

Under: The Commissions of Inquiry Act 1908

In the matter of: Canterbury Earthquakes Royal Commission

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Hearing in relation to individual buildings whose failure  
resulted in loss of life - 391/391A Worcester Street

Statement of evidence of Ian Simpson

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REFERENCE: Geoff Carter ([geoff.carter@chapmantripp.com](mailto:geoff.carter@chapmantripp.com))

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**Introduction**

1 My name is Ian Simpson. I am the Chief Executive of the Earthquake Commission (EQC) and joined EQC in March 2010. I am authorised to give this evidence on EQC's behalf.

2 The purpose of my evidence is to:

2.1 briefly summarise EQC's statutory role and its response to the September and February Canterbury earthquakes;

2.2 explain EQC's approach to the disclosure of claim information to persons other than the claimant and EQC's decision to implement a process to notify local authorities of buildings which may pose a serious safety hazard.

3 My evidence addresses this latter aspect at the request of the Royal Commission.

**Information provided to the Royal Commission**

4 The Royal Commission wrote to me by letter dated 15 July 2011 requesting reports and information about the structural condition of specified buildings (including 391 and 391A Worcester Street) and EQC's policies with respect to notifying local authorities or neighbouring property owners regarding structural condition. I responded with the information requested by letter dated 27 July 2011. [**BUI.WOR391.0055.4**]

5 The Royal Commission subsequently wrote to me requesting specific information about EQC's assessment of 391/391A Worcester Street and EQC's implementation of a process to notify local authorities of potentially dangerous buildings. I responded by providing the requested information by letter dated 6 December 2011. [**BUI.WOR391.0059.1**]

**EQC's statutory role**

6 It may be helpful for me to provide some brief context to these issues by describing the nature of the statutory insurance provided by EQC and its response to the Canterbury earthquakes.

7 EQC is a Crown Entity and was established to provide earthquake and war damage cover for purchasers of fire insurance under The Earthquake and War Damage Act 1944. Subsequently, other natural disaster cover was included and war damage cover was excluded.

8 EQC is now governed by the Earthquake Commission Act 1993. The Act makes provision with respect to the insurance of residential property against damage caused by certain natural disasters. EQC's statutory responsibilities are to:

- 8.1 provide Insurance against natural disaster damage to residential properties insured against fire;
  - 8.2 administer the Natural Disaster Fund, including its investments and reinsurance; and
  - 8.3 facilitate research and education about matters relevant to natural disaster damage and its mitigation.
- 9 In essence, EQC is an insurer for residential property owners providing natural disaster insurance in relation to residential buildings, certain contents and certain land utilised for the purpose of residential buildings.
- 10 EQC's Corporate Office is in Wellington and has Claims Call Centres in Auckland, Wellington and Oamaru. EQC's Claims Processing Centre is in Brisbane as a safeguard against a major disaster in New Zealand.
- 11 EQC is a statutory insurer rather than an emergency response or a safety inspection organisation. Prior to the Canterbury earthquakes EQC had only occasionally organised repairs to damaged homes and land, with most claims settled by cash payment.

**Response to 4 September 2010 and 22 February 2011  
Canterbury Earthquake events**

- 12 The Canterbury earthquakes combined were the largest and most costly insurance events in New Zealand's history, generating more than 400,000 claims, consisting of over 600,000 individual building, land and contents claims. The great majority of claims relate to the earthquakes on 4 September 2010 and 22 February 2011.
- 13 Within 3 days of the 4 September earthquake EQC received more than twice the numbers of claims as our previous largest event. Within a week EQC opened its first field office in Canterbury and staff were on the ground assessing claims.
- 14 Prior to the 4 September earthquake, EQC had 22 permanent staff based in Wellington and 23 contracted assessors around the country. By Christmas, EQC had engaged more than 1,000 people, comprised of assessors, estimators, engineers and administration/support staff.
- 15 As a consequence of the magnitude of the earthquakes and the Government's desire to rebuild Canterbury, EQC has taken on the responsibility for the repair of damaged homes within the EQC's "cap" of \$100,000 (plus GST), with Fletcher Construction appointed as project manager.

**EQC's approach to the disclosure of claim information**

- 16 EQC has been requested by the Royal Commission to give evidence in relation to:
- 16.1 whether EQC discloses information on the structural condition of buildings or the condition of land to local authorities or neighbouring property owners, or has a policy of notifying local authorities or neighbouring property owners of such information;
- 16.2 EQC's implementation of a process to notify local authorities of buildings which may pose a serious and imminent safety hazard.
- 17 Generally, EQC only discloses information in relation to a claim to the property owner or to a person authorised by the property owner. EQC's processes are developed in recognition of the statutory constraints we operate under.
- 18 Following the 4 September 2010 earthquake there was concern from property owners about EQC disclosing information relating to its assessment of buildings and land to local authorities, thereby potentially affecting the value of their property or leading to a notification on the property's Land Information Memorandum.
- 19 Under section 32 of the Earthquake Commission Act, there is a restriction on disclosing any information obtained under powers of inspection of any property or entry onto land or buildings, except for the purposes of the Act, Court proceedings, or such purposes as may be specified in other Acts.
- 20 Under the Privacy Act, EQC is restricted from the disclosure of personal information in relation to a claim, although there is an exception under Principle 11(f) of the Information Privacy Principles where there is a serious and imminent threat to health and safety. Information held by EQC in relation to claims, such as assessor's reports, contains significant detail that comes within the scope of personal information, including the name of the property owner, contact details, an estimate of the cost of repair and the status of their EQC claim.
- 21 EQC's approach has therefore been to not disclose claim information to anyone other than the property owner or persons authorised by the property owner to receive such information. This is reflected in EQC's answers provided to the Royal Commission in EQC's letter dated 28 July 2011. [**BUI.WOR391.0055.4**]
- 22 As I explain shortly, EQC's approach has been recently modified by the implementation of a process to notify local authorities and any

persons at risk of potentially dangerous buildings. EQC considers that the Privacy Act does not prevent the disclosure of such information to persons other than the property owner.

**Notification of serious safety concerns**

- 23 As I touched on earlier, EQC is a statutory insurer, not an emergency response or a safety inspection organisation. When inspecting a property that has been damaged, the statutory scheme is that EQC assessors are undertaking an assessment and quantification of natural disaster damage for the purpose of considering a claim made by a property owner.
- 24 EQC has neither the mandate nor expertise to assess the safety or structural stability of a building. Our assessors are trained in assessing damage, but they are not trained or qualified to assess the structural integrity of buildings.
- 25 Following the 4 September earthquake, the Christchurch City Council and the Civil Defence Emergency Management Group undertook a process whereby red and yellow stickers (placards) were placed on any building (residential or commercial) considered unsafe, prohibiting or restricting the entry into or occupation of that building. It is my understanding that this reflects a local authority's responsibility under the Building Act 2004.
- 26 Under clause 12 of the Third Schedule of the Earthquake Commission Act 1993 the property owner is responsible to take all reasonable precautions for the safety of the building. EQC's assessors will advise the property owner of their assessment of the damage in the course of any assessment, and if necessary, attempt to assist the property owner to secure the property through emergency repairs, either authorised by the property owner or arranged through Fletchers Project Management Office.
- 27 From October this year EQC implemented a new process to notify local authorities and any persons at risk where field staff consider that a building may pose a serious and imminent risk to safety. This reflects the significant loss of life which occurred as a consequence of the 22 February earthquake. A summary of the process is set out in EQC's letter to the Commission dated 6 December 2011 and the Advisory to Field Staff provided with that letter.  
**[BUI.WOR391.0059.1] [BUI.WOR391.0059.10]**
- 28 The process recognises that on occasions, EQC's staff or contractors may consider that a building poses a serious risk to its occupants or neighbours. The process provides for the authorities to be alerted in order to carry out an assessment and implement any measures that may be required, and in urgent situations, for emergency services and persons at risk to be notified.

STATEMENT OF EVIDENCE OF IAN SIMPSON

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- 29 EQC's Customer Services General Manager Bruce Emson will give evidence about the details of the notification process and its implementation. EQC's Canterbury Event Manager Reid Stiven will give evidence about EQC's claims assessment process and the assessment in relation to 391 and 391A Worcester Street.

Dated: 13 December 2011

  
Ian Simpson

Under: The Commissions of Inquiry Act 1908

In the matter of: Canterbury Earthquakes Royal Commission

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## STATEMENT OF EVIDENCE OF BRUCE EMSON

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- 1 My full name is Colin Bruce Emson, but I am known as Bruce Emson. I am the Earthquake Commission's (EQC) General Manager Customer Services, based in Christchurch. I am authorised to give this evidence on EQC's behalf.
- 2 As EQC's General Manager Customer Services I am responsible for managing the operational arm of EQC. I was appointed to this role in September 2011. I was previously the Chief Executive of NZ Bus (a division of Infratil NZ).
- 3 The purpose of my evidence is to explain EQC's recent implementation of a process to notify local authorities of buildings which may pose a serious safety hazard. I was responsible for the implementation of the notification process at an operational level.
- 4 The Royal Commission has requested information and evidence about EQC's notification process. EQC provided details of the process by letter dated 6 December 2011. [**BUI.WOR391.0059.1**]
- 5 EQC's role is not to decide whether residential buildings are safe or to red sticker a building. However, the notification process provides a means by which EQC notifies local authorities and persons potentially at risk when EQC field staff have concerns that a building may pose a serious risk to health and safety.
- 6 The notification process involves the following:
  - 6.1 EQC staff and contractors must advise their supervisor or manager and complete a Notification of a Dangerous Building form where they consider that:
    - (a) a building may pose a serious and imminent risk to health or safety; or
    - (b) residents/neighbours are not complying with a red or yellow sticker and are therefore placing themselves or others at serious risk.
  - 6.2 In the case of an urgent danger to health and safety, staff and contractors can immediately notify emergency services and any persons at risk, which might include the building owner, occupants and neighbours. Staff and contractors must then inform their supervisor or manager.
  - 6.3 The Notification of a Dangerous Building form is sent to EQC's Field Operations Manager. The Field Operations Manager checks the details on the form to ensure they are correct and that personal information is not disclosed, and then sends the form to the respective local authority, for example the Christchurch City Council or CERA.



