The $M_w$ 7.1 Darfield earthquake rocked the Canterbury region of central South Island at 4.36 am on 4th September, 2010. No deaths and only two serious injuries resulted. It is the first large earthquake to impact upon a major New Zealand urban area since the 1931 Hawke’s Bay event. The 1931 event was the catalyst to the introduction of earthquake resistant construction in New Zealand. Over the intervening years progressive upgrades of the seismic code have been implemented, but not tested under near-to-design levels of ground motion. In the recent event hospitals continued to function, electricity was restored to 90% of consumers within a few hours, no buildings collapsed, and emergency response actions were prompt and effective. However the damage cost is at least USD 3 billion, much of it related to liquefaction and ground deformation which resulted in near-collapse of several modern residences, and extensive damage to water and waste water pipe networks. Unreinforced masonry buildings were also extensively damaged where retrofitting had not been carried out. This damage points to less than acceptable resilience with significant socio-economic impacts for up to two years, at least in some sectors. Also, there were many stories of near-misses from falling chimneys through bedroom ceilings, and masonry walls falling on vehicles that were occupied only minutes before. So a fair slice of luck, including the early morning timing of the earthquake, were major contributors to the lack of deaths and low injury count.