ccDocLink(7973970) \$ccDocLink(7973972) \$ccDocLink(7973973)
 ACTION TAKEN Set New activity - Contents Queue - Carpets & Drapes Payments - Contents Payment Approvals Quotes do not need to state that the

damage is EQ related as the areas are listed in the SOW. Set New activity - Under 15K Settlement Required Queue - Settlement (Under \$15k Standard Building) - 00 Hagley Middle 201009 Email response sent to customer advising that I have forwarded this on to the appropriate team for review. CUSTOMER CONTACT & SOLUTIONS TEAM - WGTN

By: Natalie [REDACTED] 15 Sep 2016 12:31 PM
Topic: General **Confidential:** No
Related To: HEATHER RUSSELL
Channel: Email In
Subject: SETTLEMENT DISPUTE

PURPOSE -Email received from Heather Russell <heather.russell59@yahoo.co.nz> requesting an update on their outstanding issues as they are worried this is causing health issues. -Can see from previous file notes that the customer has since been settled and has called in to advise they wish to dispute the settlement. -Customer has advised that the issues have worsened and the cost is more and also that it does not include the damage to the carpet (this was not included as it did not state EQ damage, see file note 9 Sep 2016 01:48 PM). ACTION TAKEN -Responded to customer settlement dispute info to make sure that everything is included. -Uploaded email chain to claim. NEXT ACTION -Await docs and send for review, please be advised hat the customer is worried about the mould and health issue so this may be eligible to be escalated. CUSTOMER CONTACT TEAM - WGTN \$ccDocLink(7958376)

By: Joanna [REDACTED] 14 Sep 2016 02:36 PM
Topic: General **Confidential:** No
Related To: HEATHER RUSSELL
Channel: Letter Out
Subject: RFD

PURPOSE - RFD by Heather 9 Sep 2016 01:48 PM DISCUSSED / ACTION TAKEN - Posted the below documents to 10 RYELANDS DRIVE, LINCOLN 7608 - Set activity CUSTOMER CONTACT TEAM - WGTN \$ccDocLink(7954059)\$ ccDocLink(7916189) \$ccDocLink(7883386)

By: Jessica [REDACTED] 9 Sep 2016 01:48 PM
Topic: General **Confidential:** No
Related To: HEATHER RUSSELL
Subject: Document Request

SPOKE WITH: HEATHER RUSSELL RELATING TO: CLM/2010/055286 * Security identification completed * Checked and verified insurance, mobile , email, postal REASON FOR CALL: * Heather called to discuss her cash settlement. DISCUSSED: * Heather advsied that she has received a settlement which is lower than the quote she provided. * Explained that the costings are based on the quotes however the doors have been deducted as they have not been identified as Damaged. * Offered this document * Heather confirmed she would like it sent via post - 10 RYELANDS DRIVE, LINCOLN 7608 * Heather advsied that the reason they were included is because the builder advised they would likely get broken in the repair. * Heather asked if she got that statement in writing would it help. * Advsied anything she can provide would be reviewed. * Heather advised that the issues have also gotten worse due to the length of time taken. * Heather advised she has another quote. * Advsied to send in. * Advsied info email address * Heather asked what she can do with her carpets as they are all mouldy now. * Advsied to get proof that they are irreparable * Heather advised she will get a report. * Confirmed the settlement he has received, does not effect future disputes and she can bank it. ACTION TAKEN: * Set Activity - Document Request - \$ccDocLink(7916189) PULSE

By: Louisa [REDACTED] 6 Sep 2016 01:58 PM
Topic: Correspondence Out **Confidential:** No
Related To: (1) Building
Subject: Payment

Action: - Collated documents for payment \$11,048.76 - Customer pack completed. - CSA changed from Draft to Final. - Activity 'Payment Issued - Send Customer Pack - Canterbury Claim' completed. - Customer pack posted. Team 1 Wellington Processing Centre \$ccDocLink(7926338)

By: Aaron [REDACTED] 5 Sep 2016 01:58 PM
Topic: Settlement **Confidential:** No
Related To: (1) Building
Subject: payment approval review

PURPOSE: To review and approve claim payment ACTION: Building Payment Approved Amount \$ 11,048.76 Payee details: HEATHER RUSSELL Bank details: Cheque CSA: Amended and approved claim to remain open as there is an outstanding activity active. NEXT ACTION: Claims Support Team to collate payment and CSA PAYMENT APPROVAL TEAM - WELLINGTON PROCESSING CENTRE

By: Edwina [REDACTED] 5 Sep 2016 10:46 AM
Topic: Settlement **Confidential:** No
Related To: (1) Building
Subject: Payment Created

PAYMENT - Payment has been made based on the Settlement Recommendation note below 1 Sep 2016 08:32 AM PAYMENT DETAILS Pay To The Order Of HEATHER RUSSELL Mailing Address 10 RYELANDS DRIVE, LINCOLN 7608 Net Amount \$11,048.76 Payment Method Cheque CSA/checklist created Yes Documents attached No (does not reflect the payment made to the customer) NEXT ACTION - Awaiting payment approval Team 1 Wellington Processing Centre \$ccDocLink(7926338)

By: Edwina [REDACTED] 5 Sep 2016 10:41 AM
Topic: General **Confidential:** No
Related To: (1) Building
Subject: Reserve Change

Reserve type: BUILDING Existing reserve: \$0.00 New reserve: \$11,048.76 Insured amount: \$115,000.00 Reason for reserve request: Pay Building Team 1 Wellington Processing Centre

By: Edwina [REDACTED] 1 Sep 2016 08:32 AM
Topic: Settlement **Confidential:** No
Related To: (1) Building
Subject: Building Settlement Recommendation

I have reviewed this & associated claims with regards to settling the dwelling for cash ACTION - Validated claim CLM/2010/055286 - 04/09/2010 - SOW amount: \$11,048.76 - Most recent EQC Assessment date: 20/11/2010 - ECM database check: Yes - Have any repairs been completed? - Title search already

sent. SUMMARY OF CLAIMS 2011/177144, 22/02/2011 2011/209220, 13/06/2011 SETTLEMENT RATIONALE - Claim queued for Cash Settlement of latest SOW As per Declaratory Judgement, every customer claim has reinstated EQC cover on this dwelling. SETTLEMENT RECOMMENDATION 2010/055286 - 04/09/2010 Gross settlement: \$11,048.76 Minus excess per settlement calculator: \$0.00 TOTAL NET SETTLEMENT: \$11,048.76 Duplicate search has been completed Associated claims have been reviewed Relevant supporting evidence is attached NEXT ACTION - Await Certificate of Title Team 1 Wellington Processing Centre \$ccDocLink(7917721) \$ccDocLink(7916189)

By: Greg Eves
Topic: Recommendation
Related To: (1) Building
Subject: Settlement dispute
 31 Aug 2016 10:52 AM
Confidential: No

Claim has been reviewed in relation to: Settlement dispute around Bathroom and Ensuite damage All associated claims have been accessed and reviewed in relation to the above review FINDINGS: - 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 from Corey Goodhall Builders and Kennedys Tiling Ltd both stating that the damage to both rooms is EQ related. EQC have scoped damage to both rooms. - Customer has provided quotes from Goodall and Kennedys to remove and replace the damage - Quote from Goodall to 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 to remove existing tiles, waterproof and retile the Bathroom/Shower for \$3,791.55 Quote from Goodall to 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 to to remove existing tiles, waterproof and retile the Ensuite/shower for \$3,561.55. - Costs quoted would deem to be fair and reasonable. A sow was compiled using current ceiling rates guide for comparisons only. - \$ccDocLink(7915119) RECOMMENDATION: - Pay Heath property \$4,168.75 + \$3,791.55 + \$3,961.75 + \$3,561.55 less 2 x doors \$2,967.00 less already settled \$1,467.84 = \$11,048.76 NEXT ACTION: - Uploaded approval document - \$ccDocLink(7916189) Set CT search activity Set await payment processing activity Set payment processing activity AWAIT payment release and contact customer ESTIMATOR & Customer Solutions Wellington

By: Darrin [REDACTED]
Topic: Complaint
Related To: Issue 2016-08-26
Subject: Tech review
 26 Aug 2016 02:01 PM
Confidential: No

PURPOSE Tech review required - see previous file note on CLM/2010/055286 ACTION TAKEN Issue created on CLM/2010/055286 Completed 'Estimator Review Required' activity NEXT ACTION Tech review WFC - CUSTOMER SOLUTIONS WGTN

By: Darrin [REDACTED]
Topic: General
Related To: CLM/2010/055286
 26 Aug 2016 02:00 PM
Confidential: No

Subject:

Tech review

By: Edwina [REDACTED] 22 Aug 2016 09:27 AM
Topic: General **Confidential:** No
Related To: (1) Building
Subject: Estimator Review Required

PURPOSE I have reviewed the Settlement Required activity queued in the workplan 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 ACTION TAKEN - Quote attached - Create Estimators Review Request Checklist - Closed Settlement Required activity Activity Name - Estimator Review Required / Queued - Technical Queue Activity Name - Awaiting Info - Estimator Review / Queued Settlement - Under 15K Team 1 Wellington Processing Centre \$ccDocLink(7884402) \$ccDocLink(7883380) \$ccDocLink(7883381) \$ccDocLink(7883382) \$ccDocLink(7883382) \$ccDocLink(7883383) \$ccDocLink(7883384) \$ccDocLink(7883385) \$ccDocLink(7883386)

By: Natalie [REDACTED] 19 Aug 2016 05:50 PM
Topic: General **Confidential:** No
Related To: (1) Building
Channel: Email In
Subject: EMAIL RECEIVED - SETTLEMENT DISPUTE

PURPOSE Email received from Heather Russell <heather.russell59@yahoo.co.nz> submitting photographs quote for repairs needed to the 2 shower (main bathroom and ensuite) stating EQ damage as requested - see previous file note. ACTION TAKEN Uploaded email and docs to claim. Set Under 15k Settlement required activity and attached docs. Responded to customer advising that info had been received and given to appropriate team for review - no TF. NEXT ACTION NFAR form myself unless requested. CUSTOMER CONTACT TEAM - WGTN \$ccDocLink(7883380) \$ccDocLink(7883381) \$ccDocLink(7883382) \$ccDocLink(7883382) \$ccDocLink(7883383) \$ccDocLink(7883384) \$ccDocLink(7883385) \$ccDocLink(7883386)

By: Rachel [REDACTED] 3 Jun 2016 03:23 PM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Channel: Telephone Out
Subject: Mail Q

Email Mail Queue received 03/06/2015 forwarded on from JUDITH FAIRBAIRN on behalf of HEATHER RUSSELL \$ccDocLink(7650006) REASON FOR EMAIL - Customer has forwarded on letter from contractor advising that the shower needs to be fixed - These claims were fully cash settled RANG CHRISTOPHER RUSSELL and DISCUSSED - Advised that Heather is not listed on all claims - Customer advised that Heather now owns this property solely and he would like her to be main contact going forward on all claims OB Call made to HEATHER to discuss further - Advised customer that in order to review for further settlement, we require a quote - Customer advised this is fine and she will obtain one - Advised customer I can send her an email outlining what we require to be included in quote - Customer advised that she thinks she has the same problem in her second shower, although not apparent yet - Advised customer if she obtains quotes for both, and it needs to show this is due to earthquake damage, then we can put forward for review - Customer advised that

because the showers are tiled, the builder she has engaged with has suggested that when repaired, not to re tile but to have a different repair strategy which costs less as he believes the same problems may re-occur if tiled again - Customer advised she will send us in two quotes which show the cost of how much it will cost to tile, and how much it would cost for the builders repair strategy with no tiles and use a customised wall which will cost much less - Customer advised she will send this in reply to the email I send her today when she has obtained this - Customer advised that she also has damage to her wardrobe as water has been leaking through tiles, through wall and into wardrobe next to en-suite - Advised customer she may send us in a quote for this also as this is a direct result and we can review too ACTION TAKEN - Updated main contact to HEATHER RUSSELL - Completed Mail Queue activity - Email sent to: 'heather.russell59@yahoo.co.nz' advising of settlement dispute process CUSTOMER CONTACT TEAM - WGTN \$ccDocLink(7666671)

By: Stan [REDACTED] 24 Apr 2014 03:14 PM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Subject: update

SPOKE WITH: HEATHER REASON FOR CALL: Building Settlement -Customer called wanting an update on the status of the building claim. would like copies of usow and csow emailed to:russellh@landcareresearch.co.nz DISCUSSED/ADVISED: - Confirmed contact details / Verified postal address Set activity for docs to be sent INBOUND CALL CENTRE - Pulse

By: Security Zone Implementation 4 Sep 2012 04:55 AM
Topic: General **Confidential:** Yes
Related To: CLM/2010/055286
Subject: SecurityZone Datafix
 Apply Security Zone and call rebuild ACL function

By: Nelly [REDACTED] 5 Oct 2011 09:42 AM
Topic: Settlement **Confidential:** No
Related To: CLM/2010/055286
Subject: Settlement Recommendation

We are now in a position to settle this building claim based on the following considerations: Associated claims: 2010/209220 (Sept): Damage value \$8,153.46 based on EQC SOW. 2011/177144 (Feb): Incremental Damage value \$285.73 based on Customer Advised Apportionment. 2011/209220 (June): Incremental Damage value \$428.60 based on Customer Advised Apportionment. EQC SOW Total damage after June: \$8,867.79 Settlement recommendation: 2010/209220 Claim was previously cash settled (\$8,153.46 minus minimum \$200 excess = \$7,953.46). No further action required. 2011/177144 Pay SOW \$285.73 minus minimum \$200 excess = \$85.73 2011/209220 Pay SOW \$428.60 minus minimum \$200 excess = \$228.60 As per the Declaratory Judgement, every claim has reinstated EQC cover on this dwelling. Next Action: Feb 2011/177144 Pay \$85.73. Cash settle direct to the claimant. June 2011/209220 Pay \$228.60. Cash settle direct to the claimant. Close building exposures on all claims upon completion of payment. Claim Settlement Team

By: Tracey [REDACTED] 11 Aug 2011 01:55 PM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Subject: FULL CLEANSE

ACTION: -Prior claim for 10 Ryelands Drive, LINCOLN 7608 -No duplicates found for any events -Association created for 04/09, 22/02 and 13/06 events -Insurance already verified and accepted -Claim contacts updated on all claims -Updated Settlement Status and Duplicate Claim on all claims -Updated address on all claims -Validated all claims Full cleanse COMPLETED Pre-Inspection Team

By: Tracey [REDACTED] 11 Aug 2011 01:37 PM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Subject: PRIOR CLAIMS

A search has located prior claim(s); 2010/055286 for 04/09 event, and 2011/177144 for 22/02 event, and 2011/209220 for 13/06 event; DCT

By: Fran [REDACTED] 10 Dec 2010 03:05 PM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Subject: PAYMENT

ACTION: - APPROVED PAYMENT - CSA READY TO BE EMAILED NEXT ACTION: - CLOSED CLAIM

By: Vanessa Tomlinson 9 Dec 2010 12:44 PM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Subject: SETTLEMENT

ACTION: -Contacted NZI and spoke with Sylvia who confirmed premiums have now been paid -rejected & resubmitted payment as name was spelt incorrectly, was spelt Heath Properties should have been Heath Property Ltd -Drafted CSA letter -Payment to CLMT \$8153.46 - as per CAS \$200.00 - Less excess \$7953.46 - total payment to CLMT NEXT ACTION: -Finalise CSA letter -Approve payment -Close claim

By: Vanessa Tomlinson 9 Dec 2010 12:39 PM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Subject: Payment rejected

PAYEE NAME SPELT INCORRECTLY, RESUBMIT WITH CORRECT SPELLING

By: Vanessa Tomlinson 8 Dec 2010 12:11 PM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Subject: CALLED CLMT

ACTION: -Called CLMT and left another message to call back regarding insurance details NEXT ACTION: -Await CLMT to call back

By: Vanessa Tomlinson 6 Dec 2010 11:36 AM
Topic: General **Confidential:** No
Related To: CLM/2010/055286
Subject: INITIAL CLAIM REVIEW - VALIDATION

ACTION: -Reviewed all validation aspects -Checked for duplicates - none -Reviewed insurance, there is a note indicating premiums have not been paid. -Contacted CLMT to confirm who broker is, left message for CLMT to call back, please put through to me NEXT ACTION: -Await CLMT to call back

By: Anne-marie [REDACTED] 3 Dec 2010 04:31 PM
Topic: Correspondence Out **Confidential:** No
Related To: CLM/2010/055286
Subject: Statement of Claim

Statement of Claim emailed to Claimant.

