Further to the submission I made, the insurer Vero has now come back with its estimate of cost to repair the house. It adds up to \$167,150.

It means my estimate of \$180,000 was reasonably accurate as Vero have precluded some items

As state before the position I am in is

Legal Costs incurred - \$58,948.34 legal costs as assessed by Supreme Court plus \$5,986.06 to liquidate the builder.

Alternate Accommodation Costs incurred - Approx \$55,000

Cost of repair as estimated by Vero \$167,150

Vero's offer. - \$50,892.73

As stated previously I am some \$70,000 worse of after seeking consumer protection and winning the hearings including costs that I would have been if I never sought consumer protection.

Should I amend the attached submission I have made previously or will this do?

Thanks

Rob Siebert

13 February 2008