

Assessment of previous damage

The team

- **Southern Response**
The government-owned company responsible for settling claims by AMI policyholders for Canterbury earthquake damage which occurred before 5 April 2012 (the date AMI was sold to IAG)
- **Arrow International (Arrow)**
The project management company responsible for the building programme for Southern Response customers
- **Independent Building Surveyor**
The Building Surveyor engaged by Southern Response (if required) identifies any defects and/or non-compliant work in accordance with the New Zealand Building Code, including weathertightness defects. The engaged Building Surveyor needs to meet accreditation criteria (including membership of professional associations) set by Southern Response and Arrow. Building Surveyor consultancies are bound by a code of ethics if they are part of either the New Zealand Institute of Building Surveyors or if they are members of the Royal Institute of Chartered Surveyors.

Your claim with Southern Response

Southern Response is responsible for managing your claims under the AMI policies for damage to your property, caused by the earthquake events. Any gradual damage, pest damage, fault or defect which is not earthquake damage is not covered.

Determining the extent of the damage

We are committed to providing you with the most accurate information for settling your claim for earthquake damage to your home. Part of our commitment to you is to ensure that all damage, whether it was as a result of the earthquakes or another cause, is captured and recorded. This will enable us to determine how to settle your claim. Depending on the nature and design of your home, an independent Building Surveyor may need to be engaged to help with our assessment.

The Building Surveyor will provide us with a detailed report on what damage was caused by the earthquakes and what damage or defects existed prior to the earthquakes. The report may also identify any future risk to the dwelling.

Investigation

A Building Surveyor will conduct an independent assessment of the design and construction of your home to identify any likely causes of damage or defects that may not be covered under the AMI policy (and are not caused by the earthquake) which need to be investigated further.



Moisture content testing

To ensure the Building Surveyor collects adequate samples, the investigation work carried out will often involve invasive testing and can cause some damage to the area of the house that is being investigated. Once samples are collected, they will be sent to an independent laboratory chosen by the Building Surveyor.

Invasive work could include:

- Holes being drilled in interior or exterior cladding, so moisture probes can be inserted (see Fig. 1)
- Cutting out areas of external cladding, or internal wall linings to inspect the timber and to take timber samples for laboratory analysis (see Fig. 2).

It is important to remember that any repair or damage caused as a result of invasive testing will be incorporated into the scope of repair work and costings. In the interim, any holes and cut-outs will be temporarily repaired to ensure the external cladding remains weathertight and internal linings are adequately sealed to prevent any mould spores from migrating into habitable spaces.

The areas affected by the investigation that we do not fund or carry out earthquake repairs on, we will reinstate to match the adjoining claddings or linings.

We do need your written consent to conduct testing on your home. We will ask you to sign a consent approval form. It is important that we get testing underway as soon as possible so we are able to communicate the results to you, and inform you of what impact the results may have on your claim.



After invasive testing

Once we have your consent, it can take 2–3 weeks to engage a Building Surveyor to inspect your home. Once inspection and any subsequent testing is complete, we would expect to receive the Building Surveyor's full report in approximately 6–8 weeks.

The Building Surveyor's report

The Building Surveyor's report on your property may include:

- Recording the extent of the damage (with photographs)
- A full assessment of all types of damage to your home, which may include pre-existing and earthquake damage
- Scientific analysis of timber samples, with an estimate of the age of decay
- Repair recommendation, including methodology for addressing earthquake damage and any other types of damage (including pre-existing damage).

Following the Building Surveyor's report

Once the report has been received and reviewed by Southern Response and Arrow, we will present you with all of the information that has been collected in relation to your home. We will also advise you whether we will elect to continue with the repair of the earthquake damage to your house or pay you the cash equivalent of the cost of these repairs.

If we do elect to continue with the repair of the earthquake damage to your property and you would prefer to receive a cash settlement, we can discuss this with you.

Find out more

For any further information you can contact your Claims Specialist on **0800 501 525**

Disclaimer: The work carried out by the Building Surveyor forms part of our assessment process for your claim only. Any report(s) or information received from the Building Surveyor will inform our decision as to whether we will elect to repair the earthquake damage to your house or pay you the cash equivalent of the cost of repairs.

The information and related material is intended as a guide only, and does not constitute legal advice, nor should it be used for actual construction. The content does not represent complete information, and is intended as supplementary information only.

Although we have made every effort to ensure that the information and any related material was correct at the time of printing, due to the nature of the content it may be necessary to change, update or correct at any time and without notice.