By: Anne-marie [REDACTED] 3 Dec 2010 03:29 PM
Topic: General **Confidential:** No
Related To: CLM/2010/055286

Subject: First Inspection

Attended Property: 20/11/2010 Meeting with: Heather Suzanne Russell Tenants: Penny & Alex Holland Contact Details: 03 349 7148 (m) 021 424745 email: chris.russell@solidenergy.co.nz Owner: Heath Properties - Christopher Stanley Russell Mortgage: Yes, Company: ASB Policy Claim No. 15-7316580-8PL NZI House Area: 175m2 Building: Light cracking to ceilings and walls as in SOW's mortar damage to ridging tiles on roof. 2 cracks to concrete slab & gib cove movement in garage. Under \$10K Contents: No claim Land: No damage. Building \$8,153.46 Contents: Nil Land: Nil Checked.

Loss Details

General

EQC CM Team	EQC CM - Hagley
Claim Manager	
Processing Office	00 Hagley Middle 201009
Loss Adjuster	
Settlement Method	Pay Amount of Damage
Settlement Status	Claim Payments Complete
Opt Out	No
Referred to EQR	No
Claim Validation Level	Ability to pay

Payment Prevention

Prevent Payment?

Sensitive Claims

Hazards on Property

Nil

Loss Details

Claim Number	CLM/2010/055286
Loss Cause	Earthquake
Related Event	Christchurch 30km W, 10km, 7.1 (04/09/2010)
Date of Loss	04/09/2010
Loss Time	12:00 AM
Date of Notice	14/09/2010
Duplicate Claim?	Not a duplicate
Satisfaction Survey	Sent
Imminent Loss?	No
Habitable?	Yes
Weatherproof?	Yes
How severe is the damage?	Moderate
Calculated Triage Rating	02 House and/or Contents only PAD or CMR - <\$30K

Damage Location

House Number	10
Street Name	RYELANDS DRIVE
Suburb	
Town/City	LINCOLN
Postcode	7608
CAU	597200 (LINCOLN)
TLA	SELWYN DISTRICT
Country	New Zealand
Validation status	Address matched exactly

Claimant(s) and Primary Contact

Claimant	HEATHER RUSSELL
Primary Contact	HEATHER RUSSELL
Relationship to Insured	Self

Repairer Details

Repairer Name
 Repair Actual Start Date
 Repair Actual End Date

Flag Details

Flagged Was flagged
 Date Flagged 27/08/2016
 Reason for Flag

Damage To...

Floors Yes
 External Walls Yes
 Interior Walls/Doors Yes
 Ceilings Yes
 Contents Yes

Associations		
Association	Type	Claims
Heath Property Limited	Prior claims	CLM/2010/055286, CLM/2011/177144, CLM/2011/209220

Exposures						
#	Coverage	Cover Status	Status	O/S Estimate	Future Payments	Paid
1	Building	Verified	Closed	-	-	\$24,408.26
2	Contents	Verified	Closed	-	-	\$1,350.10

Contacts

Name	Roles	Phone	Address	Suburb	City	TLA	Postcode
ASB Bank	Mortgagee		12 Jellicoe Street	Auckland Central	Auckland		1010
HEATH PROPERTY LTD	Cheque Payee		10 RYELANDS DRIVE		LINCOLN	SELWYN DISTRICT	7608
Mr. CHRISTOPHER S RUSSELL	Alternate Contact		10 RYELANDS DRIVE		LINCOLN	SELWYN DISTRICT	7608
HEATHER RUSSELL	Insured, Claimant, Main Contact, Cheque Payee, New Property Owner		10 RYELANDS DRIVE		LINCOLN	SELWYN DISTRICT	7608

Financials (Total Incurred: \$25,758.36): Summary

Exposure					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	\$24,408.26	-	\$24,408.26
Claim Cost	-	-	\$24,408.26	-	\$24,408.26
Unspecified Cost	-	-	\$24,408.26	-	\$24,408.26
	-	-	-	-	-
(2) Contents - Contents	-	-	\$1,350.10	-	\$1,350.10
Claim Cost	-	-	\$1,350.10	-	\$1,350.10
Unspecified Cost	-	-	\$1,350.10	-	\$1,350.10
	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees	-	-	-	-	-
Fees	-	-	-	-	-
	-	-	-	-	-
Claim Total	-	-	\$25,758.36	-	\$25,758.36

Financials (Total Incurred: \$25,758.36): Transactions								
Type	Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	User
Reserve	14/09/2010	\$2,250.00		1 Building	Claim Cost	Unspecified Cost	Submitted	Fnoi Loader - DO NOT DELETE
Reserve	14/09/2010	\$1,000.00	Claim-level		Fees	Fees	Submitted	Fnoi Loader - DO NOT DELETE
Reserve	03/12/2010	\$5,903.46		1 Building	Claim Cost	Unspecified Cost	Submitted	Anne-marie [REDACTED]
Payment	03/12/2010	\$7,953.46		1 Building	Claim Cost	Unspecified Cost	Submitted	Fran [REDACTED]
Reserve	10/12/2010	(\$1,000.00)	Claim-level		Fees	Fees	Submitted	Fran [REDACTED]
Reserve	10/12/2010	(\$200.00)		1 Building	Claim Cost	Unspecified Cost	Submitted	Fran [REDACTED]
Reserve	05/09/2016	\$11,048.76		1 Building	Claim Cost	Unspecified Cost	Submitted	Edwina [REDACTED]
Payment	05/09/2016	\$11,048.76		1 Building	Claim Cost	Unspecified Cost	Submitted	Aaron [REDACTED]
Reserve	11/10/2016	\$1,350.10		2 Contents	Claim Cost	Unspecified Cost	Submitted	Henry [REDACTED]
Payment	11/10/2016	\$1,350.10		2 Contents	Claim Cost	Unspecified Cost	Submitted	Adrian [REDACTED]
Reserve	25/10/2016	\$5,406.04		1 Building	Claim Cost	Unspecified Cost	Submitted	Alana [REDACTED]
Payment	25/10/2016	\$5,406.04		1 Building	Claim Cost	Unspecified Cost	Submitted	Trevor [REDACTED]

Financials (Total Incurred: \$25,758.36): Cheques						
Cheque Number	Pay To	Gross Amount	Issue Date	Scheduled Send Date	Status	Bulk Invoice
	HEATH PROPERTY LTD	\$7,953.46		09/12/2010	Requested	<none>
588266	HEATHER RUSSELL	\$11,048.76	06/09/2016	05/09/2016	Cleared	<none>
594105	HEATHER RUSSELL	\$1,350.10	12/10/2016	11/10/2016	Cleared	<none>
595713	HEATHER RUSSELL	\$5,406.04	28/10/2016	25/10/2016	Cleared	<none>

Documents									
Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted	
Email response to Heather	Correspondence - Out	Claims Staff	Draft	Amelia Scott	70K	24/11/2017 02:36 PM		No	
Email received from Heather	Correspondence - In	Claimant	Draft	Amelia Scott	45K	24/11/2017 02:13 PM		No	
CSA - PCS - Variation Quotes	Correspondence - Out	Claimant	Final	Alana [REDACTED]	81K	25/10/2016 11:48 AM	28/10/2016 11:57 AM	No	
2010_055286_Russell_Carpets_and 11.10.2016	Correspondence - Out	Claimant	Draft	Henry [REDACTED]	56K	11/10/2016 09:35 AM	16/10/2016 11:51 AM	No	
CSA - Contents	Correspondence - Out	Claimant	Final	Henry [REDACTED]	71K	11/10/2016 09:24 AM	16/10/2016 02:13 PM	No	
Email response	Correspondence - Out	Other	Draft	Julia Herriot	142K	10/10/2016 04:01 PM		No	
Evidence page of the report sent to me by EQC with customer notes	Correspondence - In	Other	Draft	Julia Herriot	3.2M	10/10/2016 03:53 PM		No	
Email from customer regarding dispute lodged	Correspondence - In	Other	Draft	Julia Herriot	84K	10/10/2016 03:52 PM		No	
2010-055286 Estimator Review Request Checklist v4	Other	Other	Draft	Juliet [REDACTED]	44K	28/09/2016 03:21 PM		No	
Photos of Carpet	Correspondence - In	Other	Approved	Julia Herriot	1.4M	21/09/2016 04:30 PM		No	
Carpet quote 2	Correspondence - In	Other	Draft	Julia Herriot	3.4M	21/09/2016 04:29 PM		No	

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
Carpet quotation	Correspondence - In	Other	Draft	Julia Herriot	3.2M	21/09/2016	04:29 PM	No
Bathroom Professionals - Ryelands Drive shower and ensuite	Correspondence - In	Other	Draft	Julia Herriot	43K	21/09/2016	04:28 PM	No
Quote - Heather Russell - Walk In Robe	Correspondence - In	Other	Draft	Julia Herriot	396K	21/09/2016	04:28 PM	No
Insurance Letter For Heather Russell shower doors	Correspondence - In	Other	Draft	Julia Herriot	201K	21/09/2016	04:24 PM	No
Bathroom Professionals - Ryelands Drive shower and ensuite	Correspondence - In	Other	Draft	Julia Herriot	43K	21/09/2016	04:24 PM	No
Quote - Heather Russell - Walk In Robe	Correspondence - In	Other	Draft	Julia Herriot	396K	21/09/2016	04:23 PM	No
Email from customer containing quotations	Correspondence - In	Other	Draft	Julia Herriot	75K	21/09/2016	04:20 PM	No
CLM2010055286 - EMAIL CHAIN - SETTLEMENT DISPUTE	Correspondence - Out	Claimant	Draft	Natalie [REDACTED]	149K	15/09/2016	09/2016 12:31 PM	No
Other Document Requested	Correspondence - Out	Claimant	Final	Joanna [REDACTED]	36K	14/09/2016	02:30 PM	No
CSA - Standard	Correspondence - Out	Claimant	Final	Edwina [REDACTED]	56K	05/09/2016	10:38 AM	No
Landonline - 51542	Other	Other	Final	Shushie [REDACTED]	178K	05/09/2016	10:20 AM	No
Copy of Under \$15K Calculation Checklist V6 2 (11)	Other	Other	Draft	Edwina [REDACTED]	24K	01/09/2016	08:32	No

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
CSW Payment Authority Heath 31 Report 08 2016		Estimator	Draft	Greg Eves	1.1M	31/08/2016 AM 01:56		No
Docs used for review of 2010 055286	Report	Estimator	Draft	Greg Eves	15.5M	31/08/2016 PM 11:08		No
Estimator Review Request Checklist v3 2 (2) (7)	Other	Other	Draft	Edwina [REDACTED]	44K	22/08/2016 AM 09:29		No
CLM2010055286 - Email Receieved - Shower and Water Damage	Correspondence - In	Other	Final	Natalie [REDACTED]	14.6M	19/08/2016 AM 05:49		No
Shower and Water Damage Photos	Correspondence - In	Other	Final	Natalie [REDACTED]	497K	19/08/2016 PM 05:49		No
EQC email in respect of quote for bathroom and ensuite	Correspondence - In	Other	Final	Natalie [REDACTED]	264K	19/08/2016 PM 05:49		No
Insurance Letter For Heather Russell	Correspondence - In	Other	Final	Natalie [REDACTED]	211K	19/08/2016 PM 05:49		No
Quote - Heather Russell - Ensuite Shower	Correspondence - In	Other	Final	Natalie [REDACTED]	398K	19/08/2016 PM 05:49		No
RUSSELL QUOTE ENSUITE (4)	Correspondence - In	Other	Final	Natalie [REDACTED]	125K	19/08/2016 PM 05:49		No
Quote - Heather Russell - Main Bathroom Shower	Correspondence - In	Other	Final	Natalie [REDACTED]	398K	19/08/2016 PM 05:49		No
Email out HEATHER RUSSELL 30-06-16	Correspondence - Out	Other	Draft	Rachel [REDACTED]	33K	03/06/2016 PM 04:04		No
2010-055286_Emails_General	Correspondence - In	Claimant	Draft	Warren [REDACTED]	3.9M	30/05/2016		No

Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted
Mail_WN_30-05-2016_082026						08:29 AM		
Abridged Claim Settlement Advice Letter	Correspondence - Out	Claimant	Draft	Vanessa Tomlinson	18K	09/12/2010	12:43 PM	No
Scope of Works 03/12/2010	Report	Estimator	Final	Auto-generated	24K	07/12/2010	02:18 PM	No
2010-055286 FILE INFO	Other	Other	Draft	User9 Datacom	431K	02/12/2010	09:32 AM	No
2010-055286 SCHOC	Other	Other	Draft	User9 Datacom	104K	02/12/2010	09:32 AM	No
2010-055286 SKETCH	Other	Other	Draft	User9 Datacom	287K	02/12/2010	09:32 AM	No
2010-055286 SOC	Other	Other	Draft	User9 Datacom	324K	02/12/2010	09:32 AM	No
2010-055286 SOW	Other	Other	Draft	User9 Datacom	1.3M	02/12/2010	09:32 AM	No
2010-055286 CAS	Other	Other	Final	User9 Datacom	96K	02/12/2010	09:32 AM	No

Snapshot: Loss Details

General

Claim Manager
EQC CM Team

Claim Validation Level Load and save

Hazards on Property**Loss Details**

Claim Number CLM/2010/055286
Loss Cause Earthquake
Related Event
Allow Auto Event Linking? true
Date of Loss 04/09/2010
Loss Time 12:00 AM
Date of Notice 14/09/2010
How Reported Internet
Habitable? true
Weatherproof? true
How severe is the damage? Moderate

Damage Location

House Number 10
Apartment/Unit Number
Street Name Ryelands Drive
Suburb Lincoln
Town/City Christchurch
Postcode
TLA
Country New Zealand
Additional Address Details

Claimant(s) and Primary Contact

Claimant
Primary Contact C S Russell
Relationship to Insured Self

Flag Details

Flagged Never flagged

Date Flagged
Reason for Flag

Damage To...