## STATEMENT OF EVIDENCE OF BRUCE EMSON

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- 6.4 The details of each notification and actions taken are recorded by EQC in a Dangerous Buildings Register.
- 7 The notification process is set out in an Advisory to EQC Staff and Contractors, which annexed the Notification of a Dangerous Building form. [**BUI.WOR391.0059.10-11**]
- 8 The Advisory and notification form were distributed to all field staff through an iPad Bulletin on 18 October 2011. The documents were also distributed to all EQC Supervisors, EQC Hub staff and the Fletcher's Project Management Office.
- 9 Staff were also verbally briefed about the notification process by the Field Operations Manager during a meeting on 31 October 2011.
- 10 The notification process is working well and has the support of local authorities. EQC has established points of contact for the notification with the Christchurch City Council through its EQ Building Service Issues Resolution Service and, in the case of potential serious hazards to the public at large, CERA's engineers.
- 11 Since the implementation of the notification process to the end of November 2011, 17 buildings have been notified to local authorities and recorded in EQC's Dangerous Buildings Register.
- 12 Aside from the notification process, if field staff consider that urgent emergency works are required to a building due to safety concerns, an Urgent Works Instruction can be forwarded to the Fletcher's Project Management Office for action. Through Fletcher's, approximately 30,300 emergency works have been undertaken.

Dated: 13 December 2011



Bruce Emson



Under: The Commissions of Inquiry Act 1908

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Statement of evidence of Reid Stiven

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Christchurch



## STATEMENT OF EVIDENCE OF REID STIVEN

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**Introduction**

1 My full name is Brendon Reid Stiven, but I am known as Reid Stiven. I am the Earthquake Commission's (EQC) Canterbury Event Manager. I was appointed in this role on 4 September 2010 and am responsible for managing EQC's response to the Canterbury earthquake events. I am authorised to give this evidence on EQC's behalf.

2 My evidence will explain the following matters:

2.1 EQC's operational process in relation to the assessment and processing of claims following the 4 September 2010 Canterbury earthquake; and

2.2 EQC's assessment and processing of the claim in relation to 391/391A Worcester Street.

**Assessment and processing of claims**

3 Prior to the 4 September 2010 Canterbury earthquake, I was one of 23 contracted EQC assessors around New Zealand. I arrived in Christchurch the day after the earthquake and commenced the establishment of EQC's first Canterbury Field Office.

4 By February 2011 about 500 assessors and estimators were undertaking 1,200 to 1,300 inspections per day, operating out of 5 Field Offices. EQC had received about 180,000 claims, and by 21 February we had completed nearly 87,000 inspections.

5 EQC's claims and assessment process is as follows:

5.1 Lodgement - a claim is lodged by a customer online or through the Call Centre;

5.2 Allocation - a claim is allocated to the Field Office and then to an assessment team;

5.3 Assessment - an Assessor and Estimator undertake a full inspection of the property and complete a File Note, Statement of Claim Checklist/Repair Strategy and a Scope of Works;

5.4 Quantification - the Scope of Works is checked and costed to establish the quantum of the claim;

5.5 Resolution - a claim is either paid or provided to Fetchers Project Management Office to organise the repairs.

6 The Assessment stage of the claims process is managed out of one of EQC's Field Offices. The typical structure of each of the Field Offices is:

## STATEMENT OF EVIDENCE OF REID STIVEN

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- 6.1 A Field Office Supervisor;
  - 6.2 Pod Leaders and Estimator Supervisors;
  - 6.3 Assessors and Estimators working in pairs and reporting to the Pod Leader.
- 7 All new field staff and contractors received induction training in relation to EQC, the claim assessment process, the approach to field assessment, communicating with claimants and health and safety in the field.
  - 8 While the Assessor and Estimator inspect the property at the same time, the Assessor is primarily responsible for communicating with the claimant. Assessors were advised that specific claims details could only be discussed with property owners or building occupiers.
  - 9 As part of health and safety training, field staff are advised to note all hazards at a property and tell the property occupier and owner about potential risks to their safety in the building. However, EQC does not decide whether a building is safe or red sticker properties - property owners are instead advised to contact the Christchurch City Council.
  - 10 EQC does not appoint structural engineers to inspect buildings as a matter of course. However, where an Assessor considers that an engineer is required to assist in formulating a repair strategy or because there may be issues relating to the structural integrity of a building, an Assessor can recommend the appointment of a structural engineer by way of a Structural Engineer Appointment request.
  - 11 EQC can arrange urgent emergency repairs to make the building safe and secure, weathertight or restore services. This is done by way of an Urgent Works Instruction to the Fletchers Project Management Office, which will arrange a contractor to urgently undertake the emergency works.
  - 12 Once an inspection by an Assessor and Estimator occurs and the requisite assessment forms are completed (File Note, Statement of Claim Checklist/Repair Strategy and Statement of Works), the claim file is returned to the Field Office and provided to a Pod Leader (or Deputy Pod leader) for review. The Pod Leader checks the forms completed by the Assessor and Estimator, the proposed actions, and may make a recommendation in relation to the claim.
  - 13 Once reviewed by a Pod Leader, claim files are sent to the Field Office Supervisor. Prior to the 22 February 2011 earthquake each Field Office Supervisor received well over 100 claim files per day. As a consequence, Field Office Supervisors checked a sample of files

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to ensure that the required information was on the file and to check the claim recommendation. Files were lodged for quantification and processing on a daily basis.

**Claim file in relation to 391/391A Worcester Street**

- 14 The Royal Commission has asked EQC to provide evidence in relation to the assessment and processing of the claim in relation to 391 and 391A Worcester Street. For that purpose I have reviewed EQC's file in relation to 391/391A Worcester Street. The property was a mixed commercial and residential use building.
- 15 The property owner, Mr Pak Loke, filed a claim with EQC for damage from the 4 September 2010 earthquake on 11 September 2010. The claim form indicates that he was insured by AMP and that the building was seriously damaged.
- 16 Based on EQC's claim records, on 20 November 2010 EQC was emailed by the property owner and advised that he had arranged a construction quotation for the repair of the building, and that according to his insurance policy the EQC specified sum was \$60,000 of the Total Sum Insured of \$120,000.
- 17 Two days later the property owner sent EQC a copy of an Estimate Proposal dated 9 November 2010 from Whyte Construction for the repair of the Building and advised EQC that the Insurance assessors for AMP were Cunningham Lindsay.
- 18 According to an Invoice on EQC's file dated 23 November 2010 from building contractor Contract Holdings, emergency make safe repairs were undertaken on the building. [**BUI.WOR391.0059.7**] Based on an invoice on EQC's file dated 30 November 2010, it also appears that structural engineers TM Consultants undertook a post-earthquake structural inspection and report on the building. [**BUI.WOR391.0059.6**]
- 19 On 6 December 2010 the property owner emailed EQC to ask whether he had EQC approval to undertake emergency repairs to make the structure safe and watertight and requested when EQC would assess the damage. EQC emailed the property owner on 6 December 2010 and advised that it could not advise when a loss adjuster would visit the property but that he could undertake emergency repairs to ensure that his property was secure, watertight or to restore services.
- 20 On 1 February 2011 EQC Assessor Lindsay Attrill and Estimator Bruce Campbell undertook a full assessment of the building. In accordance with the EQC assessment process I previously described:



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- 20.1 Mr Attrill completed a File Note dated 1 February 2011 recorded details of the damage to the building;  
**[BUI.WOR.391.0055.10-11, 13-14]**
- 20.2 Mr Attrill completed a Statement of Claim Checklist/Repair Strategy dated 1 February 2011, which described the repairs required; **[BUI.WOR.391.0055.16-19]**
- 20.3 Mr Campbell completed a Scope Of Works costings dated 2 February 2011, which estimated the cost of the repairs required, and a Dwelling Inspection Checklist.  
**[BUI.WOR.391.0055.15,20-21]**
- 21 Mr Attrill's File Note records that the claim is over EQC's cap and recommended as one of the 'Next Actions' that EQC appoint an engineer to inspect the property as a matter of urgency. The File Note and Statement of Claim Checklist also set out Mr Attrill's concerns about the state of the building.
- 22 According to Mr Attrill's letter to the Royal Commission dated 3 October 2011 (BUI.WOR.391.0055.8), at the time of the assessment he briefly discussed the general state of the building with the property owner Mr Loke, and also spoke to the building occupier about the danger of collapse and instability of the brick walls.
- 23 The file was reviewed by Deputy Pod Leader David Campbell on 2 February 2011, based on his File Note of that date.  
**[BUI.WOR.391.0055.12]** The File Note states that this was a commercial property where the residential component was less than 50% of the total area, and the building was insured under a business insurance policy. Mr Campbell recommended that the claim be considered for decline and that the Insurer AMP be urgently advised because the building was in a dangerous condition.
- 24 Mr Campbell's recommendation to decline the claim appears to have been based on his view that less than 50% of the building was being used for residential purposes and was therefore a matter for the commercial insurer. The Earthquake Commission Act 1993 defines a residential building to include a part of the building if the dwelling constitutes 50% or more of the total area of the building. It may be that this is also the reason Mr Campbell did not recommend that an engineer be appointed to inspect the property as requested in Mr Attrill's File Note.
- 25 Under EQC's usual assessment process, and following Mr Campbell's review, the file should have gone to a Field Office Supervisor before being sent for processing.
- 26 The Royal Commission has asked EQC the identity of the Field Office Supervisor who reviewed Mr Campbell's recommendations. As set

