Session Notes

Canterbury Earthquakes
CRP Induction Training

EQC
EARTHQUAKE COMMISSION

V11.2
Released under the Official Information Act 1982
Contents

Session 1  Preliminaries and Introduction
Session 2  Communicating with Claimants 1 - Empathy
Session 3  The Damage assessment Process
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  b. Preparing to Assess
  c. Forms and Form Completion
Session 4  Damage assessment Classroom Practical
Session 5  Communicating with Claimants 2 - Managing Expectations;
            Dealing with FAQs
Session 6  Health and safety in the Field
Session 7  Damage assessment Field Practical
Safety & Comfort

- Evacuation
  - Signal
  - Exit
  - Assemble
- Toilets
- Refreshments
  - Morning & Afternoon Tea
  - Lunch
Activities of Next Three Days

Induction Training Including
- EQC’s role and structure
- Damage to dwellings caused by the Canterbury Earthquakes
- Health and Safety
- Communicating with claimants
- Assessing earthquake damage to houses
- Practical exercises

Outline of Activities

The induction training programme will introduce you to EQC and the Catastrophe Response Programme, EQC’s insurance cover and claims, earthquake damage to houses, how and what to look for when assessing property, how to fill in the documentation required, and how to communicate with claimants.

You will be learning information and skills relevant to your EQC role in the field, but as everyone – Assessors, and Estimators – receives training together, you will learn about what other members of your work team do as well.
The training programme may not run exactly as scheduled (because of the availability of visiting briefers and presenters).
# Canterbury Earthquakes

## Programme for EQC CRP Induction Training Post 22 Feb 2011

<table>
<thead>
<tr>
<th>Day</th>
<th>Time</th>
<th>Session</th>
<th>Topic</th>
<th>Attendance</th>
<th>Trainer</th>
<th>Duration</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>1200 - 1300</td>
<td>Session 1</td>
<td>Preliminaries and Introduction</td>
<td>All</td>
<td>EQC Programme Manager</td>
<td>60 min</td>
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<td>1400 - 1450</td>
<td>Session 2</td>
<td>Communicating with Claimants 1 – Empathy Training</td>
<td>All</td>
<td>EQC Psychologist</td>
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<td></td>
<td>1450 - 1510</td>
<td>Break</td>
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<td>20 min</td>
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<td>1510 - 1730</td>
<td><em>Marching Administration</em></td>
<td>Contracts, involving, photographs, cellphone issue, etc.</td>
<td>All</td>
<td>HR, Accounts</td>
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<td>Day 2</td>
<td>0830 - 0930</td>
<td>Session 3.a</td>
<td>The Damage Assessment Process – Preparing to inspect</td>
<td>All</td>
<td>EQC Field Trainers</td>
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<td>0930 - 1000</td>
<td>Session 3.b</td>
<td>The Damage Assessment Process – forms and form completion</td>
<td>All</td>
<td>EQC Field Trainers</td>
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<td>1000 - 1020</td>
<td>Break</td>
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<td>1020 - 1200</td>
<td>Session 3.b continued</td>
<td>The Damage Assessment Process – forms and form completion</td>
<td>All</td>
<td>EQC Field Trainers</td>
<td>100 min</td>
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<td>1200 - 1245</td>
<td>Lunch</td>
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<td>1245 - 1500</td>
<td>Session 4</td>
<td>Damage Assessment class: practical (&quot;Spinning House&quot;)</td>
<td>All</td>
<td>EQC Field &amp; CPT Trainers</td>
<td>135 min</td>
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<td></td>
<td>1500 - 1520</td>
<td>Break</td>
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<td>20 min</td>
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<tr>
<td></td>
<td>1520 - 1600</td>
<td>Session 5</td>
<td>Communicating with Claimants 2 – Managing Expectations; Dealing with FAQs</td>
<td>All</td>
<td>EQC Trainer</td>
<td>40 min</td>
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<tr>
<td>1600 +</td>
<td>Kit Issue Brief followed by Kit Issue audit and enforcement</td>
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<td>Day 3</td>
<td>0830 - 0910</td>
<td>Session 6</td>
<td>Health and Safety in the Field (Including Stress Management video)</td>
<td>All</td>
<td>EQC H&amp;S Trainer</td>
<td>40 min</td>
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<td></td>
<td>0910 - 1440</td>
<td>Session 7</td>
<td>Field Practical Brief &amp; Exercise (real damage) including lunch</td>
<td>All</td>
<td>EQC Field Trainers</td>
<td>5.5 hrs</td>
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<td></td>
<td>1440 - 1500</td>
<td>Break</td>
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<td>20 min</td>
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<tr>
<td></td>
<td>1500 - 1600</td>
<td>Session 7 continued</td>
<td>Field Practical Exercise debrief (including Earthquake Dwelling Damage brief)</td>
<td>All</td>
<td>EQC Field Trainers &amp; Dwelling Damage Briefers</td>
<td>30 min</td>
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<tr>
<td></td>
<td>1600 - 1630</td>
<td>Session 8</td>
<td>Training Evaluation &amp; Trainer debrief</td>
<td>All</td>
<td>EQC Trainer</td>
<td>30 min</td>
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</tbody>
</table>