Foundation Yes
Floors Yes

Snapshot: Contacts							
Name	Roles	Contact Prohibited?	Phone	Address	City	TLA	Postcode
C S Russell	Insured, Main Contact	No		10 Ryelands Drive	Christchurch		

Snapshot: Notes

Snapshot: Documents

Snapshot: Insurance Info

Building/Land Insurance Information

Insurance Company IAG - NZI Insurance
Branch
Broker/Agent

Claim: CLM/2010/055286

Released under the Official Information Act 1982

Policy/Client Number	15-7316580-BPL
Property Type	Rental Property
Name house insured in	Heath Property Ltd
Notes	

Contents Insurance Information

Insurance Company	
Branch	
Broker/Agent	
Policy/Client Number	
Name contents insured in	
Notes	

Claim No. CLM/2011/177144

24 February 2012

CHRISTOPHER RUSSELL
10 RYELANDS DRIVE
LINCOLN 7608

Dear CHRISTOPHER RUSSELL

Your settlement calculation

EQC has now calculated your claim entitlement and paid the following amount(s).

Item	Amount	Excess	Balance
Dwelling	\$285.73	\$200.00	\$85.73
Total			\$85.73

Total amount of this payment is **\$85.73**

Payment

It is important that the payment(s) made to you are used for the purpose of repair or replacement of damaged property.

If you have not provided EQC with a bank deposit slip (to enable electronic payment) your payment will be made by cheque. If you are expecting further payments from EQC and would prefer payment by direct credit, please send us a bank deposit slip, or a letter from your bank identifying your bank account number. We can accept these electronically if they are scanned and emailed. Please include your claim number in any correspondence to us.

If you believe there are outstanding aspects of your claim, you should bank your cheque(s) and EQC will continue to respond to your queries. Banking your claim settlement cheque does not affect your correct or any future entitlement(s).

Your obligations

By accepting this payment from EQC, you are agreeing that the claim information that 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.

Further contact

If you have any concerns about your claim please contact us either by sending an email to claims@eqc.govt.nz or call our free phone number 0800 508 765.

Yours faithfully

Lucy Stilborn
Claims Officer

Summary

Imminent Loss?	No
Claimant	HEATH PROPERTY LIMITED
Primary Contact	HEATHER RUSSELL
Preferred Contact Method	Post
Loss Date	22/02/2011 12:00 AM
Notice Date	22/05/2011
Closed Date	24/02/2012
Closed Outcome	Paid
Damage Location	10 RYELANDS DRIVE, LINCOLN 7608
Loss Cause	Earthquake
Related Event	Christchurch 10km SE, 5km, 6.3 (22/02/2011)
Processing Office	00 Hagley Middle 201009
Loss Adjuster	

Payment Prevention

- Building Payment
- Land Payment
- Contents Payment
- Claim Level Payment

Sensitive Claims

Hazards on Property	
Triage	02 House and/or Contents only PAD or CMR - <\$30K
Mortgagee Name	ASB BANK
Mortgagee Status	Mortgagee on claim - may need authority

Financials

Claim Cost

O/S Estimate	-
Paid to Date	\$85.73
Recoveries	-
Remaining Recoveries	-
Total	\$85.73

Fees

O/S Fees Estimate	-
Fees Paid to Date	-
Recoveries	-
Remaining Recoveries	-
Fees Total	-

Overall Claim Settlement

Settlement Status	Claim Payments Complete
Opt Out	No
Referred to EQR	No
Approval Status	
Claim Settlement Figure	\$285.73
Claim Settlement Excess	\$200.00
Claim Net Settlement	\$85.73
Overall Basis of Settlement	Remediation
Overall Settlement Method	Pay Amount of Damage
Mult. Property Group Claim?	No
Last edited	21/02/2012 09:42 AM
Last saved	
Last author	

Exposures							
#	Coverage	Status	Cover Status	Cover Verification	O/S Estimate	Future Payments	Paid
1	Building	Closed	Verified	Reviewed/Accepted	-	-	\$85.73

Claim Contacts		
Name	Roles	Phone
ASB BANK	Mortgagee	
HEATH PROPERTY LIMITED	Insured, Claimant, Cheque Payee	03-348-7148
CHRISTOPHER RUSSELL	Alternate Contact	03-348-7148
HEATHER RUSSELL	Main Contact	

Planned Activities

Associated Claims		
Association	Type	Claims
Heath Property Limited	Prior claims	CLM/2010/055286, CLM/2011/177144, CLM/2011/209220

Claim Checklist

Calculated Triage Rating 02 House and/or Contents only PAD or CMR - <\$30K
 Imminent Loss? No
 Building/Land Insurance Verified Reviewed/Accepted

Property Type Rental Property
 Settlement Status Claim Payments Complete

EQC CM Checklist

Address Matched? Yes
 Date of Lodgement within 3 months? Yes
 Documentation supports proposed settlement? Yes
 Date of Loss and Event Checked? Yes

Field Checklist

Physical File Made Up? No
 Property has been inspected? Yes
 Emergency Works Approval from Claimant? N/A
 Engineer's Report Received? N/A
 IL Checklist Received? N/A
 Land within Act Limits? N/A
 Land Valuation Received? N/A
 Cost to Repair Land? N/A
 Cost to Remove IL Received? N/A
 SOW, Quote, Invoice Received? Yes
 Settlement Approval Received? No
 Copy of CSA sent to Claimant? Yes
 Statement of Claim? No

EQC Funded Repair Checklist

Payment Assurance Letter for Claimant? N/A
 Payment Assurance Letter for Contractor? N/A
 Payment Assurance Letter for Engineer? N/A

EQC Managed Repair Checklist

Claimant Agreement for EQC Managed Repairs?	N/A
NZS Repair Contract for EQC Managed Repairs?	N/A
IPENZ Agreement with Engineer for EQC Managed Repairs?	N/A

Updated By

Tracey [REDACTED]	11/08/2011
Adam Dodson	21/02/2012
Adam Dodson	21/02/2012
Adam Dodson	21/02/2012
Angela [REDACTED]	05/09/2011
Adam Dodson	21/02/2012
Adam Dodson	21/02/2012

Latest Notes

By: Alana [REDACTED] 25 Oct 2016 11:54 AM
Topic: Settlement **Confidential:** No
Related To: (1) Building
Subject: CASH SETTLEMENT PROCESSED

Post settlement processing complete Payment actioned based on CASH SETTLEMENT on claim CLM/2010/055286 PAYMENT TEAM - CHCH PROCESSING CENTRE

By: Ronel [REDACTED] 10 Oct 2016 11:44 AM
Topic: General **Confidential:** No
Related To: CLM/2011/177144
Subject: Reviewed claim as part of queue cleanse

PURPOSE: Reviewed claim as part of queue cleanse. 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. - We recently reviewed some quotes provided by the

customer and payments were made in August 2016 for \$11,048.76 (Main Bathroom & Ensuite) \$ccDocLink(7883386) \$ccDocLink(7883384) \$ccDocLink(7973965) DISPUTE: Amount in Dispute: \$1,017.75 (wardrobe) + \$8,299.55 (Bathroom) & \$8,213.30 (Ensuite) = \$17,530.60 Land Zone: Green , TC1 EQR: Not required 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 ACTION TAKEN: - No duplicates found for any events - Plan of action updated on all claims - Historical CT uploaded in documents - All documents have been reviewed - Insurance Verified and accepted NEXT ACTION: - Estimator to review damage/Quotes to determine if further funds be made to the customer for repairs to be completed GENERAL ADMIN TEAM CHRISTCHURCH \$ccDocLink(7883381) \$ccDocLink(7993863)

By: Lisa [REDACTED] 29 Sep 2016 08:38 AM
Topic: General **Confidential:** No
Related To: CLM/2011/177144
Subject: Tech review lodged

PURPOSE Tech review required - see previous file note 28/09/16 by Wellington Processing Centre on CLM/2010/055286. ACTION TAKEN Issue created on CLM/2010/055286. Completed 'Estimator Review Required' activity NEXT ACTION Tech review TECHNICAL SUPPORT COMPLAINTS INVESTIGATOR CUSTOMER SOLUTIONS WGTN

By: Jessica [REDACTED] 9 Sep 2016 01:49 PM
Topic: General **Confidential:** No
Related To: HEATHER RUSSELL
Channel: Telephone In
Subject: Document Request

SPOKE WITH: HEATHER RUSSELL RELATING TO: CLM/2010/055286 * Security identification completed * Checked and verified insurance, mobile , email, postal REASON FOR CALL: * Heather called to discuss her cash settlement. DISCUSSED: * Heather advsied that she has received a settlement which is lower than the quote she provided. * Explained that the costings are based on the quotes however the doors have been deducted as they have not been identified as Damaged. * Offered this document * Heather confirmed she would like it sent via post - 10 RYELANDS DRIVE, LINCOLN 7608 * Heather advsied that the reason they were included is because the builder advised they would likely get broken in the repair. * Heather asked if she got that statement in writing would it help. * Advsied anything she can provide would be reviewed. * Heather advised that the issues have also gotten worse due to the length of time taken. * Heather advised she has another quote. * Advsied to send in. * Advsied info email address * Heather asked what she can do with her carpets as they are all mouldy now. * Advsied to get proof that they are irreparable * Heather advised she will get a report. * Confirmed the settlement he has received, does not effect future disputes and she can bank it. ACTION TAKEN: * Set Activity - Document Request - \$ccDocLink(7916189) PULSE

By: Darrin [REDACTED] 26 Aug 2016 02:01 PM
Topic: Complaint **Confidential:** No
Related To: (1) Building
Subject: Tech review

PURPOSE Tech review required - see previous file note on CLM/2010/055286 ACTION TAKEN Issue created on CLM/2010/055286 Completed 'Estimator Review Required' activity NEXT ACTION Tech review WFC - CUSTOMER SOLUTIONS WGTN

By: Rachel [REDACTED] 3 Jun 2016 04:04 PM
Topic: General **Confidential:** No
Related To: CLM/2011/177144
Channel: Email In
Subject: Mail Q

Email Mail Queue received 03/06/2015 forwarded on from JUDITH FAIRBAIRN on behalf of HEATHER RUSSELL \$ccDocLink(7650006) REASON FOR EMAIL - Customer has forwarded on letter from contractor advising that the shower needs to be fixed - These claims were fully cash settled RANG CHRISTOPHER RUSSELL and DISCUSSED - Advised that Heather is not listed on all claims - Customer advised that Heather now owns this property solely and he would like her to be main contact going forward on all claims OB Call made to HEATHER to discuss further - Advised customer that in order to review for further settlement, we require a quote - Customer advised this is fine and she will obtain one - Advised customer I can send her an email outlining what we require to be included in quote - Customer advised that she thinks she has the same problem in her second shower, although not apparent yet - Advised customer if she obtains quotes for both, and it needs to show this is due to earthquake damage, then we can put forward for review - Customer advised that because the showers are tiled, the builder she has engaged with has suggested that when repaired, not to re tile but to have a different repair strategy which costs less as he believes the same problems may re-occur if tiled again - Customer advised she will send us in two quotes which show the cost of how much it will cost to tile, and how much it would cost for the builders repair strategy with no tiles and use a customised wall which will cost much less - Customer advised she will send this in reply to the email I send her today when she has obtained this - Customer advised that she also has damage to her wardrobe as water has been leaking through tiles, through wall and into wardrobe next to en-suite - Advised customer she may send us in a quote for this also as this is a direct result and we can review too ACTION TAKEN - Updated main contact to HEATHER RUSSELL - Completed Mail Queue activity - Email sent to: 'heather.russell59@yahoo.co.nz' advising of settlement dispute process CUSTOMER CONTACT TEAM - WGTN \$ccDocLink(7666671)

By: Stan [REDACTED] 24 Apr 2014 03:13 PM
Topic: General **Confidential:** No
Related To: CLM/2011/177144
Subject: update

SPOKE WITH: HEATHER REASON FOR CALL: Building Settlement -Customer called wanting an update on the status of the building claim. would like copies of usow and csow emailed to:russellh@landcarerresearch.co.nz DISCUSSED/ADVISED: - Confirmed contact details / Verified postal address Set activity for docs to be sent INBOUND CALL CENTRE - Pulse

By: Security Zone Implementation 4 Sep 2012 12:40 AM
Topic: General **Confidential:** Yes
Related To: CLM/2011/177144
Subject: SecurityZone Datafix
Apply Security Zone and call rebuild ACL function

By: Angela [REDACTED] 24 Feb 2012 02:21 PM
Topic: General **Confidential:** No
Related To: CLM/2011/177144

Subject:

Cheque \$85.73 for dwelling settlement, CSA and supporting documentation posted to customer. Re-closed claim

By: Angela [REDACTED] 24 Feb 2012 02:17 PM
Topic: General **Confidential:** No
Related To: CLM/2011/177144
Subject:

Re-open claim to create CSA and SOW

By: Adam Dodson 21 Feb 2012 09:44 AM
Topic: Settlement **Confidential:** No
Related To: CLM/2011/177144
Subject: BUILDING SETTLEMENT PROCESSED

ACTION: * CALL SUMMARY: LEFT MESSAGE * CST recommendation created on: 5/10/2011 * Supporting document on file as follows: SOW ON CLAIM 2011/209220 SETTLEMENT CALCULATIONS: DOL: 22/2/2011 Claim number: CLM/2011/177144 Apportionment: totalling \$285.73 Costs already paid: NIL Less excess \$200.00 Total Settlement \$85.73 * Land zone check: GREEN *Duplicate/multiple claim search completed: Yes *Associated claim/s reviewed: Yes *Title recd: Not applicable *Payee: HEATH PROPERTY LTD * Payment method: Cheque *Main contact preferred method of contact: email *CSA drafted: email NEXT ACTION * Await building payment approval and release. * Await building payment CSA review and release. * Close Staff name: ADAM DODSON Staff role: CLAIMS MANAGER Staff team: BRISBANE 3

By: Adam Dodson 21 Feb 2012 09:42 AM
Topic: Settlement **Confidential:** No
Related To: CLM/2011/177144
Subject: DRAFT CSA

Utilise CSA Dear CHRISTOPHER RUSSELL Item Amount Excess Balance Dwelling \$285.73 \$200.00 \$85.73 Total amount of this payment is \$85.73

By: Nelly [REDACTED] 5 Oct 2011 09:43 AM
Topic: Settlement **Confidential:** No
Related To: CLM/2011/177144
Subject: Settlement Recommendation

We are now in a position to settle this building claim based on the following considerations: Associated claims: 2010/209220 (Sept): Damage value \$8,153.46 based on EQC SOW. 2011/177144 (Feb): Incremental Damage value \$285.73 based on Customer Advised Apportionment. 2011/209220 (June): Incremental Damage value \$428.60 based on Customer Advised Apportionment. EQC SOW Total damage after June: \$8,867.79 Settlement recommendation: 2010/209220 Claim was previously cash settled (\$8,153.46 minus minimum \$200 excess = \$7,953.46). No further action required. 2011/177144 Pay SOW \$285.73 minus minimum \$200 excess = \$85.73 2011/209220 Pay SOW \$428.60 minus minimum \$200 excess = \$228.60 As per the Declaratory Judgement, every claim has reinstated EQC cover on this dwelling. Next Action: Feb 2011/177144 Pay \$85.73. Cash settle direct to the claimant. June 2011/209220 Pay \$228.60. Cash settle direct to the claimant. Close building exposures on all claims upon completion of payment. Claim Settlement Team

By: Tracey [REDACTED] 11 Aug 2011 01:53 PM
Topic: General **Confidential:** No
Related To: CLM/2011/177144
Subject: FULL CLEANSE

ACTION: -Prior claim for 10 Ryelands Drive, LINCOLN 7608 -No duplicates found for any events -Association created for 04/09, 22/02 and 13/06 events
-Insurance verified and accepted -Claim contacts updated on all claims -Updated Settlement Status and Duplicate Claim on all claims -Updated address on all claims -Validated all claims Full cleanse COMPLETED Pre-Inspection Team

By: Tracey [REDACTED] 11 Aug 2011 01:37 PM
Topic: General **Confidential:** No
Related To: CLM/2011/177144
Subject: PRIOR CLAIMS

A search has located prior claim(s); 2010/055286 for 04/09 event, and 2011/177144 for 22/02 event, and 2011/209220 for 13/06 event, DCT

Loss Details

General

EQC CM Team	EQC CM - Hagley
Claim Manager	
Processing Office	00 Hagley Middle 201009
Loss Adjuster	
Settlement Method	Pay Amount of Damage
Settlement Status	Claim Payments Complete
Opt Out	No
Referred to EQR	No
Claim Validation Level	Ability to pay

Payment Prevention

Prevent Payment?