## STATEMENT OF EVIDENCE OF REID STIVEN

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- out in paragraph 2(i) of EQC's letter to the Royal Commission dated 6 December 2011, EQC has been unable to confirm whether a Field Office Supervisor checked the claim relating to the Building.
- 27 Based on EQC's enquiries, the Field Office Supervisors on duty at the location where Mr Campbell and the Assessor were based, have no recollection of the file and cannot identify anything which would indicate that they reviewed it.
- 28 As I previously mentioned, as a consequence of the volume of claims being processed by EQC, Field Office Supervisors would undertake a review of a sample of files. It is therefore possible that the file relating to the Building was not reviewed by a Field Officer Supervisor and was instead sent for processing.
- 29 EQC's physical claim file for the Building included a Claim Folder cover page. [**BUI.WOR.391.0059.4**] This form notes Hazard Information in relation to the Building, and the word "Decline" has been handwritten at the top of the page, beneath which is what appears to be an initial. It is possible that the initial indicates that the file was checked by a supervisor, but EQC's enquiries have not resulted in the identification of who may have initialled the cover page.
- 30 The Royal Commission has asked EQC whether the Building's Insurer AMP was advised of the state of the building. As set out in paragraph 2(iii) of EQC's letter to the Royal Commission dated 6 December 2011, EQC does not have any record of AMP being advised about the state of the Building following the assessment.
- 31 In accordance with usual EQC process, AMP was sent a letter on 14 February 2011 advising it that the claim had reached 75% of the EQC sum insured. This letter was in standard form and did not mention the condition of the Building.
- 32 The Royal Commission has asked whether EQC arranged an engineer to inspect the building. EQC does not have any record of an engineer being appointed by EQC to inspect the Building, as set out in paragraph 2(v) of EQC's letter to the Royal Commission dated 6 December 2011. If an engineer had been appointed by EQC, I would expect that the file would include a Structural Engineer Appointment request and a copy of an inspection report.
- 33 The Royal Commission has asked whether anyone else was advised of the views expressed by Mr Attrill and Mr Campbell in their respective file notes on EQC's file. As set out in paragraph 2(iv) of EQC's letter to the Royal Commission dated 6 December 2011, following the inspection EQC's records indicate that the Building owner Mr Loke was sent a Claims Status letter on 14 February 2011. [**BUI.WOR.391.0059.5**]



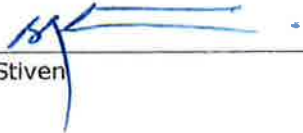


## STATEMENT OF EVIDENCE OF REID STIVEN

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- 34 The Claims Status letter attached a copy of the Statement of Claim Checklist prepared by Mr Attrill during the inspection of the building. The Statement of Claim Checklist included a description of the damage to the Building, including comments about its stability.
- 35 EQC's records indicate that on 21 February 2011 the claim in relation to the Building underwent an initial review by EQC with the recommendation to pay the claim based on the \$60,000 cap under the AMP Insurance policy. On 7 March 2011 approval for the payment was sought and on 11 March EQC sent a Claims settlement letter confirming that the cap would be paid.

Dated: 13 December 2011

  
Reid Stiven



15 July 2011

Mr Ian Simpson  
Chief Executive  
EQC  
P.O. Box 790  
Wellington

Dear Sir

**Re: Royal Commission of Inquiry into Building Failure Caused by the Canterbury Earthquakes**

The Royal Commission of Inquiry into Building Failure Caused by the Canterbury Earthquakes is required under its terms of reference to establish a representative sample of buildings. Then, using that sample, the Commission is required to answer a number of important questions.

The purpose of this letter is to seek any relevant information you may hold in relation to any of these buildings. The representative sample has not yet been finalised. However we **attach** a list of buildings which are likely to be included in that representative sample, and which appear to have (or may have) the requisite residential component to come within the Earthquake Commission Act 1993. As further buildings are identified by the Royal Commission for inclusion in the representative sample, these will be forwarded to you.

This list is provided to you on a confidential basis as the Commission has not yet written to the building owners.

The Royal Commission requires the following information in relation to each of the buildings in the attached list. It will require the same information in respect of any additional buildings notified to you. **You are requested to provide the requested information within 14 days of the date on which it is requested.** If for any reason you are unable to meet this timeline please advise:

1. Copies of any EQC reports in relation to the building and/or the land on which the building is sited, including any follow-up reports or file notes of discussions that address the structural condition of the building or the condition of the land.
2. Copies of any engineering or geotechnical reports in EQC's possession in relation to the building or land.

3. Were any of the reports referred to in points 1 and 2 above forwarded to the property owner, and if so, when?
4. Were any of the reports forwarded to the Christchurch City Council, and if so, when?
5. If the answer to point 4 is no, does the EQC have a policy with respect to notifying local authorities of reports it commissions or receives regarding the structural condition of buildings or the condition of land? If yes, please provide details of that policy and a copy of any document that records this policy.
6. If EQC did receive reports of the kind referred to in points 1 and 2 above, did EQC provide copies of the reports to any neighbouring property owners who might be affected by any structural instability identified in the reports? Alternatively, did EQC advise neighbouring property owners in any other way?
7. Does EQC have a policy with respect to the notification of neighbouring property owners who might be adversely affected in the circumstances referred to in point 6? If yes, please provide details of that policy and a copy of any document that records that policy.

The above information is requested pursuant to the Royal Commission's powers of investigation under section 4C of the Commissions of Inquiry Act 1908.

As you will appreciate, in order for the Royal Commission to carry out this Inquiry properly and thoroughly it must obtain all relevant information.

If you have any queries about this request please advise by return email to either of the Counsel Assisting the Royal Commission: [stephen.mills@royalcommission.govt.nz](mailto:stephen.mills@royalcommission.govt.nz) or [mark.zarifeh@royalcommission.govt.nz](mailto:mark.zarifeh@royalcommission.govt.nz)

Yours faithfully

M N Zarifeh  
Counsel Assisting  
Canterbury Earthquakes Royal Commission



29 JUL 2011

11.4

27 July 2011

Mr M Zarifeh  
Counsel Assisting  
Canterbury Earthquakes Royal Commission  
P O Box 14053  
CHRISTCHURCH MAIL CENTRE

Dear Sir

**Re : Royal Commission of Inquiry into Building Failure caused by the Canterbury Earthquakes**

In response to your letter of 15 July 2011, the following buildings have been identified from your list as being ones in respect of which EQC holds information that you require.

The buildings concerned are:

- 28 Cathedral Square      Heritage Hotel & Apartments
- 78 Worcester Street      Clarendon Towers
- 391 Worcester Street
- 382 Colombo Street
- 62 Gloucester Street      Gallery Apartments
- 245 Montreal Street      Apartment Building
- 35 Cambridge Terrace      Rolleston Court
- 204 St Asaph Street      P & D Duncan Building
- 12 Latimer Square      Park Tower on Latimer
- 78 Park Terrace      Park Terrace Apartments

In response to your specific questions:

1. Please find enclosed for each of the above properties the requested building and/or land reports and notes.
2. To the extent that EQC holds any engineering and/or geotechnical reports, these reports will be included within the reports and notes referred to at 1. above.
3. To the best of our knowledge, none of the reports referred to at 1. above have been forwarded to the respective property owners.
4. None of the reports referred to at 1. above have been forwarded to Christchurch City Council.

Earthquake Commission  
Level 20, Majestic Centre, 100 Willis Street, Wellington, New Zealand  
Corporate Mail: PO Box 790, Wellington      Claims Mail: PO Box 311, Wellington  
Telephone: (04) 978-6400 Fax: (04) 978-6431  
[www.eqc.govt.nz](http://www.eqc.govt.nz)



5. No, EQC does not have a policy with respect to notifying local authorities of reports it commissions or receives regarding the structural condition of buildings or the condition of land.
6. No, EQC has not provided copies of any of the reports referred to at 1. above to any neighbouring property owners; nor has EQC advised neighbouring property owners in any way.
7. No, EQC does not have a policy with respect to the notification of neighbouring property owners who might be adversely affected in the circumstances referred to in your point 6.

As a general point concerning questions 4 to 7, under the Privacy Act 1993 EQC does not release claimant information to anyone other than the claimant, or persons to whom the claimant has authorised EQC to release information. Whilst the requirements of the Privacy Act were recently relaxed to an extent for a defined period (24 February to 30 June 2011) under the Christchurch Earthquake (Information Sharing) Code 2011 (Temporary), EQC did not understand that Code to extend to information sharing with neighbours. Further, that Code did not result in EQC sharing the reports referred to above with the Council during this period.

On a related point, as you will see from the content of the reports provided, each one contains significant detail that would come within with scope of "personal information" as defined under the Privacy Act. For example, for each individual property the reports list related information such as the name of the property owner, their phone number(s) and email address(es), the location and seriousness of damage to that property, various payments that have or have not been made to the owner by EQC, the status of their EQC claim, the name(s) of relevant private insurers and the status of claims made to those insurers. In each case, this is information about an identifiable individual and, therefore, understandably sensitive. In our view, it should properly remain confidential to the parties involved.

Thus, we wish to apply for confidentiality in respect of *all* reports provided to you by EQC under section 4C(4) of the Commissions of Inquiry Act 1908 and the relevant High Court Rules. This would also be in accordance with your Terms of Reference, in particular the discretion to "adopt procedures that facilitate the provision of information or views related to any of the matters referred to in the order of reference".

We look forward to your response in this matter.

Yours sincerely

A handwritten signature in black ink, appearing to be 'Ian Simpson', written over a horizontal line.

Ian Simpson  
CEO



6 December 2011

Canterbury Earthquake Royal Commission  
PO Box 14053  
Christchurch Mail Centre 8544

Mark Zarifeh

**391/391A WORCESTER STREET, CHRISTCHURCH**

- 1 Thank you for your letter dated 1 November 2011 in relation to 391/391A Worcester Street (the *Building*).
- 2 In response to the information requested in relation to the Building:

*Who was the Field Office Supervisor who reviewed Mr Campbell's recommendations?*

- (i) EQC has been unable to identify the Field Office Supervisor who reviewed Mr Campbell's recommendations.