V11.2
Presenters

- EQC Training Team trainers
- Experienced field Assessors and Estimators
- Polytech staff
- Others
Session 1 – Introduction to EQC

a. EQC – What it is and what it does
b. EQCover
c. The Canterbury Earthquakes and EQC’s CRP Response
d. The Claims Process
EQC - What it is and what it does
EQC – the acronym for the Earthquake Commission. EQC is a government organisation that provides natural disaster insurance cover to New Zealand residential property owners.

The two most common disasters we cover are earthquake damage and landslip/storm damage.

Following a natural disaster EQC decides whether to implement our CRP where we call on previously contracted organisations to provide us with people to assist with the fieldwork.

These people will be Assessors, Estimators, engineers, valuers, and administrative/support staff.

Before anyone undertakes any fieldwork for EQC they must go through induction training.
Established 1945 to provide earthquake & war damage cover

Earthquake Commission Act 1983

- added cover for other natural disasters
- dropped cover for war damage
What EQC is (and is not)

- Is implementer of social policy using an insurance model
- Not an insurance company
- Is part of community recovery process
- Not an emergency response organisation

- No underwriting discretion - we insure everyone who is insured
- No competition
- Compulsory scheme
- Social Policy? - fundamentally designed to get a roof back over people's heads
- Recovery process - hence the reason why we were not in the field in great numbers the day after an earthquake – although the sooner we are seen on the ground the better
- Corporate Office Wellington (Alternative site is Manukau City)
- CRC - Claim Reception Centre - Commercial call centres already in Auckland, Wellington, and Christchurch
- CPC - Claim Processing Centre - Gallagher Bassett Services (GBS) in Brisbane.
EQC's Insurance

- Earthquake Commission Act 1993 is EQC's insurance policy = EQCover
- Automatic on purchase of Fire Insurance
- Property insured –
  - Dwellings (self-contained premises used as a home, including apartments)
  - Contents but excluding some types (e.g. motor vehicles and works of art)
  - Land immediately around dwelling, main accessways, and retaining walls, within certain limits
Types of disasters covered

- Earthquake, natural landslide, volcanic eruption, hydrothermal activity, tsunami
- In the case of residential land, a storm or flood
- Fire caused by any of these
### Extent of cover

- **Dwellings** insured up to $100,000 + GST
- Contents insured up to $20,000 + GST

Land – EQC pays value of damaged land at time of natural disaster, or repair cost, whichever is lower.

- **Dwellings** are covered on a replacement value basis.
- Personal property is insured on same basis as the household insurance policy.
Premiums and excesses

Premiums
- House = $50 + GST per annum
- Contents = $10 + GST per annum
- Dwelling/Contents Excess 1% - min $200
- Land Excess 10% - min $500, max $5,000
Brochures
Given to Claimant/Property Owner

Read these!
Canterbury's Earthquakes & EQC's CRP Response
Information on the Canterbury Earthquakes

Go to GNS website: http://www.gns.cri.nz/Home/
Tonkin & Taylor Land Damage Assessment

- EQC engaged Tonkin & Taylor (T&T) geotechnical engineers to undertake site investigations in selected suburbs following 4 Sep 10 event
- Two stages of a three stage land damage report were produced by T&T before 22 Feb 11
- Land damage is being re-assessed following 22 Feb
EQC's Canterbury CRP