Sensitive Claims

Hazards on Property

Loss Details

Claim Number	CLM/2011/177144
Loss Cause	Earthquake
Related Event	Christchurch 10km SE, 5km, 6.3 (22/02/2011)
Date of Loss	22/02/2011
Loss Time	12:00 AM
Date of Notice	22/05/2011
Duplicate Claim?	Not a duplicate
Satisfaction Survey	Sent
Imminent Loss?	No
Habitable?	Yes
Weatherproof?	Yes
How severe is the damage?	Minor
Calculated Triage Rating	02 House and/or Contents only PAD or CMR - <\$30K

Damage Location

House Number	10
Street Name	RYELANDS DRIVE
Suburb	
Town/City	LINCOLN
Postcode	7608
CAU	597200 (LINCOLN)
TLA	SELWYN DISTRICT
Country	New Zealand

Validation status Address matched exactly

Claimant(s) and Primary Contact

Claimant HEATH PROPERTY LIMITED
 Primary Contact HEATHER RUSSELL
 Relationship to Insured Other

Repairer Details

Repairer Name
 Repair Actual Start Date
 Repair Actual End Date

Flag Details

Flagged Never flagged
 Date Flagged
 Reason for Flag

Damage To...

Floors Yes
 External Walls Yes
 Interior Walls/Doors Yes

Associations		
Association	Type	Claims
Heath Property Limited	Prior claims	CLM/2010/055286, CLM/2011/177144, CLM/2011/209220

Exposures						
#	Coverage	Cover Status	Status	O/S Estimate	Future Payments	Paid
1	Building	Verified	Closed	-	-	\$85.73

Contacts							
Name	Roles	Phone	Address	Suburb	City	TLA	Postcode
ASB BANK	Mortgagee		PO BOX 35	SHORTLAND STREET	AUCKLAND	1140	
HEATH PROPERTY LIMITED	Insured, Claimant, Cheque Payee	03-348-7148	10 RYELANDS DRIVE		LINCOLN	SELWYN DISTRICT	7608
Mr. CHRISTOPHER RUSSELL	Alternate Contact	03-348-7148	10 RYELANDS DRIVE		LINCOLN	SELWYN DISTRICT	7608
HEATHER RUSSELL	Main Contact		10 RYELANDS DRIVE		LINCOLN	SELWYN DISTRICT	7608

Financials (Total Incurred: \$85.73): Summary

Exposure					
	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	\$85.73	-	\$85.73
Claim Cost	-	-	\$85.73	-	\$85.73
Unspecified Cost	-	-	\$85.73	-	\$85.73
	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees	-	-	-	-	-
Fees	-	-	-	-	-
	-	-	-	-	-
Claim Total	-	-	\$85.73	-	\$85.73

Financials (Total Incurred: \$85.73): Transactions								
Type	Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	User
Reserve	23/05/2011	\$750.00	1 Building		Claim Cost	Unspecified Cost	Submitted	Fnoi Loader - DO NOT DELETE
Reserve	23/05/2011	\$500.00	Claim-level		Fees	Fees	Submitted	Fnoi Loader - DO NOT DELETE
Reserve	07/10/2011	(\$464.27)	1 Building		Claim Cost	Unspecified Cost	Submitted	Tony [REDACTED]
Payment	21/02/2012	\$85.73	1 Building		Claim Cost	Unspecified Cost	Submitted	Cheryle [REDACTED]
Reserve	23/02/2012	(\$200.00)	1 Building		Claim Cost	Unspecified Cost	Submitted	Cheryle [REDACTED]
Reserve	23/02/2012	(\$500.00)	Claim-level		Fees	Fees	Submitted	System User

Financials (Total Incurred: \$85.73): Cheques						
Cheque Number	Pay To	Gross Amount	Issue Date	Scheduled Send Date	Status	Bulk Invoice
	HEATH PROPERTY LIMITED	\$85.73		21/02/2012	Requested	<none>

Documents									
Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted	
Claim Settlement Advice Letter	Correspondence - Out	Claimant	Draft	Angela [REDACTED]		46K	24/02/2012 02:18 PM	No	

Snapshot: Loss Details

General

Claim Manager
EQC CM Team
Claim Validation Level Load and save

Hazards on Property

Loss Details

Claim Number CLM/2011/177144
Loss Cause Earthquake
Related Event
Allow Auto Event Linking? true
Date of Loss 22/02/2011
Loss Time 12:00 AM
Date of Notice 22/05/2011
How Reported Internet
Habitable? true
Weatherproof? true
How severe is the damage? Minor

Damage Location

House Number 10
Apartment/Unit Number
Street Name RYELANDS DRIVE
Suburb
Town/City LINCOLN
Postcode
TLA
Country New Zealand
Additional Address Details

Claimant(s) and Primary Contact

Claimant
Primary Contact C S RUSSELL
Relationship to Insured Other

Flag Details

Flagged Never flagged
 Date Flagged
 Reason for Flag

Damage To...

Floors Yes
 External Walls Yes
 Interior Walls/Doors Yes

Snapshot: Contacts							
Name	Roles	Contact Prohibited?	Phone	Address	City	TLA	Postcode
C S RUSSELL	Main Contact	No		10 RYELANDS DRIVE	LINCOLN		
HEATH PROPERTY LTD	Insured	No		10 RYELANDS DRIVE	LINCOLN		

Snapshot: Notes

Snapshot: Documents

Snapshot: Insurance Info

Building/Land Insurance Information

Claim: CLM/2011/177144

Released under the Official Information Act 1982

| LC: EQK | Clnt: HEATH PROPERTY LIMITED | DoL: 22/02/2011 | St: Closed | EQC CM: Nilam [REDACTED] | Grp: 00 Hagley Middle 201009 | LA:

Insurance Company	IAG - NZI Insurance
Branch	
Broker/Agent	
Policy/Client Number	
Property Type	Rental Property
Name house insured in	HEATH PROPERTY LTD
Notes	

Contents Insurance Information

Insurance Company
Branch
Broker/Agent
Policy/Client Number
Name contents insured in
Notes

Claim No. CLM/2011/209220

21 February 2012

CHRISTOPER RUSSELL
10 RYELANDS DRIVE
LINCOLN 7608

Dear Christopher Russell

Your settlement calculation

EQC has now calculated your claim entitlement and paid the following amount(s).

Item	Amount	Excess	Balance
Dwelling	\$428.60	\$200.00	\$228.60
Total			\$228.60

Total amount of this payment is **\$228.60**

Payment

It is important that the payment(s) made to you are used for the purpose of repair or replacement of damaged property.

If you have not provided EQC with a bank deposit slip (to enable electronic payment) your payment will be made by cheque. If you are expecting further payments from EQC and would prefer payment by direct credit, please send us a bank deposit slip, or a letter from your bank identifying your bank account number. We can accept these electronically if they are scanned and emailed. Please include your claim number in any correspondence to us.

If you believe there are outstanding aspects of your claim, you should bank your cheque(s) and EQC will continue to respond to your queries. Banking your claim settlement cheque does not affect your correct or any future entitlement(s).

Your obligations

By accepting this payment from EQC, you are agreeing that the claim information that 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.

Further contact

If you have any concerns about your claim please contact us either by sending an email to claims@eqc.govt.nz or call our free phone number 0800 508 765.

Yours faithfully

Adam Dodson
Claims Officer

Scope of Works

Claim Number	CLM/2011/209220	Damage Location	10 RYELANDS DRIVE, LINCOLN 7608
Claimant	HEATH PROPERTY LIMITED	Reviewed by	(not reviewed)
Main Contact	CHRISTOPER RUSSELL	Contact Address	10 RYELANDS DRIVE, LINCOLN 7608
SOW Status	Approved	Reviewed on	
		Edited by	

Elements included in settlement

<u>Location of damage</u>	<u>Damaged Feature</u>	<u>Damage</u>
Roof Main Building - Concrete tile	Roof Covering	Damage to flashings
Lounge Ground Floor Main Building -	Ceiling	Cosmetic Damage
	Wall covering	Cosmetic damage
Dining Room Ground Floor Main Building -	Ceiling	Cosmetic Damage
	Wall covering	Cosmetic damage
Kitchen Ground Floor Main Building -	Ceiling	Cosmetic Damage
	Wall covering	Cosmetic damage
Entry Ground Floor Main Building -	Ceiling	Cosmetic Damage
Internal Garage Ground Floor Main Building -	Floor	Cosmetic damage

		Garage door	Repair to door
Hallway	Ground Floor Main Building -	Ceiling	Cosmetic Damage
Bathroom	Ground Floor Main Building -	Floor	Cosmetic damage
En Suite	Ground Floor Main Building -	Floor	Cosmetic damage

Ends



05 September 2011

CHRISTOPER RUSSELL
10 RYELANDS DRIVE
LINCOLN 7608

CLAIM NUMBER: CLM/2011/209220

Dear CHRISTOPER RUSSELL

RE: 10 RYELANDS DRIVE, LINCOLN 7608

Recently, our EQC assessors completed a full assessment of all damage to your property from the earthquakes and aftershocks since 4 September 2010. We appreciate you taking the time to meet with them to go through this process.

We have enclosed with this letter your Statement of Claim which lists the damage the assessors have identified.

EQC claim officers are now looking at all your claims since 4 September 2010 to check what claim(s) have been previously assessed and whether any settlement payment(s) have already been made. This information determines how we'll proceed with repair or settlement of your building damage.

The next steps will vary according to the type and amount of damage to your property. The following information details how we intend to settle claims for building damage.

Repairs of \$10,000 (+ GST) or less	<ul style="list-style-type: none">• EQC will pay you the settlement amount and you will manage the repairs yourself; or• If you'd prefer, we can refer your claim to Fletcher EQR to manage your repairs. To 'opt in' to this process please call 0800 DAMAGE (0800 326 243)
For repairs between \$10,000 (+ GST) & \$100,000 (+ GST)	<ul style="list-style-type: none">• EQC will work with Fletcher EQR to manage your repairs; or• If you have a preferred contractor you may remain in the Fletcher EQR process if your contractor is accredited, or becomes accredited with Fletcher EQR; or• You can choose to 'opt out' of using Fletcher EQR. If you do so, you will be responsible for managing all repairs, including ensuring that the repairs comply with the Building Act; that all necessary consents are obtained; and that any disputes with contractors are resolved. <p>Further information about accreditation and 'opting out' of the process is available in the 'Frequently Asked Questions' at www.eqc.govt.nz, or by phoning 0800 DAMAGE (0800 326 243)</p>
For repairs over \$100,000 (+ GST)	<ul style="list-style-type: none">• If your property has a mortgage or other financial security on it, then we will pay the settlement amount to the lender• If your property is not subject to any loan or security, then we will pay you directly <p>We will refer your claim on to your insurer and they will contact you to discuss the resolution of your claim.</p>

Further contact

If you have any queries about your claim, please contact us on 0800 DAMAGE (0800 326 243). Please have your claim number handy to provide to the call centre staff. You can also email us at: claims@eqc.govt.nz.

Further information is also available at www.eqc.govt.nz including the 'Householders' Guide to EQCover which is found in the EQC Insurance section on the website.

Yours sincerely

Claims Officer

Claim No. CLM/2011/209220

30 June 2011

HEATHER RUSSELL
21 ELMWOOD DRIVE
PREBBLETON 7608

Dear HEATHER RUSSELL

Damage At 10 RYELANDS DRIVE, LINCOLN 7608

We confirm receipt of the claim (claim number CLM/2011/209220) you recently lodged with EQC. We have asked a loss adjuster to call and inspect the damage to your property and report back to the Commission. The loss adjuster will contact you shortly to arrange a suitable time to visit.

On the following page of this letter are the details that were collected when your claim was lodged. Could you please take a few moments to check them. If they are incorrect we would appreciate it if you could call our free phone number, 0800 508 765, and provide the correct details.

Attached is a *Householders' Guide to EQCover* which outlines the cover provided by the Earthquake Commission Act 1993. We draw your attention to the section on "Excesses" on page 7 of the guide. These are the amounts you contribute to a claim that is accepted by EQC. Also attached is our *A Guide to Making a Claim with EQC* brochure which provides some information about the EQC claim process.

If you have any queries about your claim or the cover provided by the Act, please contact EQC at claims@eqc.govt.nz or call the same free phone number - 0800 508 765.

Yours faithfully

Claims Officer

Below are the details that were collected when your claim was lodged. Could you please take a few moments to check them. If they are incorrect we would appreciate it if you could call 0800 508 765 and provide the correct details.

Thank you.

Provision of Information

Pursuant to clause 7 of the Third Schedule to the Earthquake Commission Act 1993, the Commission will require you to provide information about all insurances covering your property, and documents and information relating to your claim and the origin and cause of the natural disaster damage. Any personal information provided by you will be held securely by the Commission, and its agents and advisers as necessary, for the purpose of resolving your claim. You are entitled to have access to, and request correction of, personal information held by the Commission.