EQC's records indicate that the Field Office Supervisors working at the location where Mr Campbell and Mr Attrill were based were Peter Tucker (from 31 January to 5 February) and Keith Long (from 7 February to 22 February). EQC has discussed the claim file relating to the Building with both Mr Tucker and Mr Long. Neither has any recollection of the file, nor can they identify anything on the file which indicates that it was reviewed by either of them. I note that a large number of files were sent to the Field Office Supervisor for review (about 100-130 per day) prior to the 22 February 2011 earthquake.

EQC has also made internal enquiries with its Christchurch supervisory staff who were working in early February 2011 in an attempt to determine whether any of them reviewed the file, based on an initial on the physical file cover page (file cover page attached). The cover page also records hazard information about the building. These enquiries have not resulted in the identification of who initialled the file cover page.

*What was the outcome of that review?*

- (ii) Refer answer (i) above.

*Was AMP advised of the state of the building as requested by Mr Campbell? If so, please provide details. If not, why not?*

- (iii) EQC does not have any record of AMP being advised by EQC about the state of the building following the assessment. Generally, insurers were only notified in relation to EQC claims when the assessed damaged reached 75% of the EQC sum insured. In the case of the building owner's September claim, EQC's records indicate that this occurred on 14 February 2011.

Earthquake Commission  
Canterbury Event Support Centre  
PO Box 311  
WELLINGTON 6140

Telephone: 0800 652 333

*Was anyone else advised of the views expressed by Mr Attrill and Mr Campbell on the file? If so, please provide details.*

- (iv) EQC's records indicate that the Building owner was sent a Claims Status letter on 14 February 2011 which enclosed the Statement of Claim Checklist prepared by Mr Attrill during the inspection (copy of letter **enclosed**, note that the date on the letter is incorrect due to it being auto-generated). The Statement of Claim Checklist referred to the condition of the building.

From Mr Attrill's statement to the Royal Commission it appears that the occupier was advised about the state of the Building at the time of the assessment. EQC does not have any record of anyone else being advised of the views expressed by Mr Attrill in his file note and Statement of Claim Checklist as to the condition of the Building. EQC does not have any record of anyone else being advised of the views expressed by Mr Campbell in his file note.

*Was an engineer arranged to inspect the building as requested by Mr Attrill? If so, please provide details.*

- (v) EQC does not have any record of an engineer being arranged by EQC to inspect the building. Based on EQC's file relating to the claim, structural engineers TM Consultants appear to have undertaken an inspection of the building in November 2010 and make safe repairs were undertaken by Contract Holdings (copies of engineer and contractor invoices **enclosed**).

- 3 You have also requested information in relation to EQC's protocols relating to the notification to local authorities of buildings which may pose a serious safety hazard. EQC has implemented a process to notify local authorities if EQC's staff or contractors consider that a building may pose a serious safety hazard in the course of their work for EQC. Please find attached copies of an *Advisory to EQC Staff and Contractors: Notifying Councils and Local Authorities about Dangerous Buildings* and a *Notification of a Dangerous Building* form.

- 4 The process broadly operates as follows:
- (i) EQC staff/contractors assessing properties who identify a building that in their opinion may pose a serious and imminent risk to health and safety must advise their supervisor or manager and complete the Notification of a Dangerous Building form;
  - (ii) In the case of an urgent danger to health and safety, EQC staff/contractors should directly notify emergency services and any persons at risk;
  - (iii) The notification form is sent to EQC's Field Operations Manager, who checks the details and sends the form to the respective Council and/or authority (for example, the Issues Resolution Service in Christchurch City Council's EQ Building Services Unit or, in the case of significant hazards to the public in public areas, CERA's engineers);
  - (iv) The details of each notification are recorded by EQC in a Dangerous Buildings Register.

- 5 In addition, if EQC staff or contractors consider that emergency works are required to a building because it is unsafe, insecure or unsanitary, an Urgent Works Instruction can be



forwarded to the Fletcher Project Management Office, which will arrange a contractor to undertake the emergency works. Property owners can also directly authorise emergency repairs up to \$2,000 and forward contractor invoices to EQC for payment.

- 6 You have requested the names of EQC representatives who will attend the Royal Commission hearing as witnesses on 15 December. EQC proposes that:
- (i) As EQC's Chief Executive, I will give evidence in relation to EQC's approach to the disclosure of information relating to a claim and the decision to implement a process to notify authorities of buildings which may pose a serious safety hazard;
  - (ii) EQC's Customer Services General Manager Bruce Emson will give evidence in relation to the notification process and its implementation;
  - (iii) EQC's Canterbury Event Manager Reid Stiven will give evidence about field operations matters and EQC's processing of the claim in relation to 391/391A Worcester Street.
- 7 EQC's solicitors Chapman Tripp will be in touch with you in relation to arrangements for the hearing, including the provision of witness statements.

Yours faithfully



Ian Simpson  
Chief Executive

*Declined*  
*CHEV*

# Claim Folder

Inspection Team: S2X  
 Loss Adjuster: LINDSAY HARRILL  
 Estimator: BRUCE BLASGOW  
 Date Opened: 1/2/2011  
 Claim Administrator:  
 File Ref:

CLM 2010 1 04 6103  
 Claimant Name: P. L. LOKE  
 Situation of Loss: 391-391A WORCESTER ST, CHRISTCHURCH  
(H) 03 351 5331 (W) 033235419  
(M) 027 220 7348 (M) 027 2211 489

ENTERED

## Hazard Information (Compulsory) (As per Property Information screen in ClaimCenter)

*UNSTABLE BUILDING - Residential / Commercial*  
*Requires emergency repair or demolition*

## Property Description

(As per Property Information Screen in ClaimCenter)

Age	<input checked="" type="checkbox"/> <1935	<input type="checkbox"/> 1935-60	<input type="checkbox"/> 1961-1980	<input type="checkbox"/> Post 1980	<input type="checkbox"/> Under construction
Footprint	<input checked="" type="checkbox"/> Rectangular	<input type="checkbox"/> L shape	<input type="checkbox"/> T-Shape	<input type="checkbox"/> Other	<input type="checkbox"/> Other STONES
Foundations	<input type="checkbox"/> Wood Piles	<input type="checkbox"/> Concrete Piles	<input type="checkbox"/> Concrete Skirt	<input type="checkbox"/> Concrete Slab	<input checked="" type="checkbox"/> Other STONES
Floor Construction	<input type="checkbox"/> Concrete	<input type="checkbox"/> Other	<input type="checkbox"/> Particle Board	<input type="checkbox"/> Stucco	<input checked="" type="checkbox"/> T & G
Exterior Wall Const	<input type="checkbox"/> Brick Veneer	<input type="checkbox"/> Fibre Cement	<input checked="" type="checkbox"/> Other <i>DOUBLE BRICK</i>	<input type="checkbox"/> Other	<input checked="" type="checkbox"/> Weatherboard
Roof Material	<input type="checkbox"/> Clay Tiles	<input type="checkbox"/> Concrete Tiles	<input type="checkbox"/> Metal Tiles	<input type="checkbox"/> Three	<input checked="" type="checkbox"/> Rolled Metal
Stories	<input type="checkbox"/> One	<input type="checkbox"/> Split Level (1)	<input checked="" type="checkbox"/> Two	<input type="checkbox"/> Three	<input type="checkbox"/> Other
Bedrooms	<input type="checkbox"/> No Bedroom	<input checked="" type="checkbox"/> One	<input type="checkbox"/> Two	<input type="checkbox"/> Three	<input type="checkbox"/> Four
Extras	<i>NO GARAGE</i>	<input type="checkbox"/> Carport	<input type="checkbox"/> Paved drive	<input type="checkbox"/> Retaining Walls	

### Claim Status and Settlement Methodology (as per Plan of Action Screen in ClaimCenter)

<b>Claim Status</b>		<b>Settlement Methodology</b>	
Fieldwork Not Started	Date <u>  /  /  </u>	Pay the amount of the damage	Date <u>  /  /  </u>
Fieldwork In Progress	Date <u>  /  /  </u>	Claimant managed repair	Date <u>  /  /  </u>
Fieldwork Complete	Date <u>12/11</u>	EQC managed repair	Date <u>  /  /  </u>
Claim Payments Complete	Date <u>  /  /  </u>		
Repair In Progress	Date <u>  /  /  </u>		
Declined	Date <u>  /  /  </u>		

CLM 2010 1 04 6103  
 Claimant Name: PEK LOKE  
 Situation of Loss: 391-391A WORCESTER ST, CHRISTCHURCH (H) 03 351 5331 (W) 03 323 5419 (M) 027 221 1489

Statement of Claim completed Date 1/2/11  
 Copy of Statement of Claim sent to claimant Date   /  /



18 November 2011

Mr P Loke  
83 Memorial Avenue  
Ilam  
CHRISTCHURCH 8053

Dear Mr Loke

**Damage at 391 – 391A Worcester Street, Christchurch  
Claim No. CLM/2010/046103**

We wish to provide you with an update on the status of your Earthquake Commission claim. Please find attached a copy of the Statement of Claim Checklist prepared during the recent inspection of your property.

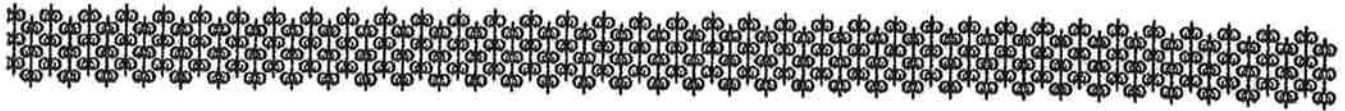
As the result of that inspection, your claim is in excess of the EQC maximum entitlement and payment will be made to your mortgagee/ you shortly.

Be assured our intention is to make your claim settlement a smooth process, so if you have any concerns please contact the claims officer handling your claim by sending an email to [claims@eqc.govt.nz](mailto:claims@eqc.govt.nz) or call our free phone number 0800 508 765.