- EQC activated its CRP post 4 Sep 10-
  - Called for people to assist with fieldwork
    - Assessors
    - Builders (estimation work)
    - Engineers/values
    - Administrative/support staff
  - Set up Field Offices and other sites

- Same processes and systems in BAU and CRP

- Innovation for continuous improvement – Fast Track system set up Sep 10, Rapid Triage Mar 11.
Field Office Structure

- Field Office Supervisor
- Office Administrator
- Senior Assessor
- Claims Administrator
- Senior Estimator Supervisor
- Pod Leader (x3)
- 3 Pods (x15 pairs each)
  - Assessors
  - Estimators
# Current Field Office & Call Centre Locations

## Field Offices
- Hagley (+ Registry + Claims Administration + PMO)
- Hazeldean
- Shorncliffe
- Barrington
- Northwood
- Woolston
- Timaru
- Polytech

## Call Centres
- Auckland (2), Lower Hutt, Wellington, Christchurch, Oamaru
### Key People – Christchurch

**Claims Coordinator** – Reid Stilven  
**Assistant Claims Coordinator** – Barry Searle

- **EQC Contract Loss Adjustors**
- **Supervising Estimator** – [Redacted]
- **Assistant Supervising Estimator** – [Redacted]
- **Senior Estimators** – [Redacted]
- **Field Office Managers** – [Redacted]
- **Claims Administration Manager** – [Redacted]
- **Field Office Supervisors**
- **YOUR POD LEADER**

V11.2
The PMO (Fletchers)

- Fletchers contracted by EQC to run project management office (PMO) to manage house repairs with damage $10K - $100K + GST
- PMO prioritises claims and contacts claimant to organise repair.
- Claimant has option to organise own repairs, but must ensure repairs meet required building and construction standards
- Fletchers calls itself "EQR" (Earthquake Recovery. Website http://www.eqr.co.nz
EQR Hubs - 1

- EQR has set up Hub offices in communities affected by the earthquakes
- More than a dozen will be required to oversee the reconstruction and repair work in council areas of Christchurch, Selwyn and Waimakariri
- Hubs house Community Liaison Officers to provide assistance to homeowners and provide a place for council officers, consultants and community and government service groups to work from
EQR Hubs – 2

- Each Hub oversees Satellite Street Sheds in zones where work is being carried out.
- Sheds accommodate EQR-nominated supervisors who are the primary contacts for affected homeowners and contractors appointed to undertake work.
- Hubs first set up in areas with good claims information and where no land damage issues prevented repair work from starting.
- Focus post 22/2 is emergency repairs.
Operation Rapid

Triage assessment of all 150,000 homes in Christchurch to be completed within 8 weeks

- Started 11 March
- Will be completed early April
Claims History prior to 22/2/11

- 156,935 claims from 4/9/2010
- 18,193 claims from 26/12/2010
- 6563 claims from 4 other events
- 183,891 in total

By 21 February, 2011 we had assessed over 120,000 claims........
Video: "Picking up the pieces"
Session 2 Communicating with Claimants – empathy

Notes handout
Session 3 – The Damage Assessment Process

a. Overview
b. Preparing to assess
c. Forms and form completion
a. Field assessment process
b. Priority for full field assessments
c. Claim assessment approach
d. Quantification and adjustment
Priority for Full Field Assessments

Claims will be assessed in order of:

1a - property requires repairs likely to exceed $100,000 excluding GST
1b - property have severe structural damage
2 - property has minor structural damage
3 - property has no structural damage
Field Assessment Approach

Blank page approach, which means:
- Full assessment of earthquake damage at each property (regardless of when it happened)
- All earthquake damage recorded on a single inspection report (Statement of Claim/Repair Strategy and Dwelling Inspection Checklist)
- Additional information questionnaire
Field Assessment Approach

- Checklist to record establishment costs that will be required
- File Note if first assessment at property (4/9/10 or 22/2/11 damage)
- Letter left with Claimant explaining process
- Then......
Quantification and Adjustment

- Repairs costed by Calculation Team
- Claim adjusted by Settlement Team:
  - Reviews history of previous claim(s)
  - Determines method of settlement (cash settle, PMO, over-cap)
  - Apportions costs between claims
  - Ascertains domestic insurer contribution(s)
Preparing to Assess

a. Know what damage to expect
b. Before leaving the Field Office
c. When you arrive
d. At the site
e. The inspection strategy
f. Measurement rules
Know what damage to expect

Read this!
Before leaving the Field Office

Claim files are distributed to Field Offices
- Pod Leader allocates files to Assessor
- Assessor – makes appointment with claimant
  - Chief Estimator on visit
  - does not “own” file
  - ensures information placed on file is legible
  - Confirmed appointments -- no cold calling!!

