

The Canterbury Earthquake Sequence - Recovery from Disaster. How Professionals Have Helped to Prevent Recovery in Canterbury and Have Caused a Separate Disaster for Property Owners.

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Key words: Engineering survey; Professional Ethics. Duty of Care.

SUMMARY

The Canterbury Earthquake Sequence contained the period from 4th September 2010 to 23rd December 2011.

It has been widely reported that 98% of Canterbury homeowners had private legal contracts of insurance with an insurance company. Almost all of these legal contracts outlined the standard of reinstatement requirement for earthquake damage, with many requiring homes to be reinstated to an 'as new' or 'when new' condition with no limit on the cost for the Insurer.

As part of the Government response to this series of earthquakes, the Ministry of Building Innovation and Employment issued Guidance under section 175 of the Building Act 2004.

Surveyors, Structural and Geotechnical Engineers have, almost universally, assessed earthquake damage to residential buildings based on the MBIE Guidelines with total disregard to the reinstatement standards contained in the legal contract in place at the time of the loss.

This paper explores whether professionals have acted professionally and with a Duty of Care to the home-owners. It will show how many thousands of Canterbury homeowners are still living in badly damaged homes mainly due to Professionals assessing to the incorrect standards.

How could so-called 'Professionals' totally ignore the foundational legal contract document between Insurer and Insured?

It also asks the question: Have Professionals helped in the 'Recovery from Disaster', or, have the damage assessments by the Professionals been the start of the Disaster for many

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home-owners?

This paper will give a fascinating insight into what has actually been occurring in Canterbury and why so many thousands of home-owners still have unsettled insurance claims over 5 years from the first earthquake.

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