IAG Claim Number	LG07645067	Date/Time	15 November 2017
Address	34B Upland Rd, Kelburn	Loss Adjuster	Sam Bell

Property Details

Insured	Name	Wallcork Upland Ltd		
	Phone Number	04 471 1308 - Marilyn	Email	wallcork@xtra.co.nz
Contact Person	Name			
	Phone Number		Email	
Insured Address (If different from above)		34B Upland Rd, Kelburn		

Insurance Details

EQC Claim Number					Policy Sum Insured (Incl.)	$
Brand	State ☐	AMI ☐	NZI ☐	Lumley ☒	Bank (Specify)	Other (Specify) ....

Claim Summary

Item	Estimate Cost (Incl. GST)
Building	$6,018.43
Non-EQC	$
Other costs – fees etc.	$
Remoteness contingency	$
Total claim	$6,018.43

Damage Summary

Brief Summary of Damage (comment on overall damage to the exterior, interior & land)

At the time of the assessment the Insured informed me that the entire dwelling had been assessed by an engineer and repairs to the concrete cladding have been carried out. The invoice for work carried out to unit 34B is attached in the photos.

There are two other fractures to the concrete cladding and deck which require the same epoxy crack injection repair strategy.

We could not get inside the unit due to tenant getting the assessment time wrong.

The insured was aware of a water leak which may have been exacerbated from the November EQ, obviously I could not assess the damage and informed the insured if the damage was a major concern then engage a plumber to assess and determine if caused by the November EQ. If so, provide the documents to her insurance company.

No other EQ damage on the property.

	Yes	No
Is the Dwelling Habitable?	☒	☐
IAG Claims Team to arrange Alternative Accommodation (add comment below if necessary)	☐	☒

Initial Assessment Indication (This is an estimate only, additional info may be required. If getting near the cap, within 20%, tick Repair Over Cap)	Repair under Cap	Repair over Cap	Repair or Rebuild Engineer Assessment Required	Repair/Rebuild est. significantly exceeds S.I.	Total Loss
	☒	☐	☐	☐	☐

Result of Council Inspection (Sticker colour)	No Sticker ☒	White ☐	Yellow ☐	Red ☐

Emergency Works Required (provide brief description below)	No ☒	No-EQC have arranged ☐	Yes-Claims Team to arrange work as described ☐	Yes–Client to arrange work as described ☐

Post-Inspection Checklist	Completed?
• Health & Safety Stand Back assessment	☒
• Damaged Property Site Survey	☒
• Elemental Estimate	☒
• Photos of property and all damaged areas (include photos of large value content items e.g. TV, artworks, rugs)	☒
• Customer Information Letter photographed and left with client	☐
• Contents Schedule and Instructions left with client	☐

Additional Comments (such as vulnerable/elderly clients/type of engineering assessment required)

7th February 2018

Wallcork Upland Limited
C/- Marilyn Wallace
1 Jones Deviation
RD 1
Porirua 5381

Dear Marilyn

Your residential building claim is complete and has been settled

Your IAG claim number:	7645067
Insured name:	Wallcork Upland Limited
Address of damaged property:	34 Upland Road, Kelburn, Wellington 6012

IAG is acting on behalf of EQC to assess and settle your EQC claim for residential building damage in accordance with the Earthquake Commission Act 1993 (EQC Act).

Your claim for natural disaster damage from the Kaikoura earthquake, which occurred on 14 November 2016, was assessed on 16/11/2017.

Our assessment has been reviewed and completed. We can confirm that your claim will be cash settled based on our assessment of the costs. The intention of your cash settlement payment is that it be used to repair or replace the damaged property. In some instances, your future entitlement for insurance cover may be affected if your payment is not used for this purpose.

The table overleaf outlines how your payment has been calculated. If you think there are any aspects to your residential building claim still outstanding, please contact us as soon as possible to discuss.

Yours sincerely,

Nina Vertomaa
Senior Claims Case Manager
Phone: 03 977 4188
Email: nina.vertomaa@iag.co.nz

Your residential building claim settlement.

Item	Amount	Excess deducted*	Less amounts already paid**	Amount to pay
Residential building EQCover	$6,018.43	$200.00	$0.00	$5,818.43
			Total payment including GST	**$5,818.43**

How your insurance excess is calculated and deducted*
An excess is the amount that you contribute towards each insurance claim you lodge.

