



## Claim Report

Claim Number	H026852601
Review Date	12 October 2018
From	Graeme [REDACTED]
Report Type	Expert Review

### Assessment Reason

To review Engineers report and confirm claim coverage.

### Assessor Observations

Engineers report conclusion as follows.

#### *Conclusions:*

*"In our opinion, the damages evident to the carport could be attributed to the earthquake event.*

*In our opinion, the damaged evident could be attributed to ground movement.*

*The ground movement would occur as a result of shrinkage and swelling of the soil due to seasonal changes in moisture and / or the earthquake event.*

*Considering that the footings to the carport are likely to be concrete piers under each post (i.e. not a stiffened raft) and the Australian Earthquake loading standard (AS1170.4) stipulates that vertical forces can be generated in an earthquake event; it is likely that the carport footing have moved upwards in the earthquake event.*

*In our opinion, the slab joint may have previously had a small gap. The ground movement would have increased this gap."*

#### *Recommendations Related to Claimed Event:*

*"We make the following recommendations to repair the damages related to the claimed event.*

*To repair the earthquake damages to the carport:*

- Re-level carport post so carport roof pitch matches house roof pitch.*
- Provide an approved flexible sealant over a backing rod to the gap in the joint between the concrete slabs.*
- Repair and repoint the cracked brickwork with a suitable repair mortar system.*
- Repair loose step tread and make good.*
- Repair the carport and house soffit lining and make good.*
- Repair the patched in-ground stormwater pipe. Consideration by the homeowner should be given to installing a suitable swivel / expansion joint to the in-ground stormwater drainage system."*

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### Assessor Comments

Based on above and review of Engineers report in its entirety although report appears to indicate damage being attributed to both Ground movement and or Earthquake event.

With respect to ground movement this being as result of shrinkage and swelling of the soil due to seasonal changes in moisture and / or the earthquake event.

The Engineers report is not indicating the damage/current condition of carport structure not having been caused by the earthquake event and therefore entirely as result of other causes, but indicating it could be attributed to Earthquake.

Further to above, the repair recommendation is suggests the damage having been caused by the earthquake event i.e. (*'To repair the earthquake damages to the carport'*)

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#### Final Outcomes/Recommendations

In conclusion based on Engineers report this suggesting damage having been caused by the earthquake event and not providing any evidence to suggest or prove otherwise i.e. damage not having been caused by the Earthquake event, assessor would be recommending acceptance of damage having been caused by Earthquake Insureds policy will respond to.

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#### SOW

Other (See comments below):

Builder to provide scope of works and quotation for repairs based on items as indicated on Engineers report.

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#### Reserve

Building: \$	Contents: \$	Management Costs: \$
Choose an item.	Choose an item.	Choose an item.

#### Next Actions

Client Mgr to:	Arrange for builder's quotations for repairs & acceptance/repair authorisation or claim settlement to be based on the most complete economical quote provided