Yours faithfully

Claims Officer

Earthquake Commission  
Canterbury Event Support Centre  
P O Box 311  
WELLINGTON 6140  
Telephone 0800 652 333



# Tax Invoice

GST Reg. No. 103-643-783



*To: Wendy Liu*

A. 2/7 Burdale Street,  
P.O. Box 8874,  
Christchurch 8440,  
New Zealand  
P. 03 348 6066  
F. 03 348 6065  
E. Info@tmco.co.nz

Pat Loke  
83 Memorial Avenue  
CHRISTCHURCH 8053

Invoice No.: 00000844  
Date: 30/11/2010  
File No: 10529

Re: 391 Worcester Street

Fee for Post Earthquake Structural Inspection and Reporting. \$400.00

GST: \$60.00  
Balance Due: \$460.00

Payment is due 14 days from the date of this invoice.

For payment by Direct Debit our bank account details are: ASB Bank 12 3147 0387426 00  
Please quote invoice number as a reference

## Remittance Advice

Please detach and return with your payment to:  
TM Consultants Ltd  
PO Box 8874  
CHRISTCHURCH 8440

Invoice No: 00000844  
Date: 30/11/2010  
Balance Due: \$460.00  
Due Date: 20/12/2010



To: Carolyn and Pat Loke  
83 Memorial Ave  
Christchurch

**TAX INVOICE CC13821**

GST No: 82-142-561

Client Code: CARLOK

Date: 23/11/2010

Due Date: 14/12/2010

Terms: 21DAYS

Job No: A5880

**Attention:**

Job: 391 Worcester St - parapet repairs  
EMERGENCY EARTHQUAKE MAKE SAFE REPAIRS

Parapet repairs, propping and make watertight

This is a Payment Claim under the Construction Contracts Act 2002

Description	Qty	Unit	Rate	Amount
Attend to badly damaged property at 391 Worcester St.				
Stage 1 - Parapet has fallen through roof. Remove all bricks and rubble. Prop ceiling and roof framing. Remove loose bricks and prop to prevent further damage. Make watertight				
Stage 2 - Remove damaged chimney. Make waterproof. Temporary repair to ceiling.				
Labour, ordinary time. (includes demolition, removal and dumping of bricks, and travel	96.00	Hours	\$49.50	\$4,752.00
Vehicle use in town				\$80.00
Sundry materials (fixings, sealant)				\$25.00
Tarpaulin hire - 2 tarpaulins on hire, one from 13 Sept and the other from 20 Sept Hire charge through to 19 November Tarpaulin 1 - 10 weeks @ \$50/week = \$500 Tarpaulin 2 - 9 weeks @ \$50/week = \$450 Total Tarpaulin charge to date (to 19 November) = \$950				\$950.00
Cherry picker hire - 1/2 day charge + delivery				\$100.00

Continues Over Page



To: Carolyn and Pat Loke  
83 Memorial Ave  
Christchurch

**TAX INVOICE CC13821**

GST No: 62-142-561

Client Code: CARLOK

Date: 23/11/2010

Due Date: 14/12/2010

Terms: 21DAYS

Job No: A5880

**Attention:**

**Job:** 391 Worcester St - parapet repairs  
EMERGENCY EARTHQUAKE MAKE SAFE REPAIRS

Parapet repairs, propping and make watertight

This is a Payment Claim under the Construction Contracts Act 2002

Description	Qty	Unit	Rate	Amount
Acrow prop hire				\$240.00
2 Props on hire from 13 September. Hire rate is \$12/week per prop				
2 Props hire to 19 November = 10weeks				
10 weeks x 2 props x \$12/week = \$240				
Skip hire for waste disposal				\$190.00
Roofing iron - 1.8m sheet				\$31.25
metal flashings for parapet and roof				\$566.89
100x50 framing	197.00	metres	\$6.26	\$1,233.22
Plywood sheets, used as temporary protection.	10.00	number	\$17.55	\$175.50
Full sheet cost is \$35.11 per sheet. Item charged out at 50% value				

Please note the Taraulins and Acrow props are an ongoing hire cost, and we will continue to send invoices until these are returned to us. Would you please advise whoever is doing your repairs so that they can be returned at the appropriate time

Continues Over Page



To: Carolyn and Pat Loke  
83 Memorial Ave  
Christchurch

**TAX INVOICE CC13821**

GST No: 62-142-561

Client Code: CARLOK

Date: 23/11/2010

Due Date: 14/12/2010

Terms: 21DAYS

Job No: A6880

**Attention:**

Job: 391 Worcester St - parapet repairs  
EMERGENCY EARTHQUAKE MAKE SAFE REPAIRS

Parapet repairs, propping and make watertight

This is a Payment Claim under the Construction Contracts Act 2002

Description	Qty	Unit	Rate	Amount
-------------	-----	------	------	--------

Sub Total	\$6,323.86
Overheads and Margin 10.00%	\$632.39
GST Exclusive Amount	\$9,156.25
GST	\$1,373.44
<b>GST INCLUSIVE AMOUNT</b>	<b>\$10,529.69</b>

Please make payment by the due date of this invoice.  
Bank Account Details:  
Contract Holdings Limited 06 0851 0077006 00.  
Please use your invoice number & name as the payment  
reference. Thank you.



CONTRACT HOLDINGS LTD.  
.28 Buchan St, PO Box 641, Christchurch, Telephone 03 379 6277, Facsimile 03 379 8499  
Email: admin@contract-construction.co.nz  
www.contract-construction.co.nz





## **ADVISORY TO EQC STAFF AND CONTRACTORS: NOTIFYING COUNCILS AND LOCAL AUTHORITIES ABOUT DANGEROUS BUILDINGS**

EQC staff and assessors are visiting many earthquake damaged buildings in the Canterbury region. A number of these buildings are potentially dangerous to their residents and neighbours. Most of these dangerous buildings have now been “red stickered” by the Christchurch City Council or another local authority – that’s their role under the Building Act.

But in some cases, if we are aware of a serious risk to public health or safety, we should tell the council, and, if urgent, the building owner and emergency services.

If you consider:

- a building poses a serious and imminent risk of death or injury which has not been identified by the council; **or**
- residents, neighbours or passersby are not complying with a red or yellow sticker (or don’t know about it), and placing themselves or others at serious and imminent risk of death or injury,

then you should tell your supervisor or manager and fill in the Dangerous Building Form and email to [bsearle@eqc.govt.nz](mailto:bsearle@eqc.govt.nz). I will ensure that CCC or the relevant local authority is advised of the risk. We’ve set up a central clearinghouse for these warnings because EQC needs to ensure the details of a notification are correct and that we don’t disclose personal information about a claimant.

If the situation is urgent, then you should directly notify the emergency services and any persons whose health and safety is endangered, which might include the owner or occupants of the building. You should later inform your supervisor or manager.

We only need to notify the council where we think there is a serious and imminent risk of injury or death. So don’t tell your supervisor or manager about all potentially hazardous buildings, or if people appear to be obeying a red or yellow sticker. But in cases where you see something where people are at risk as result of a damaged building (for instance, the neighbours are unaware that a shared wall might be unstable, or a footpath has not been fenced and pedestrians are too close to a dangerous building), then you should say something.

If you have any questions or suggestions, please contact Barry Searle (03) 741 9304.





## NOTIFICATION OF A DANGEROUS BUILDING

EQC staff and assessors are visiting many earthquake damaged buildings in the Canterbury region. In the course of doing so, we have identified a building that in our opinion may pose a serious and imminent risk to public health and safety.

The address of the building is:

---

EQC is aware that under the Building Act 2004 a local authority is responsible for identifying dangerous buildings, by the "red card" and "yellow card" regime. We notify you of this building because:

- The building does not appear to have been issued with a red or yellow card
- Residents, neighbours or passersby appear not to be complying with (or are unaware of) a red or yellow card
- Other (please give details): \_\_\_\_\_

---

### Disclaimer

While EQC has taken reasonable care in providing this warning, neither EQC nor its employees or anyone else that it is responsible for:

- Represent or warrant the accuracy of the information or any opinion in this document: this notification is intended solely as an urgent warning of a public health and safety hazard; or
- Will have any liability (including for negligence) for any statements, interpretations, information or matters (express or implied) arising out of, contained in or derived from, or for any omissions from or failure to correct any information in, this document or any other written or oral communications transmitted to any recipient of this document in relation to its subject matter; or
- Are under any obligation to update any information contained in this document or to notify any person or local authority should any such information cease to be correct after the date of this document.

Assessor: \_\_\_\_\_

Date: \_\_\_\_\_





**Canterbury Earthquakes Royal Commission**  
**Te Komihana Rūwhenua a te Karauna**

1 November 2011

Ian Simpson  
CEO  
Earthquake Commission  
PO Box 790  
WELLINGTON

Dear Sir

**391/391A Worcester Street, Christchurch**

You will recall I have written to you previously about this building.

On the EQC file note dated 1/2/2011, Lindsay Attrill recorded under "Next actions" at (1) "EQC appoint engineer to inspect property as a matter of urgency".

On a file note completed by David Campbell on 2/2/11 he recorded (at the bottom of that page) "Urgently advise AMP as this building is in a dangerous condition".

The Commission has been advised by David Campbell that he did not visit the property but discussed the matter with Lindsay Attrill on the day after the assessment as he was assisting as deputy POD leader. Other than completing that file note and forwarding the file to the Field Officer Supervisor for review he had no further involvement in relation to the claim.

Could you please provide the following information, by **7 November 2011**:

1. Who was the Field Officer Supervisor who reviewed Mr Campbell's recommendations?
2. What was the outcome of that review?
3. Was AMP advised of the state of the building as requested by Mr Campbell? If so, please provide details. If not, please explain why not.
4. Was anyone else advised of the views expressed by Mr Attrill and Mr Campbell on the file? If so, please provide details.
5. Was an engineer arranged to inspect the building as requested by Mr Attrill? If so, please provide details. If not, please explain why not.

The hearing in relation to this building will be conducted by the Royal Commission on Thursday 15 December 2011 at 9.30am.