If you have an EQC residential building claim only, your excess per claim is either $200 multiplied by the number of dwellings in the residential building or 1% of the amount payable, whichever is greater.

If you have both an EQC residential building claim and EQC contents claim, your excess will be calculated as one claim providing the contents are in or on the same residential building and the damage is caused by the same natural disaster. In this case, the excess deducted per EQC claim is the greater of either $200 multiplied by the number of dwellings in the residential building or 1% of the amount payable for the residential building damage and the contents damage.

If you have an IAG claim(s) for residential building, contents and or Non EQC Act damage, you'll only pay one excess, whichever excess amount is the greatest as per your policy schedule.

Less amounts already paid to you**
This amount includes the cost of urgent works (if any) already paid or reimbursed to you. Any other prior payments (e.g. interim payments) will also be included here. Any prior payments shown in this column are net of any excess deducted at the time that the prior payment was made.

Information about cash settling your claim

Payment
Your payment method is: Cheque
Your payment will be posted to you shortly.

Supporting documents
To help explain how we've calculated your settlement amount for the earthquake damage to your home, we've enclosed,

- Scope of Works
- Claim Summary
- Site Survey

Your residential building EQCover settlement
Your residential building EQCover settlement is not full and final and you will not be required to sign a discharge.

Your obligations
By accepting this payment from us, you are confirming your previous declaration that the claim information that you submitted is true and accurate and that you have not withheld any material information. Please inform IAG if you are, or become, aware that the claim information you provided is no longer accurate or you have new information.

Your EQC land claim
If you have a residential land claim, EQC will be in touch with you separately (if they have not already been) regarding the assessment and settlement of your land claim.

Who can you speak to next
Before you begin any repairs on your home, it's a good idea to speak to a licensed building professional about the process and best next steps. This could save money and time in the long run. Depending on

which region you're in, your local council might provide support to homeowners affected by earthquake damage.

How to contact us
You can call us on 0800 424411 or email us on disasterclaims@iag.co.nz. Our claims handlers are available from 8am – 5pm Monday to Friday.

iag

LNI Quantum Only

Other Information	**34B Upland Rd, Kelburn**

Loss Adjuster	**Sam Bell**
Phone	
Email	sbell@cl-nz.com

Date	16/11/2017

Insured	Wallcork Upland Ltd
Phone - home	04 471 1308 - Marilyn
Phone - work	
Phone - mobile	

Claim number	2079563
EQC Claim Number	N/A

Exterior cladding

Component	Item	Measure	Qty	Cost per Unit	Item Cost
Additional Item	Epoxy crack repairs (as per quote)	Additional Item	1	$1,227.28	$1,227.28
Additional Item	Epoxy crack injection set up fee	Additional Item	1	$1,200.00	$1,200.00
Additional Item	Epoxy crack injection - LM	Additional Item	2	$185.00	$370.00
Decoration	MC - Paint exterior surfaces up to two coats to 11m2	min charge	36.7	$308.44	$308.44
Decoration	Paint exterior - All Surfaces (two coats)	square metre	25.7	$19.22	$493.95
Additional Item	Scaffolding hire	Additional Item	1	$865.00	$865.00

8% P&G on additional items

Component	Item	Measure	Qty	Cost per Unit	Item Cost
Additional Item	8% P&G	Additional Item	1	$292.98	$292.98

Total Composite	$802.39
Total Additional	$3,955.26
Total PC Sum	
10% Margin	$475.77
Subtotal	**$5,233.42**
plus GST	*$785.01*
TOTAL	**$6,018.43**

Comments

DAMAGED PROPERTY SITE SURVEY

Customer: Wallcork Upland Ltd

Address: 34B Upland Rd, Kelburn

HEALTH & SAFETY

Damaged land and buildings present significant health and safety risks. A stand-back health & safety evaluation must be completed by the Loss Adjuster before entering the site (and as new hazards are identified) to:

a) eliminate risks to health and safety, so far as reasonably practicable; and
b) if not reasonably practicable to eliminate risks to health and safety; to minimise those risks so far as is reasonably practicable

Loss Adjuster confirmation: (circle)