Claims Administrators prepare the claim file folders and these are distributed to the Field Offices (FO).

The Pod Leader or Field Office Supervisor then allocates the claims to Assessors. The order of claim inspections will be based on rapid assessment triage rating (category 2.a first).

The assessor contacts the claimant for a visit time either in the morning or the afternoon.

Note – the Assessor does not “own” the Claim File. It must always be returned to the Field Office at the end of each day.

Any information the Assessor places on the file must be able to be worked on by the Claims Coordinator, Claims Administrator, and/or any Assessor who subsequently works on the claim after the Assessor leaves the Field Office – so make it legible and clear.
When you arrive

Check you are at the right place/address
- Turn your cell phone OFF or put on SILENT
- Check for any Territorial Authority tags
- Assessor does the talking BUT listens first
  - this is an information-gathering exercise
- If no adults on the property, don’t inspect

- Check claim file to make sure you are at the right address
- Note the claimant may be under stress
- Don’t enter if the dwelling has been red stickered.
At the site

Assessor and Estimator inspect at same time.

Assessor communicates with claimant, completes Assessor forms, helps Estimator.

Estimator completes Estimator forms, helps Assessor.

- The Assessor and Estimator inspect the dwelling.
- The Assessor and Estimator complete forms associated with the inspection.
- These forms will be looked at in more detail in this session.
The Inspection Strategy

Assessor and Estimator inspect the ENTIRE building WITH Claimant to assess damage
- Work methodically
- Start on exterior
- Move to interior
- If Assessor is unsure of extent or cause of damage, seek advice from Pod Leader/ Estimator Supervisor
- Update hazard information after inspection

- The Assessor and Estimator inspect the total building to assess damage. The Estimator MUST inspect the roof cavity and under the floor, unless this is physically not possible. The Estimator must also inspect the roof unless it is not safe to do so and/or a cherry picker has to be organised. Do not discuss the claim’s $ value while in the presence of the claimant.

- The Assessor also notes land damage and may sign the claimant’s contents schedule to verify that the damaged contents being claimed for have been sighted.

- Anyone visiting a claimant should let their Pod Leader know if they are delayed, complete early, or have a claimant ‘no show’. Use your cell phone to advise significant delays.
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Measurement Rules

Exterior
- Length of foundation perimeter
- Exterior wall height
- Soffit overhang
- Pitch of roof (estimate it)
- Tile roof damage – no. of broken tiles or area of damage

Interior
- All rooms
- Length, breadth, stud height

- There are a few rules that need to be followed when measurements are being taken.
Measurement Rules

- Actual measurements required - no guessing or stepping out
  - Tape measure, laser, wheel
- When entering and completing measurements:
  - Record dimensions in metres to 1 decimal place - e.g. 1.8 metres
  - Record quantity totals to 1 decimal place - e.g. 2.0 square metres
The Inspection Strategy

Non-earthquake damage also needs to be identified. Document and explain to Claimant why it is not EQ damage

- Ensure ceiling cavity and subfloor are physically inspected – the next slides shows what can happen an inspection is missed or ignored!