**Canterbury Earthquakes Royal Commission**  
**Komihana a te Karauna hei Tiroiro i ngā Whare i Horo i ngā Rūwhenua o Waitaha**

12 September 2011

Lindsay Attrill  
560 Neerim Road  
Murrumbeena  
Victoria 3163  
AUSTRALIA

Dear Sir

**391/391A Worcester Street, Christchurch**

The Royal Commission of Inquiry into Building Failure Caused by the Canterbury Earthquakes is currently investigating a number of building failures in Christchurch, including the building that was situated at 391/391A Worcester Street (the Building).

We have obtained the EQC file in relation to the Building and note that on 1 and/or 2 February 2011 you took part in an EQC assessment of the Building. We enclose copies of the relevant EQC documents.

Would you please provide the following information by **23 September 2011**:

1. What documentation was given to the owner of the Building, Mr Pak Loke by you either on the day of your inspection or subsequently?
2. Do you recall any further discussions with the owner? If so, please advise details of the same.
3. In the documentation it has been noted that the Building is in danger of collapse and that the 9m double brick walls are unstable. Did you advise the owner of the Building of this fact? If so, please provide brief details of what he was told by either you or any of your colleagues. If not, could you please explain why not.
4. Did you advise the Christchurch City Council or any other body or organisation of the results of the assessment? If so, please provide details. If not, could you please explain why not.
5. Did you advise either of the neighbouring properties of any of the results of your inspection? If so, please provide details. If not, could you explain why not.

---

15 Barry Hogan Place, Addington, Christchurch  
PO Box 14053, Christchurch Mail Centre 8544

The above information is requested pursuant to the Royal Commission's powers of investigation under s 4C Commissions of Inquiry Act 1908.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Mark Zarifeh', written over a vertical line.

Mark Zarifeh  
Counsel Assisting  
Canterbury Earthquakes Royal Commission

3 October 2011

Canterbury Earthquakes Royal Commission  
PO Box 14053  
Christchurch Mail Centre 8544

Mark Zarifeh, Counsel Assisting

**391/391A WORCESTER STREET, CHRISTCHURCH**

I refer to your letter dated 12 September 2011 requesting information in relation to an EQC assessment of 391/391A Worcester Street (the *Building*) in early February 2011.

At the relevant time I was a contracted EQC assessor. I inspected the Building on 1 February 2011 for the purposes of an EQC claim by the Building owner Mr Pak Loke. I cannot remember if the inspection occurred over one or two days, although I recall we did an initial inspection and then a full inspection. Estimator Bruce Glasgow accompanied me during the inspection.

In response to your specific questions:

- 1 I do not recall giving any documentation to Mr Loke at the time of our inspection or subsequently, although I cannot say with any certainty that I didn't. Owing to the passage of time, and the high number of properties my estimator and I inspected on a daily basis 6 days each week, I cannot independently recall precise details. However, as was my usual practice, I do recall recording various details of the inspection for the purposes of Mr Loke's EQC claim and completing a Statement of Claim Checklist/Repair Strategy form (SOC), which described the damage to the Building and the recommended repair strategy. I recall the SOC being completed in the presence of the Building occupier at the time we undertook the full inspection as he assisted us with that inspection. This male person lived in the upstairs bedroom of the Building and assisted us in pointing out various aspects of the damage to the Building. Based on information on EQC's file relating to the claim, it appears that the SOC was sent by EQC to Mr Loke along with a claim status letter on about 14 February 2011.
- 2 We met with a man who identified himself as the owner (I understand from records this man was called Mr Loke) at the time of our initial inspection and I recall that we briefly discussed with him the state of the building. I recall this person was in possession of the insurance papers and provided them to me for reference. I recall the Building insurance situation described the building having both commercial and residential components. I recall the owner was happy for my estimator and I to take the insurance papers with us back to our office at the time so that we could seek guidance from our supervisor to confirm whether a full inspection should occur given the insurance situation. I recall the EQC policy at the time dictated we did not conduct an inspection of commercial buildings. Upon our return to the office my estimator and I had a lengthy discussion about the state of the building and the insurance situation with our supervisor. Following this discussion, we were given approval to return to the Building and conduct an inspection for the EQC which we did.

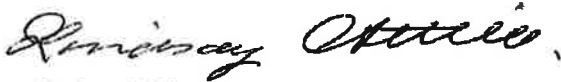
The Building occupier was present during the full inspection, but I do not recall Mr Loke being present. I recall that we talked to the Building occupier about the dangerous state of the Building as we were undertaking the inspection. I do not recall having any further discussions with the Building owner.



- 3 As mentioned above, I believe that we briefly discussed the general state of the building with Mr Loke at the time of the initial inspection before returning to the office with the insurance papers. We also discussed the danger of collapse and instability of the brick walls with the Building occupier during the full inspection. I recall a large piece of timber which had speared the ceiling of the upstairs bedroom directly above the double bed and the wind lifting the bedroom floor and the same room moving dramatically while we were in it conducting our inspection. The SOC which contained this information appears to have been sent by EQC to Mr Loke following the inspection.
- 4 I did not advise the Christchurch City Council or any other body or organisation of the results of the inspection, nor was I required to do so. My role was to assess the Building for the purpose of Mr Loke's EQC claim and pass the completed file to my supervisor for checking and seeking approval to action our recommendations.
- 5 I recall that in the course of the full inspection I went into a neighbouring commercial property (to the left of the Building, facing the building from the street) to inspect a common wall. I talked to a person behind the counter, who I think was with a customer, as I was looking at the wall. I cannot recall what my observations were or what the specifics of my conversation were. However it is most likely that, given the circumstances, my conversation with him concerned the state of the adjoining building.

Please let me know if I can be of any further assistance.

Yours faithfully



Lindsay Attrill



**File Note**

Date: 1/2/2011  
 Author: LINDSEY A TRILL

Claim No: 2010/046103  
 Claimant: PAK LOKE  
 Situation of Loss: 391-391A  
 (W) 03 33/5331 (W) 03 3233416  
 (W) 0272211489

**Topic**

<input checked="" type="checkbox"/> General	<input type="checkbox"/> Pay Claimant \$0-\$10,000	<input type="checkbox"/> PMO \$10-\$100,000	<input checked="" type="checkbox"/> Pay over cap \$100,000 +
<input checked="" type="checkbox"/> Building Claim	<input type="checkbox"/> Contents <u>10/11</u>	<input checked="" type="checkbox"/> Building <u>3</u>	<input type="checkbox"/> Land <u>1</u>
<input checked="" type="checkbox"/> CSU Letter			
<input type="checkbox"/> Decline Claim			

Subject: 1400 14125 (RESIDENTIAL + COMMERCIAL PROPERTY)

Related To: None (Claim Level)

Confidential:  Yes  No

Notes: 1400 14125 (1/2/2011)  
HAZARDOUS (COMMERCIAL POLICY that includes provision for a deductible)  
Policy No 40 SIP 3737417  
NO MORTGAGE

To: N/A

By: N/A

(1) EQC appoint engineer to inspect property as a matter of urgency.  
 (2) Cost of repair to residence will exceed EQC cap.



## DAMAGE DESCRIPTION

LAND: (one sentence, indicating type and location)

No land coverage.

CONTENTS: (brief outline, type & classification, as per contents schedule)

No claims for damaged contents.

DWELLING: (one or two sentences at most, describing the damage. Note if major/minor structural or major/minor cosmetic.)

Chimney Damage - two chimneys  
Unstable exterior double brick walls (9m high)  
Roof damage.  
Significant internal damage to first floor  
residential areas.

Cost of repair to residence, including  
repair to roof, floors and walls will  
exceed E.C. cap (Severe structural damage)  
L.L.C. report attached.  
Copy of Insurance Policy attached.

WAS A FULL INSPECTION DONE? (On roof, in roof space & under sub floor) IF NOT, REASONS.

Full inspection of roof, roofspace and floor  
space not conducted in the circumstances  
Unstable, unsafe access.



# File Note

Date: 2/2/11  
 Author: David Campbell

Claim No: 2010/046103  
 Claimant: Pete Foster  
 Site: out of town 391-391<sup>A</sup>  
Worcester St Christchurch

**Topic**

Telephone       General       Set for issue

Insurance       Legal       Recommendation       Late records

Engineer's Report       Valuer's Report       Estimator's Report

EQC Advice Required       Decline claim       Issue

Subject: \_\_\_\_\_

Related To: None (Claim Level)

Confidential:  Yes       No

Notes:

This is a Commercial Property with a flat over the top  
The domestic section is less than 50/0

The attached Insurance Documents indicate that this building  
is insured under a Business Policy

Personal items be considered for destruction.

Originally advised AMP - whether building is in a dangerous condition



## File Note

<p>Date: <u>1/7/2011</u></p> <p>Author: <u>Lindsay A TRILL</u></p>	<p>Claim No: <u>2010/046103</u></p> <p>Claimant: <u>PAK LOHIE</u></p> <p>Situation of Loss:  <u>391 - 391A WORCESTER ST,</u>  <u>CHRISTCHURCH</u>  <u>(P) 03 351 5331 (M) 03 823 5411</u>  <u>(A) 027 751 1485</u></p>
--	--

The building situated at 391 - 391A Worcester Street, Christchurch is approximately 100 years old and is a two storey residential/commercial property. The building is structurally unstable and has suffered a significant collapse of the roof into the building itself, collapse of a chimney into a adjoining commercial property, damage to a double chimney which has been taken down to the roof and structural damage to the eastern and western walls. The western wall is braced with timber as is the upstairs front (south) wall which opens onto Worcester Street. A large tarp covers the damaged roof to make it weather tight and is tied to the timber bracing on the south and eastern walls and is wrapped over the top of the damaged western and northern walls. The tarp is not secure and requires attention to the ties every 2 days to make secure. During inspection of the upstairs residential bedroom, it became evident that during heavy weather periods the wind was blowing the tarp away from, lifting the upper floors of the building, in an obvious fashion, making the building unsafe and in danger of collapse.