- A stand-back Health & Safety evaluation has been completed and risk controls implemented: **Yes**
- Asbestos and other contaminant risks have been considered in the stand-back evaluation: **Yes**
- Structural and land risks have been considered in the stand-back evaluation: **Yes**
- Hazards have been communicated to other PCBUs attending, or on site on the instructions of the Loss Adjuster: **Not Applicable**
- Is it safe to proceed? **Yes** (If no explain in comment section below)

UTILITY SERVICES & HIGH LEVEL DAMAGE DESCRIPTION

Utility Services	Select if element exists	Tick if damaged from 16-G event (EQ)	Enter brief description of pre-existing & new damage - use note section for detail
Overhead power	✔		
Underground power			
Single -Double -Three phase			
Gas - piped			
Gas - cylinder	✔		
Gas – cylinder size			
Oil Heating			
Oil tank size			
Water Storage Tank(s)			
Town Water	✔		
Septic Tank			
Other (Refer to landscaping section for fences and paths)			
Swimming pool			
Spa Pool			

General Building & Land Description				
Estimated year of construction and any additions:				1940s
Number of storeys:	Triple, Multi or Split Level			
Site Topography:	Sloping			
Remote Site: Yes		No	✔	
Multi – Unit Building/Body Corp (if Yes obtain info of other party below)				Yes
Multi unit dwelling. One owner				

Land Damage Description: Take sufficient images (with measurements) to provide an overview of the damage.

Foundation	Select	EQ	Enter brief description of pre-existing & new damage - use note section for detail
Piles & timber skirt			
Concrete ring & piles			
Concrete slab	✔		
Floor			
Particle Board/Ply			
T&G			
Concrete	✔		
Floor Level			
Evidence of Dislevelment			
Exterior Cladding			
Block			
Brick Veneer			
Weatherboard			
Stucco	✔	✔	Fractures which have been repaired and which require repair.
Cedar			
Linear board			
Roof			
Concrete/Clay Tiles			
Metal Tiles			
Colour Steel	✔		
Galvanised/Painted			
Chimney			
Spouting/Downpipes			

PVC	✔		
Continuous			
Copper			
Window Joinery			
Aluminium			
Wood	✔		
Double glazed			
Single glazed	✔		
Leadlight			

UTILITY SERVICES & HIGH LEVEL DAMAGE DESCRIPTION (page 3)

Miscellaneous	Select	EQ	Enter brief description of pre-existing & new damage - use note section for detail
Firewall			
Entry Door			
Timber	✔		
Aluminium			
Powder coated			
Painted			
Glazed	✔		
Back Door			
Timber	✔		
Aluminium			
Powder coated			
Painted			

Glazed	✔		
Garage Doors			
Double			
Single			
Sectional			

Notes (include detail of cracking – separation of elements including magnitude of damage i.e. minor collapse, ceiling collapse etc)

At the time of the assessment the Insured informed me that the entire dwelling had been assessed by an engineer and repairs to the concrete cladding have been carried out. The invoice for work carried out to unit 34B is attached in the photos.

There are two other fractures to the concrete cladding and deck which require the same epoxy crack injection repair strategy.

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No other EQ damage on the property.

Engineer report

Engineers report


ON THOMSON
consulting engineers

We recommend that the concrete is broken away in this area to expose the reinforcing steel as the bars may be reduced in strength. The reinforcing should be replaced as needed and the new concrete installed. The extent of the work can be determined during an on site visit with a concrete repair company. We saw no other significant cracks in the exterior walls or in the recently constructed strengthening.

Interior walls
We visually inspected the interior of the building, specifically the interior of the flats and the basement area on the second level. Minor superficial cracking was identified in the all of the flats (see figures 3 and 4).