Details Held by EQC

Property Owner	HEATHER RUSSELL
Joint Owner	
Damage Location	10 RYELANDS DRIVE, LINCOLN 7608
Postal Address	21 ELMWOOD DRIVE, PREBBLETON 7608
Dwelling Insurer	IAG - NZI Insurance
Contents Insurer	
Phone: Home	03-349-7148
Work	03-321-9685
Mobile	027-449-2012
Contact Person	HEATHER RUSSELL
Damage Date	13 June 2011
Event	Earthquake
Damage Reported	Floors, Interior Walls/Doors, Basin/Sinks/Baths

Summary

Imminent Loss?	No
Claimant	HEATH PROPERTY LIMITED
Primary Contact	Mrs. HEATHER RUSSELL
Preferred Contact Method	Email
Email Address	heather.russell59@yahoo.co.nz
Loss Date	13/06/2011 12:00 AM
Notice Date	30/06/2011
Closed Date	24/02/2012
Closed Outcome	Paid
Damage Location	10 RYELANDS DRIVE, LINCOLN 7608
Loss Cause	Earthquake
Related Event	Christchurch 10km SE, 11km, 5.5 (13/06/2011)
Processing Office	00 Hagley Middle 201009
Loss Adjuster	

Payment Prevention

- Building Payment
- Land Payment
- Contents Payment
- Claim Level Payment

Sensitive Claims

Hazards on Property	
Triage	02 House and/or Contents only PAD or CMR - <\$30K
Mortgagee Name	ASB BANK
Mortgagee Status	Mortgagee on claim - may need authority

Financials

Claim Cost

O/S Estimate	-
Paid to Date	\$228.60
Recoveries	-
Remaining Recoveries	-
Total	\$228.60

Fees

O/S Fees Estimate	-
Fees Paid to Date	-
Recoveries	-
Remaining Recoveries	-
Fees Total	-

Overall Claim Settlement

Settlement Status	Claim Payments Complete
Opt Out	No
Referred to EQR	No
Approval Status	
Claim Settlement Figure	\$428.60
Claim Settlement Excess	\$200.00
Claim Net Settlement	\$228.60
Overall Basis of Settlement	Remediation
Overall Settlement Method	Pay Amount of Damage
Mult. Property Group Claim?	No
Last edited	21/02/2012 09:51 AM
Last saved	
Last author	

Exposures							
#	Coverage	Status	Cover Status	Cover Verification	O/S Estimate	Future Payments	Paid
1	Building	Closed	Verified	Reviewed/Accepted	-	-	\$228.60

Claim Contacts		
Name	Roles	Phone
ASB BANK	Mortgagee	
HEATH PROPERTY LIMITED	Insured, Claimant, Cheque Payee	03-348-7148
CHRISTOPER RUSSELL	Alternate Contact	03-348-7148
HEATHER RUSSELL	Main Contact, Alternate Contact	03-321-9685

Planned Activities

Associated Claims		
Association	Type	Claims
Heath Property Limited	Prior claims	CLM/2010/055286, CLM/2011/177144, CLM/2011/209220

Claim Checklist

Calculated Triage Rating 02 House and/or Contents only PAD or CMR - <\$30K
 Imminent Loss? No
 Building/Land Insurance Verified Reviewed/Accepted

Property Type Rental Property
 Settlement Status Claim Payments Complete

EQC CM Checklist

Address Matched? Yes
 Date of Lodgement within 3 months? Yes
 Documentation supports proposed settlement? Yes
 Date of Loss and Event Checked? Yes

Field Checklist

Physical File Made Up? No
 Property has been inspected? Yes
 Emergency Works Approval from Claimant? N/A
 Engineer's Report Received? N/A
 IL Checklist Received? N/A
 Land within Act Limits? N/A
 Land Valuation Received? N/A
 Cost to Repair Land? N/A
 Cost to Remove IL Received? N/A
 SOW, Quote, Invoice Received? Yes
 Settlement Approval Received? No
 Copy of CSA sent to Claimant? Yes
 Statement of Claim? No

EQC Funded Repair Checklist

Payment Assurance Letter for Claimant? N/A
 Payment Assurance Letter for Contractor? N/A
 Payment Assurance Letter for Engineer? N/A

EQC Managed Repair Checklist

Claimant Agreement for EQC Managed Repairs?	N/A
NZS Repair Contract for EQC Managed Repairs?	N/A
IPENZ Agreement with Engineer for EQC Managed Repairs?	N/A

Updated By

Tracey [REDACTED]	11/08/2011
Adam Dodson	21/02/2012
Adam Dodson	21/02/2012
Adam Dodson	21/02/2012
comet-importer-04 comet-importer-04	25/08/2011
Adam Dodson	21/02/2012
Adam Dodson	21/02/2012

Latest Notes

By: Alana [REDACTED] 25 Oct 2016 11:55 AM
Topic: Settlement **Confidential:** No
Related To: (1) Building
Subject: CASH SETTLEMENT PROCESSED

Post settlement processing complete Payment actioned based on CASH SETTLEMENT on claim CLM/2010/055286 PAYMENT TEAM - CHCH PROCESSING CENTRE

By: Ronel [REDACTED] 10 Oct 2016 11:45 AM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject: Reviewed claim as part of queue cleanse

PURPOSE: Reviewed claim as part of queue cleanse. 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. - We recently reviewed some quotes provided by the customer and payments were made in August 2016 for \$11,048.76 (Main Bathroom & Ensuite) \$ccDocLink(7883386) \$ccDocLink(7883384) \$ccDocLink(7973965) DISPUTE: Amount in Dispute: \$1,017.75 (wardrobe) + \$8,299.55 (Bathroom) & \$8,213.30 (Ensuite) = \$17,530.60 Land Zone: Green , TC1 EQR: Not required 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 ACTION TAKEN: - No duplicates found for any events - Plan of action updated on all claims - Historical CT uploaded in documents - All documents have been reviewed - Insurance Verified and accepted NEXT ACTION: - Estimator to review damage/Quotes to determine if further funds be made to the customer for repairs to be completed GENERAL ADMIN TEAM CHRISTCHURCH \$ccDocLink(7883381) \$ccDocLink(7993863)

By: Lisa [REDACTED] 29 Sep 2016 08:39 AM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject: Tech review lodged

PURPOSE Tech review required - see previous file note 28/09/16 by Wellington Processing Centre on CLM/2010/055286. ACTION TAKEN Issue created on CLM/2010/055286. Completed 'Estimator Review Required' activity NEXT ACTION Tech review TECHNICAL SUPPORT COMPLAINTS INVESTIGATOR CUSTOMER SOLUTIONS WGTN

By: Jessica [REDACTED] 9 Sep 2016 01:49 PM
Topic: General **Confidential:** No
Related To: HEATHER RUSSELL
Channel: Telephone In
Subject: Document Request

SPOKE WITH: HEATHER RUSSELL RELATING TO: CLM/2010/055286 * Security identification completed * Checked and verified insurance, mobile , email, postal REASON FOR CALL: * Heather called to discuss her cash settlement. DISCUSSED: * Heather advsied that she has received a settlement which is lower than the quote she provided. * Explained that the costings are based on the quotes however the doors have been deducted as they have not been identified as Damaged. * Offered this document * Heather confirmed she would like it sent via post - 10 RYELANDS DRIVE, LINCOLN 7608 * Heather advsied that the reason they were included is because the builder advised they would likely get broken in the repair. * Heather asked if she got that statement in writing would it help. * Advsied anything she can provide would be reviewed. * Heather advised that the issues have also gotten worse due to the length of time taken. * Heather advised she has another quote. * Advsied to send in. * Advsied info email address * Heather asked what she can do with her carpets as they are all mouldy now. * Advsied to get proof that they are irreparable * Heather advised she will get a report. * Confirmed the settlement he has received, does not effect future disputes and she can bank it. ACTION TAKEN: * Set Activity - Document Request - \$ccDocLink(7916189) PULSE

By: Darrin [REDACTED] 26 Aug 2016 02:02 PM
Topic: Complaint **Confidential:** No
Related To: (1) Building
Subject: Tech review

PURPOSE Tech review required - see previous file note on CLM/2010/055286 ACTION TAKEN Issue created on CLM/2010/055286 Completed 'Estimator Review Required' activity NEXT ACTION Tech review WFC - CUSTOMER SOLUTIONS WGTN

By: Rachel [REDACTED] 3 Jun 2016 04:05 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Channel: Email In
Subject: Mail Q

Email Mail Queue received 03/06/2015 forwarded on from JUDITH FAIRBAIRN on behalf of HEATHER RUSSELL \$ccDocLink(7650006) REASON FOR EMAIL - Customer has forwarded on letter from contractor advising that the shower needs to be fixed - These claims were fully cash settled RANG CHRISTOPHER RUSSELL and DISCUSSED - Advised that Heather is not listed on all claims - Customer advised that Heather now owns this property solely and he would like her to be main contact going forward on all claims OB Call made to HEATHER to discuss further - Advised customer that in order to review for further settlement, we require a quote - Customer advised this is fine and she will obtain one - Advised customer I can send her an email outlining what we require to be included in quote - Customer advised that she thinks she has the same problem in her second shower, although not apparent yet - Advised customer if she obtains quotes for both, and it needs to show this is due to earthquake damage, then we can put forward for review - Customer advised that because the showers are tiled, the builder she has engaged with has suggested that when repaired, not to re tile but to have a different repair strategy which costs less as he believes the same problems may re-occur if tiled again - Customer advised she will send us in two quotes which show the cost of how much it will cost to tile, and how much it would cost for the builders repair strategy with no tiles and use a customised wall which will cost much less - Customer advised she will send this in reply to the email I send her today when she has obtained this - Customer advised that she also has damage to her wardrobe as water has been leaking through tiles, through wall and into wardrobe next to en-suite - Advised customer she may send us in a quote for this also as this is a direct result and we can review too ACTION TAKEN - Updated main contact to HEATHER RUSSELL - Completed Mail Queue activity - Email sent to: 'heather.russell59@yahoo.co.nz' advising of settlement dispute process CUSTOMER CONTACT TEAM - WGTN \$ccDocLink(7666671)

By: Stan [REDACTED] 24 Apr 2014 03:14 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject: update

SPOKE WITH: HEATHER REASON FOR CALL: Building Settlement -Customer called wanting an update on the status of the building claim. would like copies of usow and csow emailed to:russellh@landcarerresearch.co.nz DISCUSSED/ADVISED: - Confirmed contact details / Verified postal address Set activity for docs to be sent INBOUND CALL CENTRE - Pulse

By: Security Zone Implementation 4 Sep 2012 12:26 AM
Topic: General **Confidential:** Yes
Related To: CLM/2011/209220
Subject: SecurityZone Datafix
 Apply Security Zone and call rebuild ACL function

By: Angela [REDACTED] 24 Feb 2012 02:36 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220

Subject:

Cheque \$228.60 for dwelling settlement, CSA and supporting documentation posted to customer. Re-closed claim

By: Angela [REDACTED] 24 Feb 2012 02:34 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject:

Re-open claim to print SOW

By: Angela [REDACTED] 24 Feb 2012 02:20 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject:

Re-closed claim

By: Angela [REDACTED] 24 Feb 2012 02:19 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject:

re-open claim to print SOW

By: Adam Dodson 21 Feb 2012 09:53 AM
Topic: Settlement **Confidential:** No
Related To: CLM/2011/209220
Subject: BUILDING SETTLEMENT PROCESSED

ACTION: * CALL SUMMARY: LEFT MESSAGE * CST recommendation created on: 5/10/2011 * Supporting document on file as follows: SOW SETTLEMENT CALCULATIONS: DOL: 13/6/2011 Claim number: CLM/2011/209220 Apportionment: totalling \$428.60 Costs already paid: NIL Less excess \$200.00 Total Settlement \$228.60 * Land zone check: GREEN *Duplicate/multiple claim search completed: Yes *Associated claim/s reviewed: Yes *Title recd: Not applicable *Payee: HEATH PROPERTY LTD * Payment method: Cheque *Main contact preferred method of contact: post *CSA drafted: document NEXT ACTION * Await building payment approval and release. * Await building payment CSA review and release. * Close Staff name: ADAM DODSON Staff role: CLAIMS MANAGER Staff team: BRISBANE 3

By: Tony [REDACTED] 7 Oct 2011 01:48 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject: Settlement Recommendation Processing Complete

- Settlement recommendation processing complete - Settlement actioned on Claims 2010/209220, 2011/177144, 2011/209220- Next Action: . Claims sent to

GBS for payment Post Settlement Processing Team

By: Nelly [REDACTED] 5 Oct 2011 09:39 AM
Topic: Settlement **Confidential:** No
Related To: CLM/2011/209220
Subject: Settlement Recommendation

We are now in a position to settle this building claim based on the following considerations: Associated claims: 2010/209220 (Sept): Damage value \$8,153.46 based on EQC SOW. 2011/177144 (Feb): Incremental Damage value \$285.73 based on Customer Advised Apportionment. 2011/209220 (June): Incremental Damage value \$428.60 based on Customer Advised Apportionment. EQC SOW Total damage after June: \$8,867.79 Settlement recommendation: 2010/209220 Claim was previously cash settled (\$8,153.46 minus minimum \$200 excess = \$7,953.46). No further action required. 2011/177144 Pay SOW \$285.73 minus minimum \$200 excess = \$85.73 2011/209220 Pay SOW \$428.60 minus minimum \$200 excess = \$228.60 As per the Declaratory Judgement, every claim has reinstated EQC cover on this dwelling. Next Action: Feb 2011/177144 Pay \$85.73. Cash settle direct to the claimant. June 2011/209220 Pay \$228.60. Cash settle direct to the claimant. Close building exposures on all claims upon completion of payment. Claim Settlement Team

By: Angela [REDACTED] 5 Sep 2011 09:26 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject: COMET Import Processing Complete

COMET assessment completed on CLM # 2011/209220 Date of assessment 19/08/2011 Prior/Later Claims Associated No Duplicates found for 13/06/2011 Full Assessment Letter and SOW/SOC posted to claimant COMET import processing now complete Next Action: Settlement Required Post Inspection Processing Team Wgtn

By: comet-importer-02 comet-importer-02 19 Aug 2011 05:19 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject: STATUS OF DWELLING

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

By: comet-importer-02 comet-importer-02 19 Aug 2011 03:25 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject: COMET Full Assessment Comments

Insurance Details Sighted: Insurer: IAG - NZI Insurance Policy Type: Dwelling Policy Number: 15 7316580 BPL Sighted: Yes -----
Additional Mortgage: Mortgagee: ASB BANK ----- For repairs costing between \$10,000 and \$100,000 the claimant wishes to manage their own repairs? : No Buildings show signs of leaky home syndrome ? : No Property Sticker : No Sticker ----- Hazards: Nil

----- Main Building Exterior Elements: Foundations (Concrete slab) - Comments: Floor levels are all ok Roof (Concrete tile) - Comments: Trussed construction. Damage to hip to south elevation Elevation (North) - Comments: 14.9 x 2.2 brick veneer with timber frame Elevation (South) - Comments: 14.9 x 2.2 brick veneer with timber frame Elevation (East) - Comments: 18 x 2.2 brick veneer with timber frame Elevation (West) - Comments: 18 x 2.2 brick veneer timber frame Ground Floor Lounge -Comments: Open plan with dining & kitchen. Kitchen -Comments: Remainder of walls tiled, cabinetry, windows. Internal Garage -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 ----- Inspection Sign Off Is there land damage? : No Landslip damage has been assessed on paper : No Has the contents schedule been left with claimant? : No Have the contents been sighted? : No In roof space : Yes On roof? : Yes Under sub floor? : No reasons : Concrete slab. Recommend Declining Claim : No

By: Maryanne [REDACTED] 19 Aug 2011 09:08 AM
Topic: Telephone **Confidential:** No
Related To: CLM/2011/209220
Subject: UPDATE

REASON FOR CALL Heather rang to confirm information CONFIRMED First Contact

By: Jane [REDACTED] 15 Aug 2011 04:15 PM
Topic: Telephone **Confidential:** No
Related To: CLM/2011/209220
Subject: EW Roofing

ZONE: Green CLAIMANT CALLED: - Snow has come into and is on the ceiling - Water is leaking down the light fitting - Wanting information on how to who to contact DISCUSSED: - Advised claimant to engage a contractor - Advised claimant to ring her builder already working on her own home - To ring back for us to Activate EW.- PULSE

By: Tracey [REDACTED] 11 Aug 2011 01:52 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject: FULL CLEANSE

ACTION: -Main claim for 10 Ryelands Drive, LINCOLN 7608 -No duplicates found for any events -Association created for 04/09, 22/02 and 13/06 events
 -Insurance verified and accepted -Claim contacts updated on all claims -Updated Settlement Status and Duplicate Claim on all claims -Updated address on all claims -Set activity for LA to Inspect property for event -Validated all claims Full cleanse COMPLETED Pre-Inspection Team

By: Tracey [REDACTED] 11 Aug 2011 01:35 PM
Topic: General **Confidential:** No
Related To: CLM/2011/209220
Subject: PRIOR CLAIMS

A search has located prior claim(s); 2010/055286 for 04/09 event, and 2011/177144 for 22/02 event, and 2011/209220 for 13/06 event, DCT

By: Datacom User78 30 Jun 2011 04:44 PM
Topic: Telephone **Confidential:** No
Related To: CLM/2011/209220
Subject: NEW CLAIM

DATAKOM CALL CENTRE: ASH REASON FOR CALL: -LODGING NEW CLAIM. DISCUSSED: -NEW CLAIM LODGED. ACTION TAKEN: -AWAITING ACTION FROM EQC.