- The Assessor discusses with Supervisor(s) on whether to call in a specialist (eg. Structural Engineer) or whether they are not sure whether particular damage is earthquake related. (The Estimator and Assessor reach agreement on this first.)
This damage was caused because the ceiling cavity wasn't inspected during two visits.
This damage was caused because the ceiling cavity wasn't inspected during two visits.
a. Forms
b. Dwelling Inspection Checklist + exercises
c. Cost Establishment for Dwelling + exercise
d. Statement of Claim/Repair Strategy + exercise
e. File Note + Exercise
f. Confirming Contents Damage
g. Claimant Letter, Visit Conclusion
Assessor/Estimator forms to record damage:
- File Cover
- Claimant Questionnaire
- Dwelling Inspection Checklist & Sketch Plan
- Statement of Claim/Repair Strategy
- Cost Establishment Template
- File Note
• Record
  – Inspection Team – your POD number
  – Loss Adjuster – you
  – Estimator – your team mate
  – Claim number, Claimant, Situation of Loss
* Record any hazard noted at the property
  - Dog
  - Large fissure (crack) in land
  - Unstable or dangerous structure
  - Landslip
  - Others?
- General description of dwelling
- Each section MUST have an option ticked
- Note any other elements present, e.g. garage
• Record date you complete the fieldwork
• Ignore all other Claim Status dates
• Ignore Settlement Methodology
- Record the date the Statement of Claim is completed – the date you completed the survey.
**Claimant Questionnaire**

**EQC**

**EARTHQUAKE COMMISSION**

**Otago Division**

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<tr>
<th>No.</th>
<th>Question</th>
<th>Answer</th>
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<tbody>
<tr>
<td>1</td>
<td>The earthquake damage is located within the land use category identified on the electoral roll and the property located thereon.</td>
<td>Yes/No</td>
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<tr>
<td>2</td>
<td>Do you believe your home is located in a zone identified as a high seismic risk?</td>
<td>Yes/No</td>
</tr>
<tr>
<td>3</td>
<td>Do you believe your home is located in an area identified as a high seismic risk?</td>
<td>Yes/No</td>
</tr>
<tr>
<td>4</td>
<td>Do you believe your home is located in an area identified as a high seismic risk?</td>
<td>Yes/No</td>
</tr>
<tr>
<td>5</td>
<td>Do you believe your home is located in an area identified as a high seismic risk?</td>
<td>Yes/No</td>
</tr>
<tr>
<td>6</td>
<td>Do you believe your home is located in an area identified as a high seismic risk?</td>
<td>Yes/No</td>
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<tr>
<td>7</td>
<td>Do you believe your home is located in an area identified as a high seismic risk?</td>
<td>Yes/No</td>
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<tr>
<td>8</td>
<td>Do you believe your home is located in an area identified as a high seismic risk?</td>
<td>Yes/No</td>
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**EQC**

**EARTHQUAKE COMMISSION**

**Otago Division**

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Claimant Questionnaire

Internal Use Only

Assessor: ____________________________
Date: ______________________________

The inspection process you are involved in at the moment is to help us gather information about claims and claims. The questions below need to be answered properly.

Hazard on property (identified by assessment team):

- Is for internal use only
- Record Assessor (you) and date
- Record any hazards, (yes, again)
Claimant Questionnaire

1. Did you have a claim as a result of the 06/19/2000 event?
   Yes/No

2. Do you have any claim numbers available from any event so we can be sure that any/all
   claims in your name are linked together?

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5. Do you know what action your insurer had planned with your house? (Circle which
   applies)
   Repair
   Demolish and rebuild

• Previous claim(s) history
  – Yes/No
  – Claim number(s)
  – Domestic insurer action
Claimant Questionnaire

4. Have you had any emergency repairs carried out?
   What? (Briefly)
   by whom?

- Emergency repairs
  - What was done
  - By whom
  - Who arranged
  - What has been done about the costs
Claimant Questionnaire

5. Do you have your insurance details handy?
   - Company:
   - Policy:
   - Due Date:

- Insurance details – domestic building
  - What was done
  - By whom
  - Who arranged
  - What has been done about the costs
Dwelling Inspection Checklist

- Heading on each page
  - Date of completion
  - Claim number
  - Your name (Estimator)
Dwelling Inspection Checklist

Legend
- Crack to ceiling (show length)
- Crack to wall (show length)
- External damage
- Foundation damage
- Floor direction of fall
- Roof
- Grass

Legend
- Symbols to describe the different types of damage
- Use only these symbols – consistent approach
Dwelling Inspection Checklist – Page 1 & 2