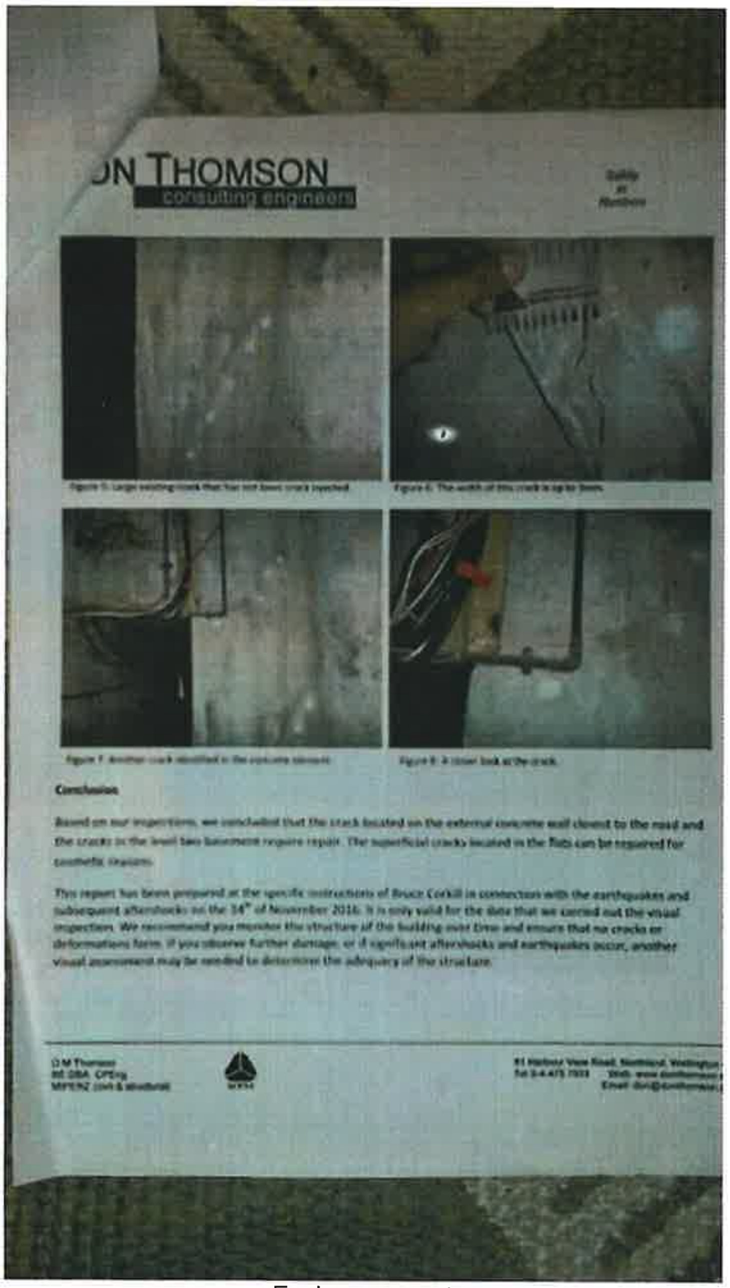
Figure 3: Superficial cracking in the interior of one of the flats.

Figure 4: Superficial cracking on the interior of one of the flats.

These cracks do not affect the structure of the building but for appearance reasons we recommend that they be injected with grout. A concrete repair company is able to carry out this work.

Subfloor

Engineers report



ON THOMSON
consulting engineers

Figure 5: Large existing crack that has not been crack injected

Figure 6: The width of this crack is up to 3mm

Figure 7: Another crack identified in the concrete element

Figure 8: A closer look at the crack

Conclusion

Based on our inspections, we concluded that the crack located on the external concrete wall closest to the road and the cracks in the level two basement require repair. The superficial cracks located in the flats can be repaired for cosmetic reasons.

This report has been prepared at the specific instructions of Bruce Corkill in connection with the earthquakes and subsequent aftershocks on the 14th of November 2016. It is only valid for the date that we carried out the visual inspection. We recommend you monitor the structure of the building over time and ensure that no cracks or deformations form. If you observe further damage, or if significant aftershocks and earthquakes occur, another visual assessment may be needed to determine the adequacy of the structure.

D M Thomson
BE DBA CPEng
MIPENZ (civil & structural)

Engineers report

WALK THROUGH INSPECTION

New Hazards:

Are there hazards in any of the rooms not covered in the Stand-Back Assessment: **No**

Is asbestos likely to be present in any of the rooms or the finishing elements i.e. vinyl backing: **No**

(If the answer is yes to either question complete the Stand-Back Assessment procedure and refer to asbestos guidelines before undertaking the inspection)

Important:

- *Enter **O** in the room table below if there is no evidence of earthquake damage.*
- *While completing the Utility Services & High Level Damage Description is a mandatory requirement for all inspections, only complete a detailed interior site survey (including images and a plan of the rooms) where there is evidence of earthquake damage or where the customer claims earthquake damage.*
- *Ensure all elements of damaged rooms are recorded and earthquake damaged elements are recorded in the appropriate EQ column & line.*
- *A scope of work and cost estimate must be included in all Loss Adjuster reports where there is no requirement for a Geotechnical or Structural Engineer's report or repair strategy.*

Area	Enter O if there is no visible damage
Exterior cladding	Concrete fractures require epoxy repairs.
Unit 34B - Interior	Not assessed.
Landscaping	No EQ damage

ENTRANCE – FAMILY – DINING – LOUNGE - OFFICE & HALLWAY

New Hazards:

Are there hazards in any of the rooms not covered in the Stand-Back Assessment: **No**

Is asbestos likely to be present in any of the rooms or the finishing elements i.e. vinyl backing: **No**

(If the answer is yes to either question complete the Stand-Back Assessment procedure and refer to asbestos guidelines before undertaking the inspection)

Entrance – Family – Dining – Lounge – Office Hallway Notes (Include detail of cracking – separation of elements including magnitude of damage i.e. minor collapse, ceiling collapse etc)
No visible damage

KITCHEN

New Hazards:

Are there hazards in this room not covered in the Stand-Back Assessment: **No**

Is asbestos likely to be present in any of the kitchen or finishing elements i.e. vinyl backing: **No**

(If the answer is yes to either question complete the Stand-Back Assessment procedure and refer to asbestos guidelines before undertaking the inspection)

Notes (include detail of cracking – separation of elements including magnitude of damage i.e. minor collapse, ceiling collapse etc)
No visible damage

BEDROOMS

New Hazards:

Are there hazards in any of the rooms not covered in the Stand-Back Assessment: **No**

Is asbestos likely to be present in any of the rooms or the finishing elements i.e. vinyl backing: **No**

(If the answer is yes to either question complete the Stand-Back Assessment procedure and refer to asbestos guidelines before undertaking the inspection)

Bedroom Notes (Include detail of cracking – separation of elements including magnitude of damage i.e. minor collapse, ceiling collapse etc)
No visible damage

BATHROOMS & TOILETS

New Hazards:

Are there hazards in these rooms not covered in the Stand-Back Assessment: **No**

Is asbestos likely to be present in these rooms or any part of the finishing elements of the room: **No**

(If the answer is yes to either question complete the Stand-Back Assessment procedure and refer to asbestos guidelines before undertaking the inspection)

Notes (include detail of cracking – separation of elements including magnitude of damage i.e. minor collapse, ceiling collapse etc)
No visible damage

HWC & LINEN CUPBOARD DETAIL

New Hazards:

Are there hazards in this room not covered in the Stand-Back Assessment: **No**

Is asbestos likely to be present in any of the cupboards or finishing elements i.e. vinyl backing: **No**

(If the answer is yes to either question complete the Stand-Back Assessment procedure and refer to asbestos guidelines before undertaking the inspection)

LAUNDRY DETAIL

New Hazards:

Are there hazards in this room not covered in the Stand-Back Assessment: **No**

Is asbestos likely to be present in the laundry or any of the finishing elements i.e. vinyl backing: **No**

(If the answer is yes to either question complete the Stand-Back Assessment procedure and refer to asbestos guidelines before undertaking the inspection)

HWC – Linen & Laundry Notes (include detail of cracking – separation of elements including magnitude of damage i.e. minor collapse, ceiling collapse etc)
No visible damage

GARAGE DETAIL

New Hazards:

Are there hazards in this room not covered in the Stand-Back Assessment: **No**

Is asbestos likely to be present in any of the garage or finishing elements i.e. vinyl backing: **No**

(If the answer is yes to either question complete the Stand-Back Assessment procedure and refer to asbestos guidelines before undertaking the inspection)

Garage Notes (include detail of cracking – separation of elements including magnitude of damage i.e. minor collapse, ceiling collapse etc)
No visible damage

LANDSCAPING – NON EQC DAMAGE DETAIL:

New Hazards:

Are there hazards in this room not covered in the Stand-Back Assessment: **No**

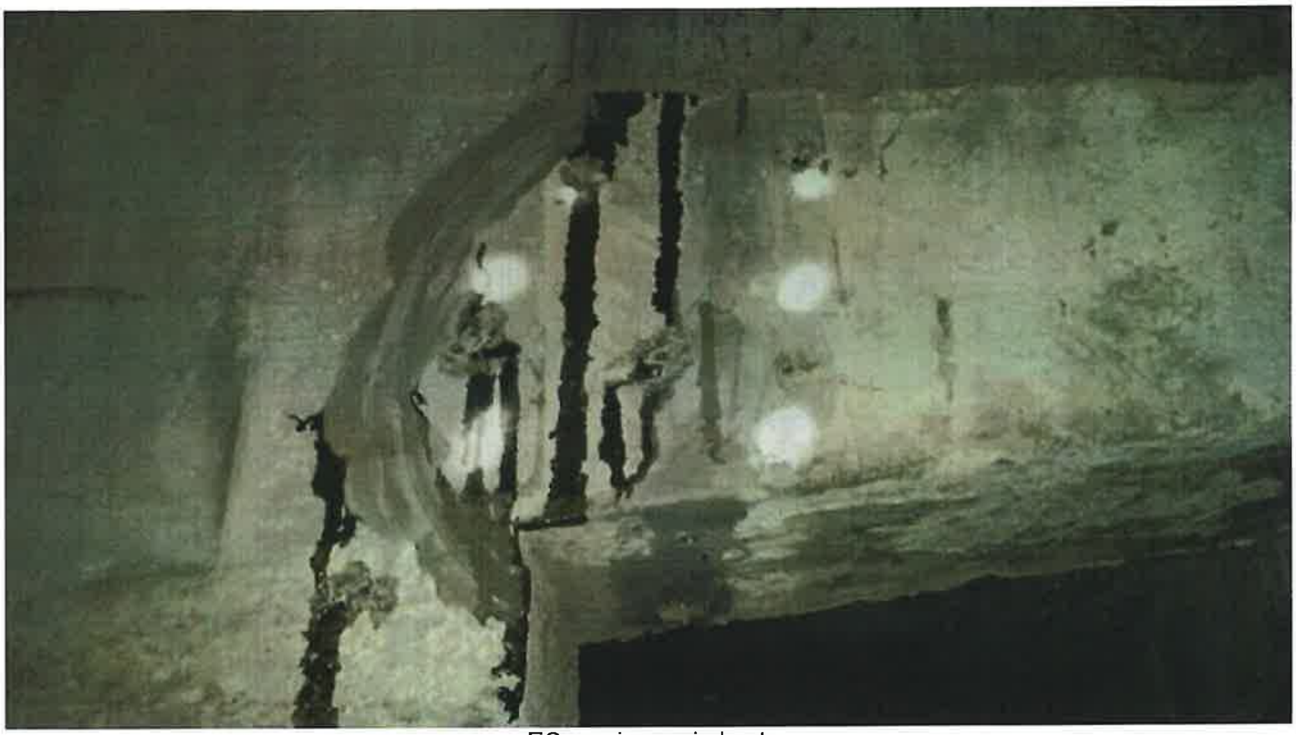
(If the answer is yes to either question complete the Stand-Back Assessment procedure and refer to asbestos guidelines before undertaking the inspection)

Note: *Images, measurements and a sketch showing new and pre-existing cracks or damage is a mandatory requirement for formed driveways and paths.*

Non EQC Landscaping Notes (include detail of cracking – separation of elements including magnitude of damage i.e. minor collapse, ceiling collapse etc)
No visible damage