## File Note

Date: 1/2/2011

Author: Lindsay ATWELL

Claim No: 2010/ 046103

Claimant: PAK LOKE

Situation of Loss:

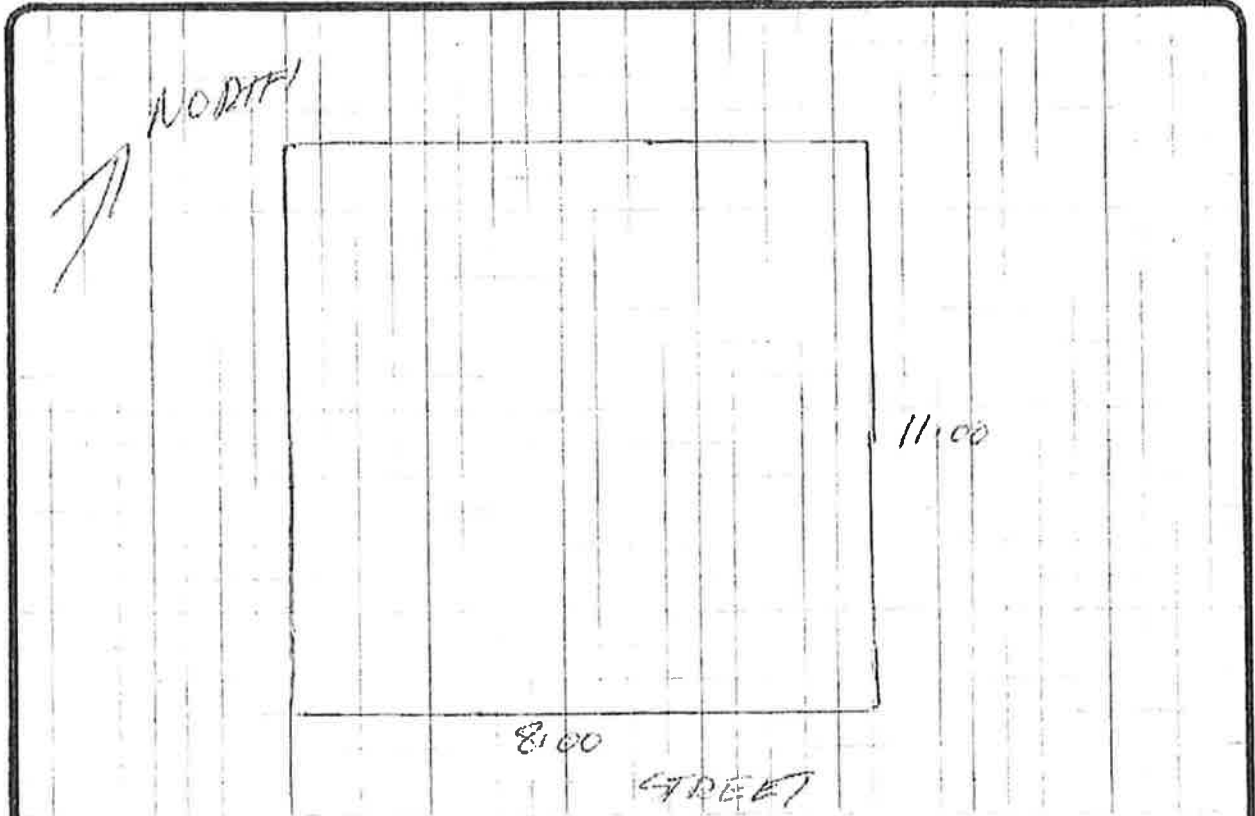
391 - 391A WORCESTER ST,  
PITTSFIELD MA,  
(P) 03 351 6331 (W) 03 323 5419  
(M) 01 725 1484

Internal damage to the residence is significant with ceilings and walls requiring replacement. The main floor and sub floor is damaged and requires significant repair. Cost of repair to the residence and area of the property taking into account of roof and exterior wall damage, will exceed the EQC cap.



Date: 2/2/10	Claim Number: 2010/ 2010 / 046103	Estimator Name: Bruce Glasgow
-----------------	--------------------------------------	----------------------------------

**Dwelling Inspection Checklist: Show measurements indicate damage**



Area m <sup>2</sup> :	188
Stud Heights:	3.00
Wall Finish:	Wallpaper      Plastered <u>Stucco Finish</u>
Other:	
Services:	Specify Damage: <u>N</u>
Chimneys:	Construction Type: <u>2 Brick</u> Height: <u>9</u> Damage Description: Above Roof    Below Roof <u>Total Repair</u>
Foundations Damage:	<u>Timber</u> Concrete Ring    Concrete Slab    Other (Specify): Minor    Moderate <u>Severe</u> House Moved on Foundations? <u>NO</u> Concrete Slab Cracked? Crack Width: ..... Crack Length: .....
Roof:	Framed    Trussed Type: Clay Tiles    Concrete Tiles <u>Painted Metal</u> Other Damage:
Cladding Type:	Weatherboard    Brick Veneer    Hardi Plank    Other <u>Brick</u> <u>Concrete</u>



### Statement of Claim Checklist / Repair Strategy

Date: 1/2/2011  
 Author: LINDSEY B TIRILL

Claim No: 2010 / 046103  
 Claimant: PAK LOKE  
 Situation of Loss: 391 - 391A WORCESTER ST, CHRISTCHURCH  
 (M) 03 381 5337  
 (W) 03 323 5419  
 (M) 02 722 71407

LA: LINDSEY B TIRILL

Estimator: BETTE GLASGOW

Room	Earthquake Damage	Walls	Ceiling	Floor	Repair Strategy
	Y/N	✓	✓	✓	
FIRST FLOOR Lounge	Y	✓	✓	✓	QUICK ceiling has dropped and does not comply. Replace ceiling with 2 layers of gip (16mm) timber lined walls not compliant. Replace with cavity gip (65mm). Timber floor out of level, and damaged sub-floor. Replace sub-floor and timber floor (16mm).
Dining Room	N/A				
FIRST FLOOR Kitchen	Y	✓	✓	✓	Structuring out of level/timber floor and damaged sub-floor (12mm) replace timber floor and sub-floor. Replace walls and ceiling with gip (multiple cracks).
Family Room	N/A				
Bedroom 1	Y	✓	✓	✓	Replace damaged walls and ceiling with gip (multiple cracks) 12mm, 1x mayer timber floor and sub-floor - out of level. Replace floor and sub-floor.
Ensuite	N/A				
Bedroom 2	N/A				
Bedroom 3	N/A				

.....  
{Printed}

2010/046103

Affix label here

SOC / Repair Strategy - Page 2

Room	Earthquake Damage	Walls	Ceiling	Floor	Repair Strategy
	Y/N	✓	✓	✓	
Bedroom 4	N/A				
FIRST FLOOR Bathroom	Y	✓	✓	✓	Timber floor out of level, damaged sub floor - replace floor and sub floor (4 sqm). Repair walls and ceiling to repair multiple cracks in timber panels. Builders work - ease doors and windows
FIRST FLOOR Toilet 1	Y	✓	✓	✓	Paint walls and ceiling to repair cracks, all joints and corners of timber - repair sub floor. Replace timber floor and sub floor (1.4 sqm), level floor
Toilet 2	N/A				
Office / Study	N/A				
Rumpus	N/A				
FIRST FLOOR Entry / Hall(s)	Y	✓	✓	✓	Replace finishing floor and sub floor (out of level) 4.5 sqm. Replace walls and ceiling (multiple cracks) with gip
FIRST FLOOR Stairwell	Y	✓	✓	✓	Replace timber floor and sub floor (out of level, squeaking floor, boards/loose floorboards) 3.5 sqm. Replace walls and ceiling with gip to repair multiple cracks
Laundry	N/A				
Garage	N/A				
Other	N/A				

\*\*\*\*\*  
(Total)



2010/046103

Affix label here

Item		Event Damage	Repair Strategy
		Y / N	
Roof		Y	Roof is severely damaged (17%) in section being collapsed internally. Roof requires removal (down) and replacement of corrugated iron. Roof is unstable.
EXTERNAL WALLS	North	N	weathered in most of general overall maintenance.
	South	Y	FRONT OF STREET - exterior street eastern and downstairs facade has multiple cracks. Timber framing, supporting frame, roof structure is evident. Tarp over roof to make roof waterproof. IS attached to timber framing, West is cast concrete.
	East	Y	9m double brick walls with parapet. East parapet has collapsed corner wall has emergency timber bracing on side. all joints, masonry work, etc. are in poor condition.
	West	Y	
Decks		Y	Cracks in parapet during two collapses. Floor is unstable.
CHIMNEY	Base	N	
	Ceiling Cavity	Y	Two chimneys damaged. Single chimney collapsed onto adjoining commercial building (entire step). Must be demolished by the outside. Double chimney that is cracked and twisted corner has demolished to roof line and corrugated iron placed to cover opening in roof - not secure. Chimneys gutted for taken down, debris to be removed from site.
	Above Roof	Y	
	Fireplace	N	

\*\*\*\*\*  
(Initials)



2010/046103  
Affix label here

SOC / Repair Strategy – Page 4

Item	Event Damage	Repair Strategy
	Y/N	
Foundations	N	FIRST FLOOR RESIDENCE INSPECTED
Piling	N	FIRST FLOOR RESIDENCE INSPECTED
Services	N	
Other Dwelling Items	N	
Outbuildings	N	
Land & Retaining Walls <i>(Discuss with Supervisor)</i>	N	

**Supplementary Notes:**  
 Insurance Policy attached to file — Commercial Policy that also provides for coverage of residence including in regard to gutters, downspouts, roof, walls, damaged chimneys, Extensive interior damage.