Loss Details

General

EQC CM Team	EQC CM - Hagley
Claim Manager	
Processing Office	00 Hagley Middle 201009

Claim: CLM/2011/209220

Released under the Official Information Act 1982

Loss Adjuster	
Settlement Method	Pay Amount of Damage
Settlement Status	Claim Payments Complete
Opt Out	No
Referred to EQR	No
Claim Validation Level	Ability to pay

Payment Prevention

Prevent Payment?

Sensitive Claims

Hazards on Property

Loss Details

Claim Number	CLM/2011/209220
Loss Cause	Earthquake
Related Event	Christchurch 10km SE, 11km, 5.5 (13/06/2011)
Date of Loss	13/06/2011
Loss Time	12:00 AM
Date of Notice	30/06/2011
Duplicate Claim?	Not a duplicate
Satisfaction Survey	Sent
Imminent Loss?	No
Habitable?	Yes
Weatherproof?	Yes
How severe is the damage?	Moderate
Calculated Triage Rating	02 House and/or Contents only PAD or CMR - <\$30K

Damage Location

House Number	10
Street Name	RYELANDS DRIVE

Suburb
 Town/City LINCOLN
 Postcode 7608
 CAU 597200 (LINCOLN)
 TLA SELWYN DISTRICT
 Country New Zealand
 Validation status Address matched exactly

Claimant(s) and Primary Contact

Claimant HEATH PROPERTY LIMITED
 Primary Contact HEATHER RUSSELL
 Relationship to Insured Other

Repairer Details

Repairer Name
 Repair Actual Start Date
 Repair Actual End Date

Flag Details

Flagged Never flagged
 Date Flagged
 Reason for Flag

Damage To...

Floors Yes
 Roof/Roofspace Yes
 Interior Walls/Doors Yes
 Ceilings Yes
 Basins/Sinks/Baths Yes

Associations		
Association	Type	Claims
Heath Property Limited	Prior claims	CLM/2010/055286, CLM/2011/177144,

Association	Type	Claims
		CLM/2011/209220

Exposures						
#	Coverage	Cover Status	Status	O/S Estimate	Future Payments	Paid
1	Building	Verified	Closed	-	-	\$228.60

Contacts							
Name	Roles	Phone	Address	Suburb	City	TLA	Postcode
ASB BANK	Mortgagee		PO BOX 35	SHORTLAND STREET	AUCKLAND	1140	
HEATH PROPERTY LIMITED	Insured, Claimant, Cheque Payee	03-348-7148	10 RYELANDS DRIVE		LINCOLN	SELWYN DISTRICT	7608
Mr. CHRISTOPER RUSSELL	Alternate Contact	03-348-7148	10 RYELANDS DRIVE		LINCOLN	SELWYN DISTRICT	7608
Mrs. HEATHER RUSSELL	Main Contact, Alternate Contact	03-321-9685	10 RYELANDS DRIVE		LINCOLN	SELWYN DISTRICT	7608

Financials (Total Incurred: \$228.60): Summary

Exposure

	Remaining Reserves	Future Payments	Total Paid	Recoveries	Net Total Incurred
(1) Building - Building	-	-	\$228.60	-	\$228.60
Claim Cost	-	-	\$228.60	-	\$228.60
Unspecified Cost	-	-	\$228.60	-	\$228.60
	-	-	-	-	-
Claim Level	-	-	-	-	-
Fees	-	-	-	-	-
Fees	-	-	-	-	-
	-	-	-	-	-
Claim Total	-	-	\$228.60	-	\$228.60

Financials (Total Incurred: \$228.60): Transactions								
Type	Date	Amount	Exposure	Coverage	Cost Type	Cost Category	Status	User
Reserve	30/06/2011	\$2,250.00		1 Building	Claim Cost	Unspecified Cost	Submitted	Datacom User78
Reserve	30/06/2011	\$1,000.00	Claim-level		Fees	Fees	Submitted	Datacom User78
Reserve	25/08/2011	\$6,617.79		1 Building	Claim Cost	Unspecified Cost	Submitted	comet-importer-04 comet-importer-04
Reserve	07/10/2011	(\$8,439.19)		1 Building	Claim Cost	Unspecified Cost	Submitted	Tony [REDACTED]
Payment	21/02/2012	\$228.60		1 Building	Claim Cost	Unspecified Cost	Submitted	Cheryle [REDACTED]
Reserve	23/02/2012	(\$200.00)		1 Building	Claim Cost	Unspecified Cost	Submitted	Cheryle [REDACTED]
Reserve	23/02/2012	(\$1,000.00)	Claim-level		Fees	Fees	Submitted	System User

Financials (Total Incurred: \$228.60): Cheques						
Cheque Number	Pay To	Gross Amount	Issue Date	Scheduled Send Date	Status	Bulk Invoice
	HEATH PROPERTY LIMITED	\$228.60		21/02/2012	Requested	<none>

Documents									
Name	Category	Type	Status	Author	Size	Created	Date Modified	Deleted	
Claim Settlement Advice Letter	Correspondence - Out	Claimant	Draft	Adam Dodson	16K	21/02/2012	09:53 AM	No	
Scope of Works (05/09/2011 21:22Report PM)		Estimator	Final	Angela [REDACTED]	13K	05/09/2011	09:22 PM	No	
Full Assessment - Christchurch	Correspondence - Out	Claimant	Draft	Angela [REDACTED]	113K	05/09/2011	09:22 PM	No	
LA to Visit	Correspondence - Out	Claimant	Final	Auto-generated	9K	30/06/2011	04:43 PM	No	

Snapshot: Loss Details

General

Claim Manager
 EQC CM Team
 Claim Validation Level New loss completion

Hazards on Property

Loss Details

Claim Number CLM/2011/209220
 Loss Cause Earthquake
 Related Event
 Allow Auto Event Linking? true
 Date of Loss 13/06/2011
 Loss Time 12:00 AM
 Date of Notice 30/06/2011

How Reported	New Claim Wizard
Habitable?	true
Weatherproof?	true
How severe is the damage?	Moderate

Damage Location

House Number	10
Apartment/Unit Number	
Street Name	RYELANDS DRIVE
Suburb	
Town/City	LINCOLN
Postcode	7608
TLA	SELWYN DISTRICT
Country	New Zealand
Additional Address Details	

Claimant(s) and Primary Contact

Claimant	HEATHER RUSSELL
Primary Contact	HEATHER RUSSELL
Relationship to Insured	Self

Flag Details

Flagged	Never flagged
Date Flagged	
Reason for Flag	

Damage To...

Floors	Yes
Interior Walls/Doors	Yes
Basins/Sinks/Baths	Yes

Snapshot: Contacts

Name	Roles	Contact Prohibited?	Phone	Address	City	TLA	Postcode
HEATHER RUSSELL	Insured, Main Contact	No	03-321-9685	21 ELMWOOD DRIVE	PREBBLETON	SELWYN DISTRICT	7608

Snapshot: Notes

Snapshot: Documents

Snapshot: Insurance Info

Building/Land Insurance Information

Insurance Company IAG - NZI Insurance
 Branch
 Broker/Agent ABBOTT INSURANCE
 Policy/Client Number 15-7316572-BPL
 Property Type Rental Property
 Name house insured in
 Notes

Contents Insurance Information

Insurance Company
 Branch
 Broker/Agent
 Policy/Client Number
 Name contents insured in

Notes

Claim Number: CLM/2011/209220
Claimant: CHRISTOPER RUSSELL
Property Address: 10 RYELANDS DRIVE
 LINCOLN 7608

Assessment Date: 19/08/2011 15:25
Assessor: Martin, Karen
Estimator: Allbon, Jason

Claimant Setup

Type	Name	Home Number	Mobile Number	Work Number	Email Address
Owner	CHRISTOPER, RUSSELL	03 3487148	021 424745		
Owner	HEATH PROPERTY LIMITED				

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
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Insurance Details - Comments

Mortgage Details - From Claim Centre

Bank

Mortgage Details - Added in COMET

Bank
ASB BANK

Mortgage Details - Comments

Opt Out

For repairs costing between \$10,000 and \$100,000 the claimant wishes to manage their own repairs? No

Hazards

Hazards: Nil
Property Sticker: No Sticker

Building Configurations

Leaky Home Syndrome? No

Building Name	Number of floors	Building Finish	Age of house	Footprint	Area (m2)
Main Building	1	Standard	Post 1980	Rectangular	156.06

Released under the Official Information Act 1982
Full Assessment

Site

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

General Comments:

Services

Element	Type	Material	Damages	Measure	Rate	Cost
Sewerage	Town Connection	PVC Pipe	No Earthquake Damage			
Water Supply	Town Connection	Plastic	No Earthquake Damage			

General Comments:

Main Building

Exterior

Foundations (Concrete slab)

Damage: No damage
Require Scaffolding? No
General Comments: Floor levels are all ok

Roof (Concrete tile)

Damage: Earthquake damage
Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Roof Covering	Pitched	Concrete tile	Damage to flashings Repoint ridge capping	6.00 l/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? No
General Comments: 14.9 x 2.2 brick veneer with timber frame

Elevation (East)

Damage: No damage
Require Scaffolding? No
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	Type	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			

Floor	Concrete	Carpet	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Rake out, plaster and paint	48.48 m2	34.00	1,648.32
Window	Aluminium Casement	Pane double glazed	No Earthquake Damage			

General Comments: Open plan with dining & kitchen.

Ground Floor - Dining Room

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out, plaster and paint	14.40 m2	34.00	489.60
Door (External)	Sliding / Ranch sliding door	Aluminium	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Heating	Electric	Heat pump	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Paint wall	36.96 m2	24.00	887.04
Window	Aluminium Casement	Pane double glazed	No Earthquake Damage			

General Comments:

Ground Floor - Kitchen

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Paint Ceiling	11.90 m2	24.00	285.60
Floor	Concrete	Vinyl	No Earthquake Damage			
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			
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

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Paint Ceiling	3.75 m2	24.00	90.00
Door (External)	Single solid Door	Timber	No Earthquake Damage			
Floor	Concrete	Tiles	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			

General Comments:

Ground Floor - Internal Garage

Damage: Earthquake damage

Require Scaffolding? No

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

Floor	Concrete	Concrete	For repair epoxy on 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 bottom 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

Element	Type	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? No

General Comments:

Ground Floor - Bathroom

Damage: Earthquake damage
Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Bath	Acrylic	Standard specification	No Earthquake Damage			
Bathroom Sink	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			
Window	Aluminium Casement	Pane double glazed	No Earthquake Damage			

General Comments:

Ground Floor - Bedroom (Bedroom 1-Master bedroom)

Damage: No damage
Require Scaffolding? No

General Comments:

Ground Floor - En Suite

Damage: Earthquake damage
Require Scaffolding? No

Element	Type	Material	Damage	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

Require Scaffolding? No

General Comments:

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

Damage: No damage

Require Scaffolding? No

General Comments:

Fees

Fees

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

Overheads

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

Property

Description	Estimate
Site	0.00
Services	0.00
	0.00

Main Building

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
		180.00

Floor	Description	Estimate
Ground Floor	Bathroom	646.00
	Bedroom (Bedroom 1-Master bedroom)	0.00
	Bedroom (Bedroom 2- At end of hallway)	0.00
	Bedroom (Bedroom 3-Next to toilet)	0.00
	Dining Room	1,376.64
	En Suite	428.40
	Entry	90.00
	Hallway	220.32
	Internal Garage	777.00
	Kitchen	525.60
	Laundry	0.00
	Lounge	2,246.88
	Toilet	0.00
	Walk In Wardrobe	0.00
		6,310.84

6,310.84

Fees

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

Overheads

Description	Estimate
Preliminary and general	519.27
Margin	701.01
GST	1,156.67
	2,376.95

Total Estimate 8,867.79

Inspection Sign Off

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		
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 cosmetic 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

Catherine Muollo

From: Judith Fairbairn <Judith@abbott.co.nz>
Sent: Friday, 27 May 2016 3:18 p.m.
To: Claims
Subject: CLM/2010/05586: Shower leaking into wardrobe
Attachments: 2016-03-09 11.54.21.jpg; 2016-03-09 11.54.06.jpg; 2016-03-09 11.53.56.jpg; 2016-03-08 16.28.39.jpg; Insurance Letter For Heather Russell.pdf; RUSSELL SHOWER.pdf

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
Broker

Abbott Group
PO Box 3086
Christchurch 8011
Cell: +64 27 222 6037
Phone: +64 3 366 7536
Fax +64 3 379 5395
www.abbottgroup.co.nz

"Risk management is our business"

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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>

Date: Wed, Apr 27, 2016 at 7:48 PM

Subject: Shower leaking into wardrobe

To: Judith Fairbairn <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

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Released under the Official Information Act 1982



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

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 ACCESS IN WORDROBE IT IS MY OPINION THAT THE WATERPROOF MEMBRANE HAS BEEN DAMAGED THROUGH MOVEMENT, MORE THAN LIKELY THE LAST EARTHQUAKE AND THEREFORE 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

Catherine Muollo

From: EQC Info Mailbox
Sent: Friday, 3 June 2016 4:00 p.m.
To: heather.russell59@yahoo.co.nz
Subject: CLM/2010/055286 - 10 RYELANDS DRIVE, LINCOLN 7608

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.

- The quote must detail the location and extent of the damage, along with its estimated cost to repair
- If the quote 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 must include the GST number of the contractor who provides it
- The quote must be on the contractor's letterhead
- The quote must be GST inclusive
- The quote 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 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

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

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Released under the Official Information Act 1982



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Released under the Official Information Act 1982



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.

- The quote must detail the location and extent of the damage, along with its estimated cost to repair
- If the quote 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
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Please submit the above supporting documentation in either of the following ways:

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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

Released under the Official Information Act 1982

www.ecg.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

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
GST	\$516.75
TOTAL (including GST)	\$3961.75

Quote is valid until 1 September 2016.

Thank you for your enquiry!

If you wish to take further action, please contact Corey on 027 201 3665.

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: 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
GST	\$543.75
TOTAL (including GST)	\$4168.75

Quote is valid until 1 September 2016.

Thank you for your enquiry!

If you wish to take further action, please contact Corey on 027 201 3665.

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

10 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 RE
TILED.