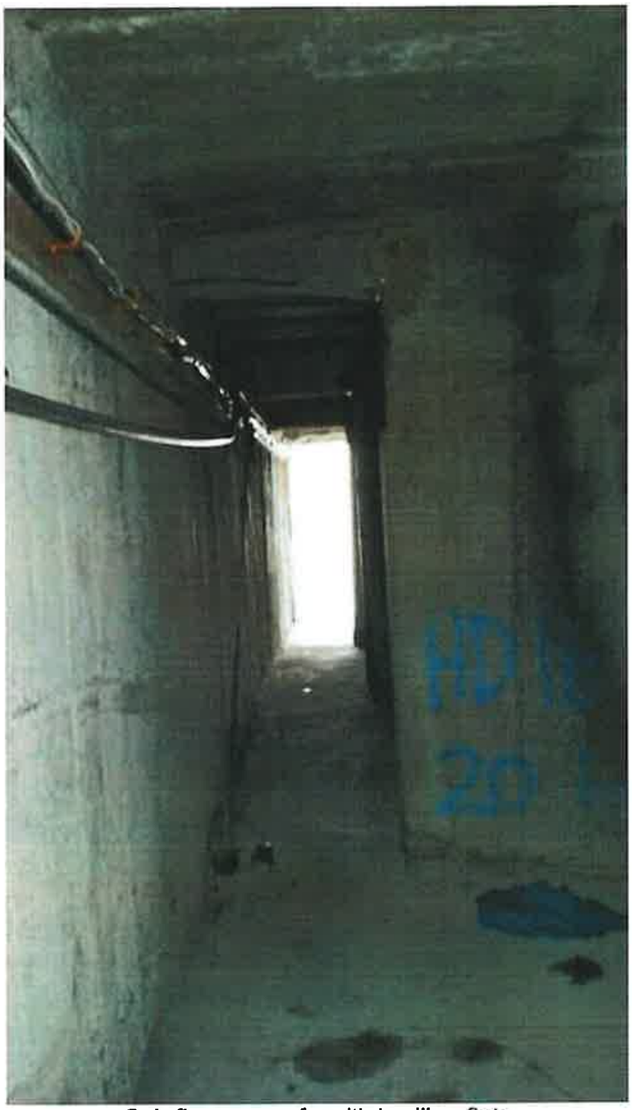
DAMAGE PHOTOGRAPHS

Front elevation of the multi unit building. 34 Upland road



EQ repairs carried out


EQ repairs carried out



Sub floor area of multi dwelling flats

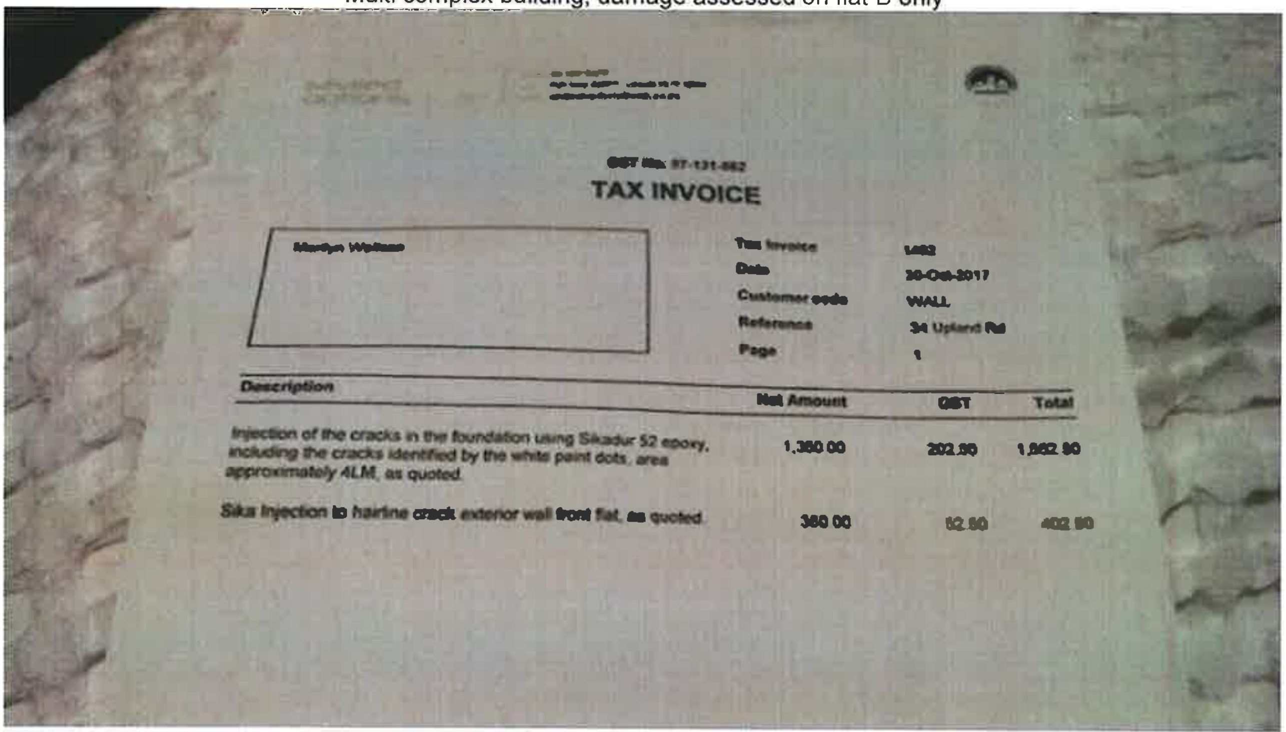

EQ repairs carried out


EQ repairs carried out


Trap door to subfloor repairs

Concrete deck underneath flat B fractured

Multi complex building, damage assessed on flat B only



GST No: 97-131-862

TAX INVOICE

Marilyn Wallace

Tax Invoice	[illegible]
Date	30-Oct-2017
Customer code	WALL
Reference	34 Upland Rd
Page	1

Description	Net Amount	GST	Total
Injection of the cracks in the foundation using Sikadur 52 epoxy, including the cracks identified by the white paint dots, area approximately 4LM, as quoted	1,350.00	202.50	1,552.50
Sika Injection to hairline crack exterior wall front flat, as quoted	350.00	52.50	402.50