- Damage boxes - Rooms
  - Mark position of windows, doors and fixtures
  - Show dimensions of rooms, length and breadth
  - Mark position of cracks (walls and ceiling), slope in floor
• Damage boxes - Rooms
  - Mark N/D if room has no damage, but still measure and show dimensions
  - Mark N/A if the building does not have the particular room
Dwelling Inspection Checklist – Page 1 & 2

- Damage boxes - Outbuildings
  - Record dimensions
  - Show construction/roof material
  - Detail damage
• Damage boxes - Exterior Walls
  - Individual element for each face (mark which)
  - Show type of cladding and damage to it
  - Quantify damage i.e. total length of cracking
  - Record damage to glass

- Severe Block Vermin Delamination
- Severe Step Cracks under windows

- Replace Glass
  12 x 600 x 1200
  x 8 mm
  to windows
Dwelling Inspection Checklist – Page 1 & 2

- Damage boxes - Foundations
  - Type - e.g. Slab or concrete ring and file
  - Plastered or painted
  - Height of foundation
  - Lineal metres of damage
Dwelling Inspection Checklist – Page 1 & 2

- Damage boxes - Chimneys
  - Show construction
  - External or internal
  - Construction
  - Detail of damage
Exercise Room and Exterior Damage

1. Complete pages 1 & 2 of a Dwelling Inspection Checklist for three rooms and an outbuilding (invent one if necessary) of the dwelling that you currently live in or most recently lived in.

2. Include North arrows/direction indicators, doors, windows, and dimensions.

3. Indicate damage to the rooms and exterior.

When finished, discuss your Checklist with the person next to you.
- Plan of roof
  - Estimate pitch
  - Record soffit width
- Position and description of damage
- Cross section of dwelling
**Building summary**
- Record all details
- Multiple stud heights
- Completed By – you the Estimator
- Date – when you completed the form
- Ignore – Super ID, LA ID, LA File Ref.
- Claim number and Claimant (in Affix Label box if necessary)
• Building footprint
  – Damage to foundation
  – Damage to exterior walls
  – Dimensions
  – Outbuildings (garages)
- Additional information
  - Add any detail that will assist in costing repairs, such as construction, damage, scope
Exercise Sketch Plans

1. Complete pages 3 and 4 of a Dwelling Inspection Checklist for the residential dwelling that you currently live in or most recently lived in.
2. Draw the floor plan and roof layout from memory.
3. Indicate damage to the floor/subfloor and roof.

When finished, discuss your Sketch Plans with the person next to you.
### Statement of Claim
**Repair Strategy**

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<th>Item</th>
<th>Description</th>
<th>Status</th>
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<tr>
<td>1</td>
<td>Assessment</td>
<td>Complete</td>
</tr>
<tr>
<td>2</td>
<td>Repairs</td>
<td>In Progress</td>
</tr>
<tr>
<td>3</td>
<td>Workshops</td>
<td>Scheduled</td>
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</table>

**EQC Earthquake Commission**

[Diagram of repair strategy with bullet points and tables relating to repair activities.]
• Date - when you filled out the form
• Author - you
• Claim No, Claimant and Situation of Loss to be recorded on top of ALL pages - use sticker if available
Statement of Claim
Repair Strategy

Statement of Claim Checklist / Repair Strategy

Date: __________________________
Author: __________________________
Claim No: 2008
Gaiment: __________________________
Situation of Loss: __________________________
Estimator: __________________________

- Add names of Assessor (you) and Estimator
### Statement of Claim

**Repair Strategy**

<table>
<thead>
<tr>
<th>Room</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>Repair Strategy</th>
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<td>Y/N</td>
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<tr>
<td>Level</td>
<td>Y</td>
<td>✓</td>
<td>✓</td>
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- For each room, record if there has been earthquake damage:
  - Y, N or N/A if the room doesn’t exist
- Tick which elements in the room have been damaged
• Then add the Strategy to repair the damage you have identified
  – Advice from Estimator
  – Include room dimensions
Statement of Claim
Repair Strategy

- Strategy to suit the actual situation

Standard Repair Strategies include:
- Rake out, stop, paint
- Strip lining paper, stop, hang, paint
- Scrape off, rake out, fill, re-stipple, paint
- Lift tiles, grind out crack, epoxy fill, relay tiles
- Grind out cracks, epoxy fill
- Grind out crack, re-mortar