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 FLOOR WITH CORRECT FALLS , WATERPROOF AND RETILE WITH
SIMILAR TILES (PORCELIN ON FLOORS AND CERAMIC ON WALLS).

REMOVAL OF RUBBISH AND GROUTING

INCLUDING 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 FITTINGS OR WASTES AS WELL AS GLASS SCREENS

2. ENSUITE

REMOVE EXISTING TILES 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
FIXTURES IS NOT INCLUDED NOR IS ANY PLUMBING REMOVAL OR
REFITING OF FITTINGS OR WASTES AS WELL AS GLASS SCREENS

REGARDS

DAVE KENNEDY

KENNEDYS TILING LTD



Payment Authority

Customer Solutions Wellington

Claim No:	CLM/2010/055286	Customer:	Heath Property Ltd
Address:	10 Ryelands Drive, Lincoln		
Date:	31/08/2016	Estimator:	Greg Eves

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 from Corey Goodhall Builders and Kennedys Tiling Ltd both stating that the damage to both rooms is EQ related. EQC have scoped damage to both rooms.

- Customer has provided quotes from Goodall and Kennedys to remove and replace the damage

- Quote from Goodall to 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 to remove existing tiles, waterproof and retile the Bathroom/Shower for \$3,791.55

Quote from Goodall to 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 to to remove existing tiles, waterproof and retile the Ensuite/shower for \$3,561.55.

- Costs quoted would deem to be fair and reasonable. A sow was compiled using current ceiling rates guide for comparisons only.

Evidence:

Reports and quotes from Goodall Builders and Kennedys Tiling

Paper sow and Comet A

Emails and damaged photos provided

Payment Recommendation:

Pay Heath property \$4,168.75 + \$3,791.55 + \$3,961.75 + \$3,561.55 less 2 x doors \$2,967.00 less already settled \$1,467.84 = \$11,048.76

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

Contact Centre Use
Estimator Review Request Checklist
Customer Solutions Wellington

Staff member requesting review: Edwina [REDACTED]
Team and Team Leader: Settlement & Payments Team, Wellington / Katerina [REDACTED]
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

Released under the Official Information Act 1982

-----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 in 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.

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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

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: 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
GST	\$543.75
TOTAL (including GST)	\$4168.75

Quote is valid until 1 September 2016.

Thank you for your enquiry!

If you wish to take further action, please contact Corey on 027 201 3665.

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
GST	\$516.75
TOTAL (including GST)	\$3961.75

Quote is valid until 1 September 2016.

Thank you for your enquiry!

If you wish to take further action, please contact Corey on 027 201 3665.

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

10 REYLANDS ROAD

LINCOLN

HAVING INSPECTED PROPERTY 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 LIKELY THAT THE MAIN BATHROOM IS ALSO DAMAGED

EACH SHOWER WOULD NEED TO BE REMOVED , REWATERPROOFED AND RE
TILED.

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 ELEVATES 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 FLOOR WITH CORRECT FALLS , WATERPROOF AND RETILE WITH
SIMILAR TILES (PORCELIN ON FLOORS AND CERAMIC ON WALLS).

REMOVAL OF RUBBISH AND GROUTING

INCLUDING 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 FITTINGS OR WASTES AS WELL AS GLASS SCREENS

2. ENSUITE

REMOVE EXISTING TILES 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
FIXTURES IS NOT INCLUDED NOR IS ANY PLUMBING REMOVAL OR
REFITING OF FITTINGS OR WASTES AS WELL AS GLASS SCREENS

REGARDS

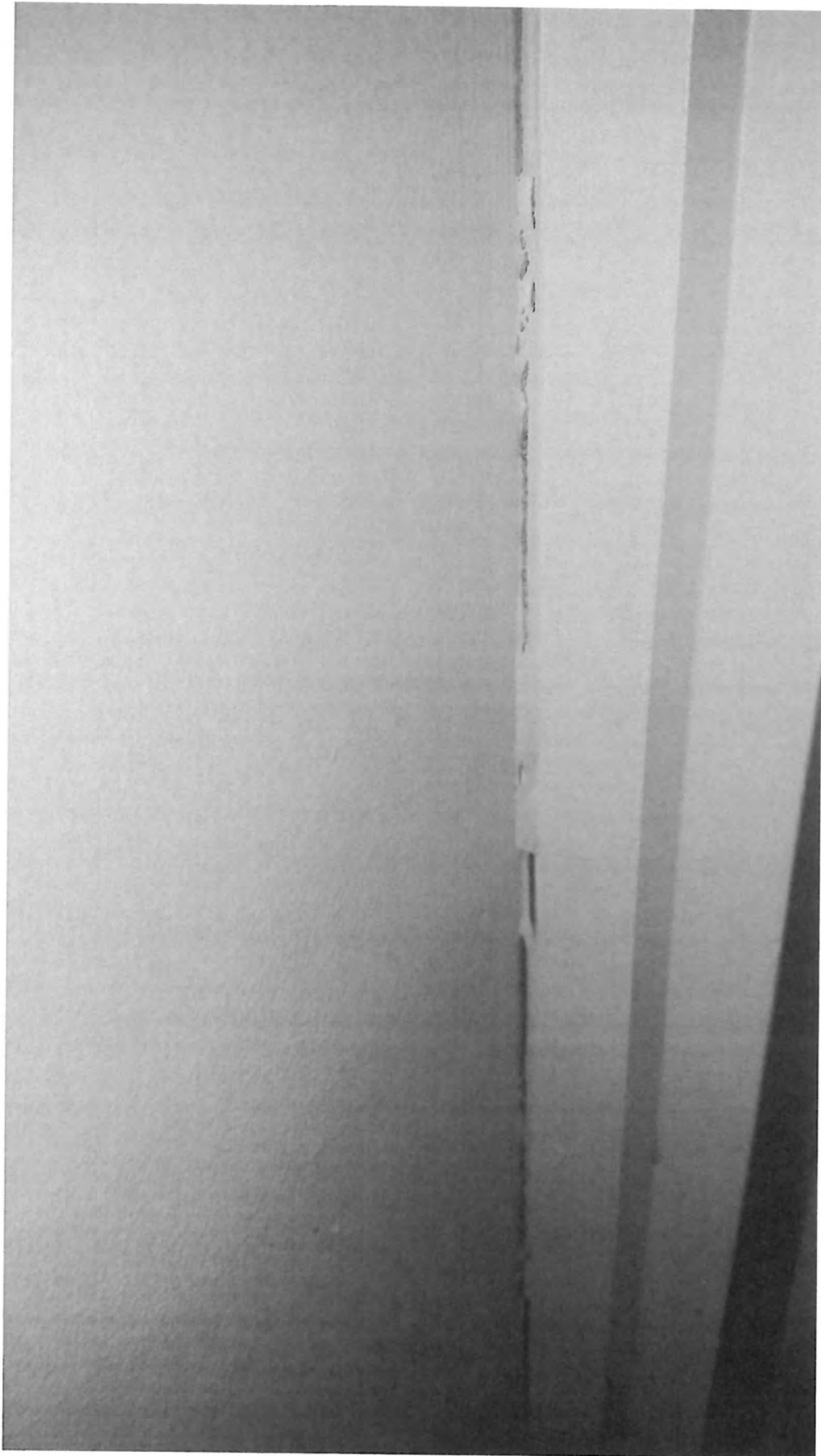
DAVE KENNEDY

KENNEDYS TILING LTD

Element :		Units	Qty
Interior Room	Bathroom		
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)	m2	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