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: *not signed by claimant* Dated: *1/2/2011*

\*\*\*\*\*  
(Initials)

**NOTE: THIS FORM IS TO BE COMPLETED IN THE CLAIMANT'S PRESENCE.**





# Scope of Works

Completed By: <i>Paul Stinson</i> Date: <i>2/2/11</i> Page <u>1</u> of <u>1</u>	CLM 2010 <i>1046103</i> Claimant Name: <i>PL. LOKE.</i> <i>391-391A WORCESTER ST</i> <i>Christchurch</i>
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### Element Details:

Class	Building	✓ Bridges/over	Retaining walls	Other
Roofing	Dormer	Kitchen	Family Room	Basement
Plumbing	Toilets	Hallway	Stairwell	Garage
Electrical	Bathrooms	Entrance	Garage	Foundations
Painting	Services	Kitchen Ovens	Hot Water Cylinders	Exterior walls
Cladding/windows	Roof cladding/rafters	Floor	Roofing Work	Roof
Outbuildings	Other			

**DESCRIPTION:** *This building has severely damaged external walls.*  
**REPAIR STRATEGY:** *Cost of repair exceeds Entitlement.*

### LINE ITEMS:

DESCRIPTION:	Units	Length	Breadth	Depth	Qty	Rate	Cost
<i>Labour &amp; equipment Service</i>	<i>HRS</i>				<i>30</i>	<i>60</i>	<i>1800</i>
<i>Set up site Temp Dust sheet &amp; fencing</i>							<i>6000</i>
<i>Demolition (walls are cavity brick 9 meters high).</i>	<i>cav</i>				<i>20</i>	<i>100</i>	<i>2000</i>
<i>Excavator</i>	<i>each</i>				<i>60</i>	<i>150</i>	<i>9000</i>
<i>Engineer fees</i>	<i>each</i>				<i>1</i>	<i>4000</i>	<i>4000</i>
<i>Cement fees</i>							<i>3000</i>
<i>Fill fees m<sup>3</sup></i>	<i>m<sup>3</sup></i>				<i>160</i>	<i>100</i>	<i>16000</i>
<i>To excavate for new foundations</i>							
<i>new slab base</i>	<i>M<sup>2</sup></i>				<i>40</i>	<i>100</i>	<i>4000</i>
<i>and provide compacted backfill</i>							
<i>To supply new slab fill</i>	<i>m<sup>2</sup></i>				<i>166</i>	<i>300</i>	<i>49800</i>
<i>To supply and install T1K slabs</i>	<i>M<sup>2</sup></i>				<i>145</i>	<i>300</i>	<i>43500</i>

Subtotal **135,800**

PRC, Margin & GST Figure

TOTAL **185,529**

\* Unit Categories to be used as follows:  
 Each, Sheet, Kilograms, Linear metre, square metre, cubic metre,  
 Per Hour, Per Day, Per Week. Unit more calculations must include  
 length, breadth and depth figures. Square metres calculations must  
 include length and breadth figures.



26 SEP 2011

**Canterbury Earthquakes Royal Commission**  
**Komihana a te Karauna hei Tiroitiro i ngā Whāre i Horo i ngā Rūwhenua o Waitaha**

12 September 2011

Bruce Glasgow  
76 Pinehaven Road  
Upper Hutt  
WELLINGTON

Dear Sir

**391/391A Worcester Street, Christchurch**

The Royal Commission of Inquiry into Building Failure Caused by the Canterbury Earthquakes is currently investigating a number of building failures in Christchurch, including the building that was situated at 391/391A Worcester Street (the Building).

We have obtained the EQC file in relation to the Building and note that on 1 and/or 2 February 2011 you took part in an EQC assessment of the Building. We enclose copies of the relevant EQC documents.

Would you please provide the following information by **23 September 2011**:

1. What documentation was given to the owner of the Building, Mr Pak Loke by you either on the day of your inspection or subsequently?
2. Do you recall any further discussions with the owner? If so, please advise details of the same.
3. In the documentation it has been noted that the Building is in danger of collapse and that the 9m double brick walls are unstable. Did you advise the owner of the Building of this fact (or words to that effect)? If so, please provide brief details of what he was told by either you or any of your colleagues. If not, could you please explain why not.
4. Did you advise the Christchurch City Council or any other body or organisation of the results of the assessment? If so, please provide details. If not, could you please explain why not.
5. Did you advise either of the neighbouring properties of any of the results of your inspection? If so, please provide details. If not, could you explain why not.

---

15 Barry Hogan Place, Addington, Christchurch  
PO Box 14053, Christchurch Mail Centre 8544

Freephone 0800 337 468

[www.royalcommission.govt.nz](http://www.royalcommission.govt.nz)

The above information is requested pursuant to the ~~Royal Commission's powers of~~  
investigation under s 4C Commissions of Inquiry Act 1905.

Yours faithfully



Mark Zarifeh  
Counsel Assisting  
Canterbury Earthquakes ~~Royal Commission~~

22nd Sept 2011.

From Bruce Glasgow  
 Re 391/391A Worcester St, Christchurch

I gave no documentation to Mr Pat Loke  
 on the day of the inspection

No we were forbidden from talking to  
 any claimants.

No we were told throughout all of my  
 time with EQC To SHUT UP  
 and not to talk to any claimants.  
 and this was repeated over and  
 over again.

We pass the information on to the  
 Pod Leaders, presumably they  
 pass this on to the City Council.

No. we were told to carry out  
 six inspections per day no matter what.  
 There was no time to discuss anything  
 with anyone, and were told every day  
 to shut up and not talk to anyone.  
 The EQC bosses run the operation  
 in a penal institution, nobody has any  
 right to talk to any claimants  
 All dialogue would be by the 'Bosses'

Yours faithfully  
 Bruce Glasgow. 0274423198



COPY

## Canterbury Earthquakes Royal Commission

Komihana a te Karauna hei Tirotiro i ngā Whare i Horo i ngā Rūwhenua o Waitaha

12 September 2011

David Campbell  
14 Heritage Place  
Maunu  
WHANGAREI

Dear Sir

**391/391A Worcester Street, Christchurch**

The Royal Commission of Inquiry into Building Failure Caused by the Canterbury Earthquakes is currently investigating a number of building failures in Christchurch, including the building that was situated at 391/391A Worcester Street (the Building).

We have obtained the EQC file in relation to the Building and note that on 1 and/or 2 February 2011 you took part in an EQC assessment of the Building. We **enclose** copies of the relevant EQC documents.

Would you please provide the following information by **23 September 2011**:

1. What documentation was given to the owner of the Building, Mr Pak Loke by you either on the day of your inspection or subsequently?
2. Do you recall any further discussions with the owner? If so, please advise details of the same.
3. In the documentation it has been noted that the Building is in danger of collapse and that the 9m double brick walls are unstable. Did you advise the owner of the Building of this fact? If so, please provide brief details of what he was told by either you or any of your colleagues. If not, could you please explain why not.
4. Did you advise the Christchurch City Council or any other body or organisation of the results of the assessment? If so, please provide details. If not, could you please explain why not.
5. Did you advise either of the neighbouring properties of any of the results of your inspection? If so, please provide details. If not, could you explain why not.

---

15 Barry Hogan Place, Addington, Christchurch  
PO Box 14053, Christchurch Mail Centre 8544

The above information is requested pursuant to the Royal Commission's powers of investigation under s 4C Commissions of Inquiry Act 1908.

Yours faithfully

A handwritten signature in black ink, appearing to read 'Mark Zarifeh', written over a vertical line.

Mark Zarifeh  
Counsel Assisting  
Canterbury Earthquakes Royal Commission



3 OCT 2011

30 September 2011

Mark Zarifeh  
Counsel Assisting  
Canterbury Earthquakes Royal Commission  
PO Box 14053  
Christchurch Mail Centre 8544

Thank you for your letter dated 12/9/11

In reply to your request for information I advise as follows:

I did not take part in the EQC assessment of the building at 391/391A Worcester Street Christchurch on 1 February 2011.

The inspection was completed by Lindsay Attrill and Bruce Glasgow. I did discuss the matter with Lindsay Attrill on the day following the assessment as I was assisting as deputy POD leader. I made a file note with a recommendation in relation to the claim and forwarded the file to the Field Office Supervisor for review. I had no further involvement in relation to the claim.

I have no direct knowledge of any documentation given to Building owner Mr Pak Loke either at the time of inspection or subsequently. I never had any discussion with the owner. I have no knowledge of any conversation between the owner and the EQC assessor. I also have no knowledge of any conversations between the EQC assessors and any neighbours.

Yours faithfully



David Campbell



**E-MAIL**

**Canterbury Earthquakes Royal Commission**  
**Te Komihana Rūwhenua a te Karauna**

4 October 2011

David Campbell  
14 Heritage Place  
Maunu  
WHANGAREI  
And by email: [LHarris@eqc.govt.nz](mailto:LHarris@eqc.govt.nz)

Dear Mr Campbell

**391/391A Worcester Street, Christchurch**

Thank you for your letter dated 30 September 2011.

In your response you state that you made "a file note with a recommendation in relation to the claim and forwarded the file to the Field Office Supervisor for review".

Could you please advise:

- (1) What was the recommendation you made in relation to the claim?
- (2) Could you please clarify what is written on your file note dated 2 February 2011 "Recommend claim be considered for ..." (last word illegible)
- (3) Who was the Field Office Supervisor that you sent the file to for review?
- (4) What, if any, steps were taken in relation to Lindsay Attrill's recommendation that EQC appoint an engineer to inspect this property as a matter of urgency (see his file note dated 1 February 2011)

The information and documentation requested is required pursuant to the Royal Commission's powers of investigation set out in section 4C of the Commissions of Inquiry Act 1908.

Yours faithfully

Sara Jamieson  
Legal Analyst  
Canterbury Earthquakes Royal Commission

14 October 2011

Sara Jamieson - Legal Analyst  
Canterbury Earthquakes Royal Commission  
PO Box 14053  
Christchurch Mail Centre 8544

**391/391A Worcester Street, Christchurch**

Thank you for your letter dated 3 October 2011.

The recommendation I made in relation to the claim was that the claim be considered for declinature and that the insurer be advised due to the condition of the building. This is what I wrote on my file note dated 2 February 2011.

I cannot remember who the Field Office Supervisor was that I sent the file to for review. I understand that EQC intends to supply you with this information.

I do not know what, if any, steps were taken in relation to the assessor's recommendation about inspection by an engineer. The file was sent to the Field Office Supervisor for further action.

Please note, my current address is as follows:

144 Palmerston Street  
Riverton  
Southland

I would appreciate you updating your database accordingly.

Yours faithfully



David Campbell

