

09 February 2016



Claim No. CLM/2010/ABCDE

Jimmy Jones
17 Sample Street
Sampleville
Christchurch 8001

Dear Jimmy Jones

Damage location: 17 Sample Street, Sampleville, Christchurch 8001

Increased Liquefaction Vulnerability (ILV) land damage

The Earthquake Commission (EQC) has been assessing properties, including yours, for Increased Liquefaction Vulnerability (ILV) land damage as the direct result of the Canterbury earthquakes.

We can now confirm that **your property does not qualify** for ILV land damage. This means that EQC will not pay a settlement amount for ILV land damage to your property. You do not have to do anything as a result of receiving this letter.

This letter and the documents enclosed set out more information on EQC's ILV land damage qualification decision for your property.

If your property has any claims for other types of land damage that have not been settled yet, we will send you the settlement information as soon as it is available. We currently expect that throughout 2016 we will be sending out settlement packs for any other outstanding land damage.

How does a property qualify for ILV?

To be eligible for an ILV land settlement, a property must qualify under **both** the engineering and valuation assessments, as described below:

- **Engineering assessment:** A property qualifies under the engineering assessment where:
 1. the insured land has material vulnerability to liquefaction damage after the Canterbury earthquakes; and
 2. the vulnerability to liquefaction damage of the insured land in future earthquakes has materially increased as a result of ground surface subsidence of the land caused by the Canterbury earthquakes.

These two engineering criteria are assessed at up to 100 year levels of earthquake shaking.

- **Valuation assessment:** A property qualifies under the valuation assessment where the increase in liquefaction vulnerability has caused a reduction in the market value of the property (i.e. of the insured land and relevant associated residential buildings combined).

Your property did not meet the engineering criteria under the ILV engineering assessments and therefore did not qualify for ILV land damage.

Supporting documentation

Enclosed with this letter are two documents that provide more information about the assessments of your property and ILV in general:

- **a report by EQC's engineers, Tonkin + Taylor**, which outlines the engineering assessment process and results for your property. The report concluded that your property does not meet the engineering criteria for ILV land damage; and
- **Increased Liquefaction Vulnerability (ILV) fact sheet – Qualifying for ILV land damage**. This provides more information on ILV and explains the assessments used to identify whether a property qualifies for ILV land damage.

Review of your ILV land damage qualification decision

If you wish, you can request a review of EQC's decision on whether your property qualifies for ILV land damage. EQC will carry out a review where you provide us with new information or a different interpretation regarding this decision. For example, EQC may carry out a review of the qualification decision where you provide new engineering information about the change in liquefaction vulnerability at the property after the earthquakes.

Further information about the review process for EQC's ILV decisions is included in the enclosed ILV fact sheet on page four under the heading "You can have your ILV decision reviewed".

Talk to EQC

If you would like further details of your engineering assessment or wish to discuss the outcome of the ILV assessment of your property, you can:

- call us on 0800 326 243 between the hours of 7am to 9pm Monday to Friday, and 8am to 6pm on Saturday;
- request a face-to-face meeting; or
- email us at info@eqc.govt.nz.

You can also get more information about ILV land damage by visiting our website at www.eqc.govt.nz/ILV.

Support agencies outside EQC

You may wish to seek assistance from one of the support agencies outside EQC listed below:

- **The Residential Advisory Service (RAS)** provides free, impartial advice to residential property owners. Call RAS on (03) 379 7027 or 0800 777 299, or visit www.advisory.org.nz.
- **Earthquake Support Coordinators** provide information and practical help for those whose homes and lives have been directly affected by the Canterbury earthquakes. To request an Earthquake Support Coordinator, call 0800 777 846 or visit www.familyservices.govt.nz. This service is free and confidential.
- **The Canterbury Support Line** is available if you need to talk to someone about anything other than the details of your earthquake claim(s). You can call 0800 777 846 between 9am and 11pm any day, for free and confidential information, support, counselling and connection to emergency services.

Yours sincerely,



Trish Keith
General Manager, Customer and Claims