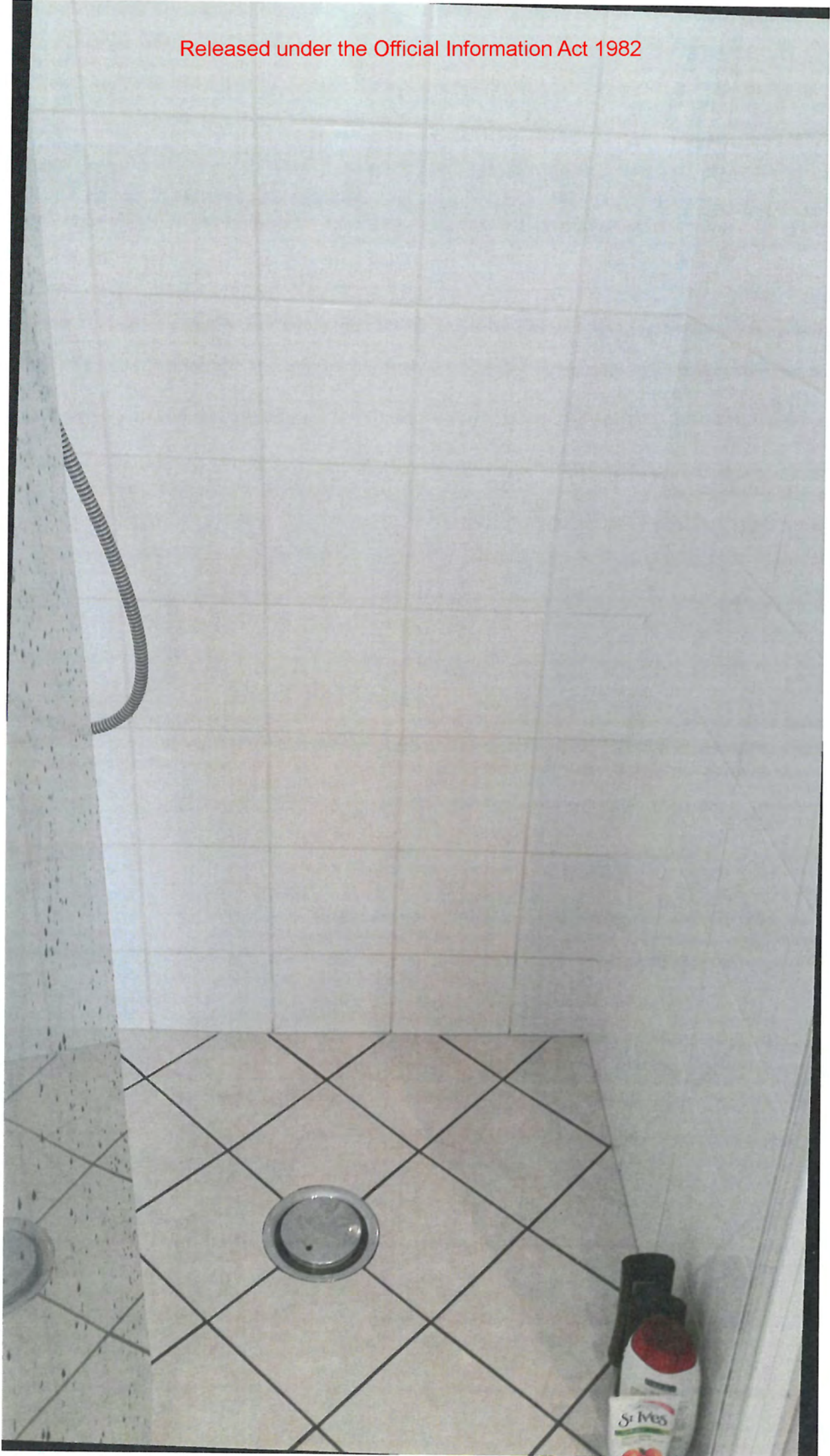




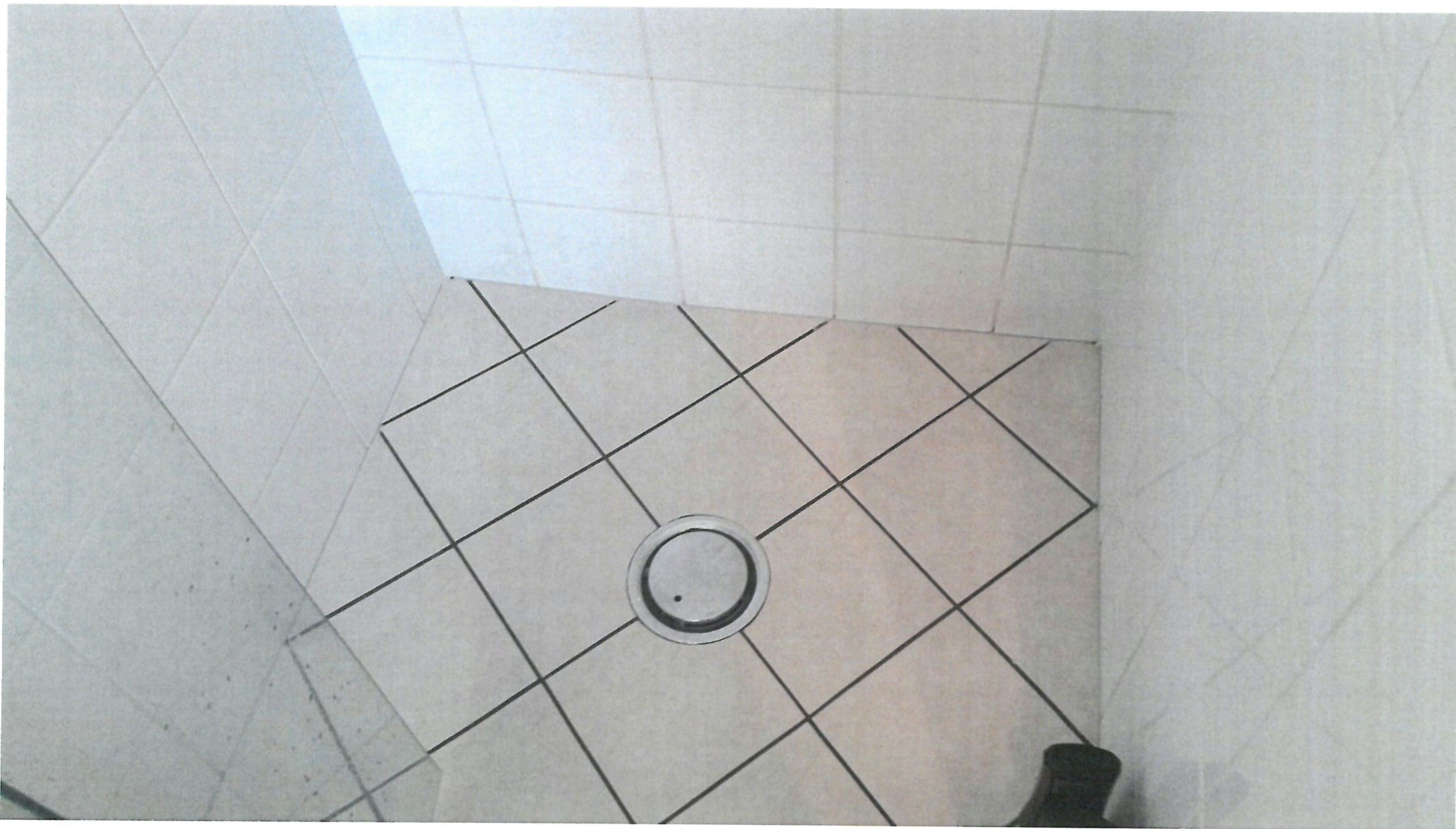




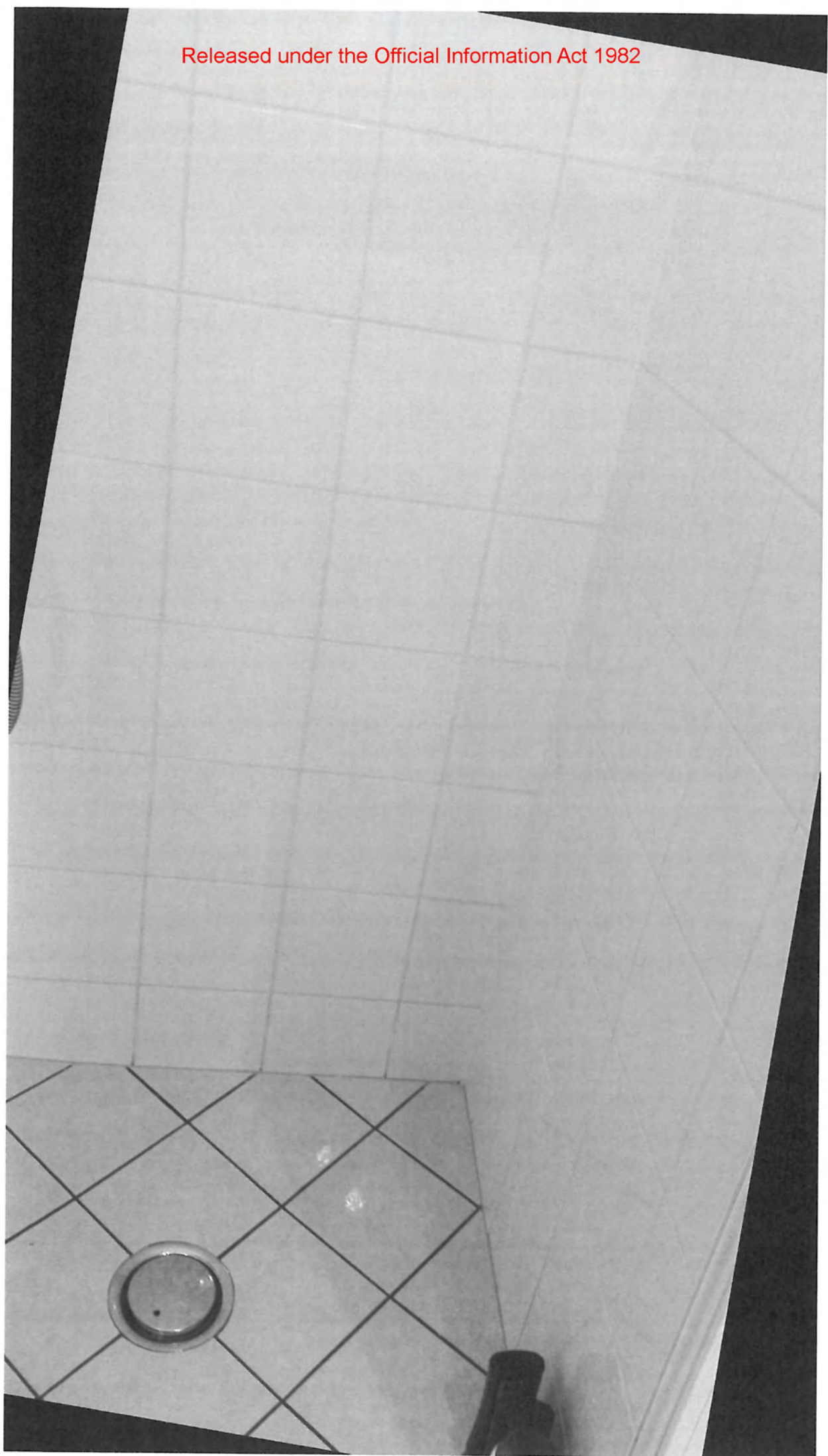
Released under the Official Information Act 1982



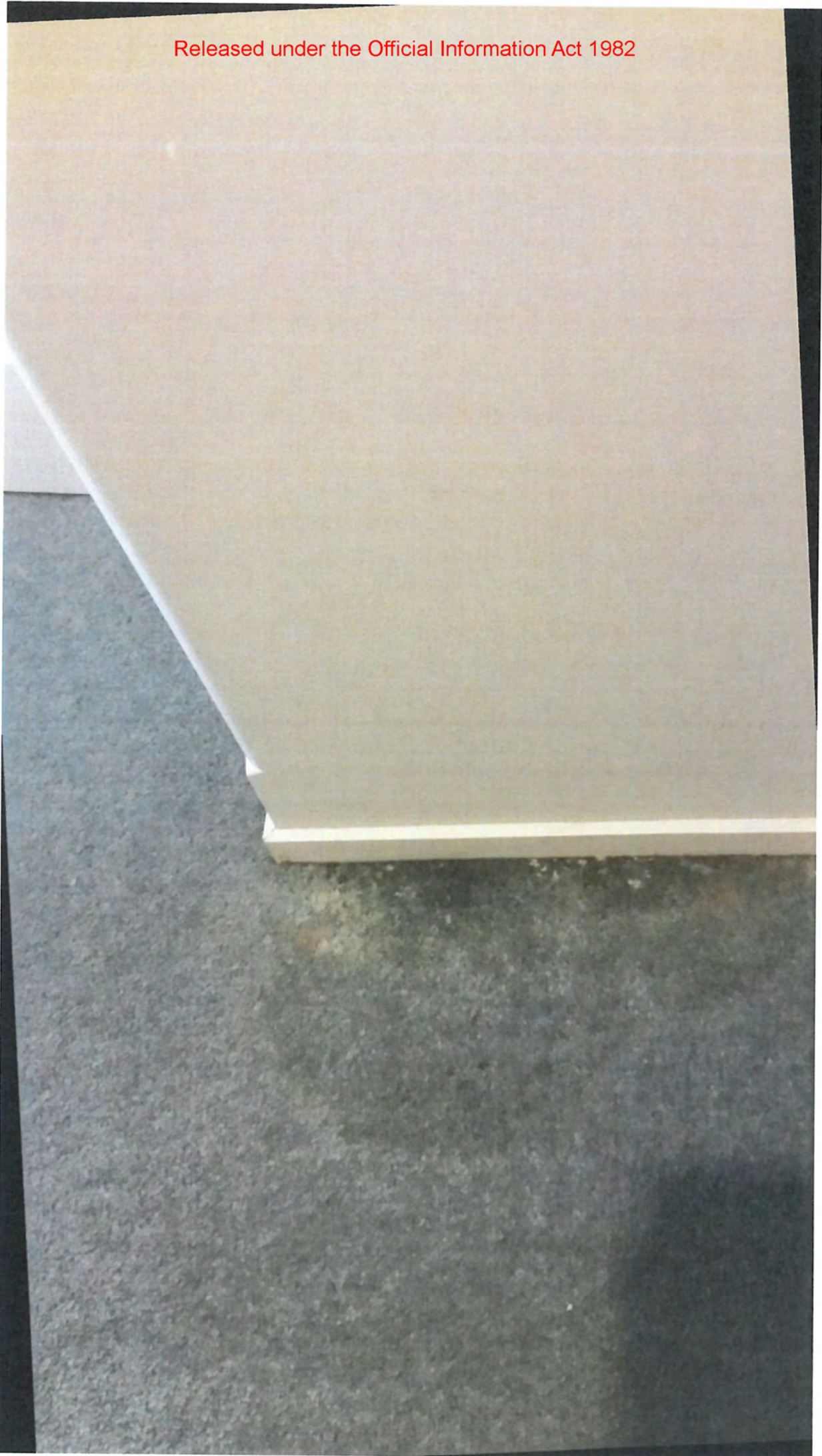
Released under the Official Information Act 1982



Released under the Official Information Act 1982



Released under the Official Information Act 1982



EQC Full Assessment Report

Claim Number: CLM/2011/209220
Claimant: CHRISTOPER RUSSELL
Property Address: 10 RYELANDS DRIVE
 LINCOLN 7608

Assessment Date: 19/08/2011 15:25
Assessor: Martin, Karen
Estimator: Allbon, Jason

Claimant Setup

Type	Name	Home Number	Mobile Number	Work Number	Email Address
Owner	CHRISTOPER, RUSSELL	03 3487148	021 424745		
Owner	HEATH PROPERTY LIMITED				

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
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Insurance Details - Comments

Mortgage Details - From Claim Centre

Bank

Mortgage Details - Added in COMET

Bank

ASB BANK

Mortgage Details - Comments

Opt Out

For repairs costing between \$10,000 and \$100,000 the claimant wishes to manage their own repairs? No

Hazards

Hazards: Nil
Property Sticker: No Sticker

Building Configurations

Leaky Home Syndrome? No

Building Name	Number of floors	Building Finish	Age of house	Footprint	Area (m2)
Main Building	1	Standard	Post 1980	Rectangular	156.06

Full Assessment

Site

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

General Comments:

Services

Element	Type	Material	Damages	Measure	Rate	Cost
Sewerage	Town Connection	PVC Pipe	No Earthquake Damage			
Water Supply	Town Connection	Plastic	No Earthquake Damage			

General Comments:

Main Building

Exterior

Foundations (Concrete slab)

Damage:	No damage
Require Scaffolding?	No
General Comments:	Floor levels are all ok

Roof (Concrete tile)

Damage:	Earthquake damage
Require Scaffolding?	No

Element	Type	Material	Damages	Measure	Rate	Cost
Roof Covering	Pitched	Concrete tile	Damage to flashings Repoint ridge capping	6.00 l/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?	No
General Comments:	14.9 x 2.2 brick veneer with timber frame

Elevation (East)

Damage:	No damage
Require Scaffolding?	No
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	Type	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			
			Rake out, plaster and paint	48.48 m2	34.00	1,648.32
Window	Aluminium Casement	Pane double glazed	No Earthquake Damage			

General Comments: Open plan with dining & kitchen.

Ground Floor - Dining Room

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Rake out, plaster and paint	14.40 m2	34.00	489.60
(External)	Sliding / Ranch sliding door	Aluminium	No Earthquake Damage			
Floor	Concrete	Carpet	No Earthquake Damage			
Heating	Electric	Heat pump	No Earthquake Damage			
Wall covering	Gib	Paint	Cosmetic damage			
			Paint wall	36.96 m2	24.00	887.04
Window	Aluminium Casement	Pane double glazed	No Earthquake Damage			

General Comments:

Ground Floor - Kitchen

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Paint Ceiling	11.90 m2	24.00	285.60
Floor	Concrete	Vinyl	No Earthquake Damage			
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			
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

Element	Type	Material	Damages	Measure	Rate	Cost
Ceiling	Gib	Paint	Cosmetic Damage			
			Paint Ceiling	3.75 m2	24.00	90.00
Door (External)	Single solid Door	Timber	No Earthquake Damage			
Floor	Concrete	Tiles	No Earthquake Damage			
Wall covering	Gib	Paint	No Earthquake Damage			

General Comments:

Ground Floor - Internal Garage

Damage: Earthquake damage

Require Scaffolding? No

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

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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

Element	Type	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? No

General Comments:

Ground Floor - Bathroom

Damage: Earthquake damage

Require Scaffolding? No

Element	Type	Material	Damages	Measure	Rate	Cost
Bath	Acrylic	Standard specification	No Earthquake Damage			
Bathroom Sink	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			
Window	Aluminium Casement	Pane double glazed	No Earthquake Damage			

General Comments:

Ground Floor - Bedroom (Bedroom 1-Master bedroom)

Damage: No damage

Require Scaffolding? No

General Comments:

Ground Floor - En Suite

Damage: Earthquake damage

Require Scaffolding? No

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Element	Type	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

Require Scaffolding? No

General Comments:

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

Damage: No damage

Require Scaffolding? No

General Comments:

Fees

Fees

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

Overheads

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

Scope Of Works Estimate

Property	
Description	Estimate
Site	0.00
Services	0.00
	0.00

Main Building

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
		180.00

Floor	Description	Estimate
Ground Floor	Bathroom	646.00
	Bedroom (Bedroom 1-Master bedroom)	0.00
	Bedroom (Bedroom 2- At end of hallway)	0.00
	Bedroom (Bedroom 3-Next to toilet)	0.00
	Dining Room	1,376.64
	En Suite	428.40
	Entry	90.00
	Hallway	220.32
	Internal Garage	777.00
	Kitchen	525.60
	Laundry	0.00
	Lounge	2,246.88
	Toilet	0.00
	Walk In Wardrobe	0.00
		6,310.84

6,310.84

Fees

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

Overheads

Description	Estimate
Preliminary and general	519.27
Margin	701.01
GST	1,156.67
	2,376.95

Total Estimate

8,867.79

Inspection Sign Off

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		
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 cosmetic 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

Catherine Muollo

From: Heather Russell <heather.russell59@yahoo.co.nz>
Sent: Thursday, 15 September 2016 4:21 p.m.
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 shortfall 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 ensuite)

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 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: 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.

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

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
Sub-Total	\$885.00
GST	\$132.75
TOTAL (including GST)	\$1017.75

Quote is valid until 1 September 2016.

Thank you for your enquiry!

If you wish to take further action, please contact Corey on 027 201 3665.

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 repairing walls and floor fitting tilesafe tray and lining tiling shower walls to 2m and floor fitting shower door	4,800.00
	<hr/>
Sub total	7,217.00
GST	1,082.55
Total	<u><u>\$8,299.55</u></u>

Bathroom Shower Replacement:

Showerwell Tilesafe tiled shower system 2 wall 900 x 900mm	1,840.00
Wall tiles 4sqm @ \$75sqm	300.00
Floor tiles 1.4sqm @ \$80sqm	112.00
Aqualine gibboard	90.00
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	4,800.00
	<hr/>
Sub total	7,142.00
GST	1,071.30
Total	<u><u>\$8,213.30</u></u>

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

ACCEPTANCE OF QUOTATION

I/We accept your quotation dated _____ for the sum of \$ _____
as detailed, and agree to accept the terms and conditions as set out below.

CONDITIONS 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.

Client: _____

Signature: _____

Date: _____

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

Released under the Official Information Act 1982



Released under the Official Information Act 1982





PROPOSAL

Customer
Rosmerta Property LTD
10 Ryelands Drive

Lincoln
Phone
Mobile 0274492012
Email

Proposal Date
14 Sep 2016

Job Number
CAC101153

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

Install Notes

Replace bedroom and walk in wardrobe carpet, post cleaning as damaged, and mouldy from water.

FlyBuys Points	45		
FlyBuys Promo Points	45		
		Full Price	\$1,750.00
		Discounts Applied	\$394.32
Total FlyBuys Points	90	Discounted Price	<u>\$1,355.68</u>
		Includes GST of	\$176.83

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

Please read the terms and conditions printed on the back of this form or provided to you separately

Payment

Minimum deposit 50%, balance payable upon installation.

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

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

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

FlyBuys Points	182		
FlyBuys Promo Points	182		
		Full Price	\$7,255.00
		Discounts Applied	\$1,792.73
Total FlyBuys Points	364	Discounted Price	<u>\$5,462.28</u>
		Includes GST of	\$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 Please read the terms and conditions printed on the back of this form or provided to you separately
Payment Minimum deposit 50%, balance payable upon installation.
Direct Payment Details: Account 06-0807-0207213-00. Please reference your Surname and Job Number CAC101152

Catherine Muollo

From: EQC Info Mailbox
Sent: Monday, 10 October 2016 5:14 p.m.
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 due 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 I 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@eqc.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

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: 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 shortfall 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 ensuite)

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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- 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

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

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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...now with attachment