Invoice for EQ repairs

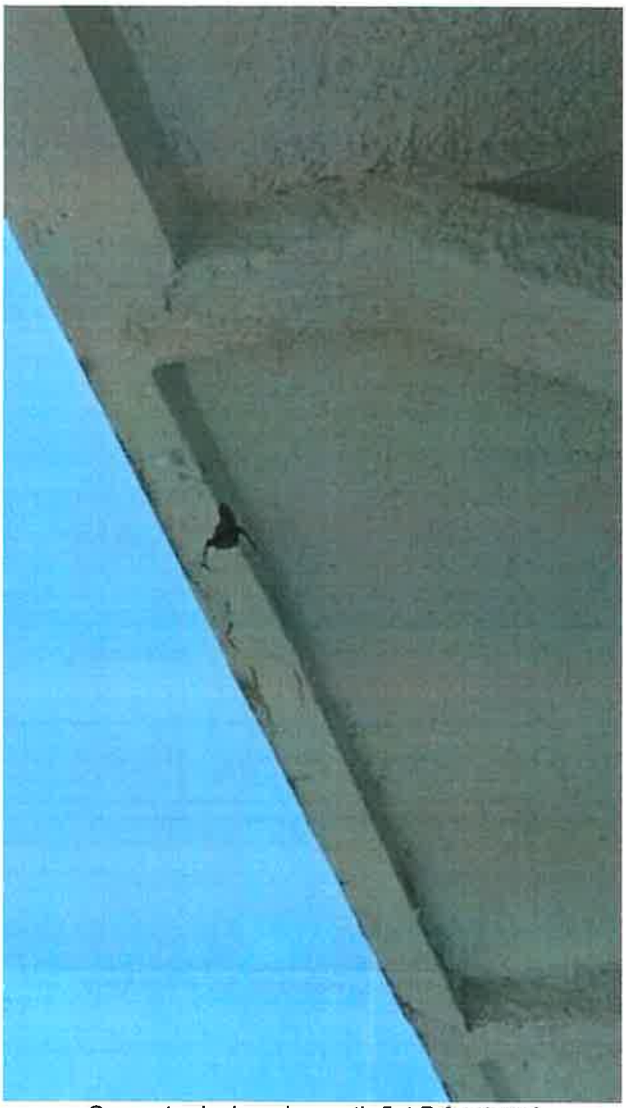
Side elevation of flat B and where concrete fractures were repaired


Concrete fracture to flat B entry, epoxy crack injection required.


Access to 34b


4 story multi unit building


Concrete deck underneath flat B fractured



Concrete deck underneath flat B fractured

DISCLOSURE STATEMENT

1. The following information has been supplied to Capital Commercial (2013) Limited ("Bayleys") to be made available for distribution on the vendor's behalf to potential purchasers to assist purchasers with their due diligence and to use at the purchaser's discretion.
2. Bayleys and the Vendor do not warrant the accuracy or completeness of the information and recommends that all recipients undertake their own due diligence, obtain their own reports to their satisfaction and seek independent advice prior to committing to purchaser.