

when disaster strikes

Earthquake: Move no more than a few steps to a safe place, then drop, cover, and hold on. If inside, don't run outside. If you are driving, pull over to the side of the road. Stay in the vehicle until the shaking stops.

Tsunami: If you are on the beach or near a river when a strong earthquake occurs, leave the area immediately. Go at least one kilometre inland or 35 metres above sea level. Don't go to a river or beach to sightsee.

Eruption/volcanic ash: Save water in bath or containers. Stay indoors with your pets as much as possible. Wear mask and goggles outside. Keep gutters and roof clear of ash.

Flood: Disconnect electrical appliances and move valuables, clothing, food, medicines and chemicals above the likely reach of flood water. Take your getaway kit with you if you have to leave your home. Turn electricity and gas off at the mains. Take your pets with you.

Storm: Open a window on the side of the building away from the wind. Close curtains. Stay away from doors and windows and from metal and electrical fixtures.

After a disaster, check for danger e.g. fires, gas leaks. Stay where you are unless it is unsafe, you need to help others or you are told to leave. Listen to radio for instructions and information.

This brochure is available in **Arabic, Chinese, English, Hindi, Korean, Māori, Samoan and Tongan**. It is also on **EQC's website (www.eqc.govt.nz)** along with other information in these languages.

EQC infoline – 0800 652 333
(interpretation service available)

OTHER INFORMATION (IN ENGLISH):

www.civildefence.govt.nz

Back of Yellow Pages telephone book

You can test your knowledge and learn about natural disasters in English on www.eqiq.govt.nz.

For more information in English on EQC:
www.eqc.govt.nz

For insurance claims phone 0800 326 243.

people, property and natural
disaster
know the risk and be prepared

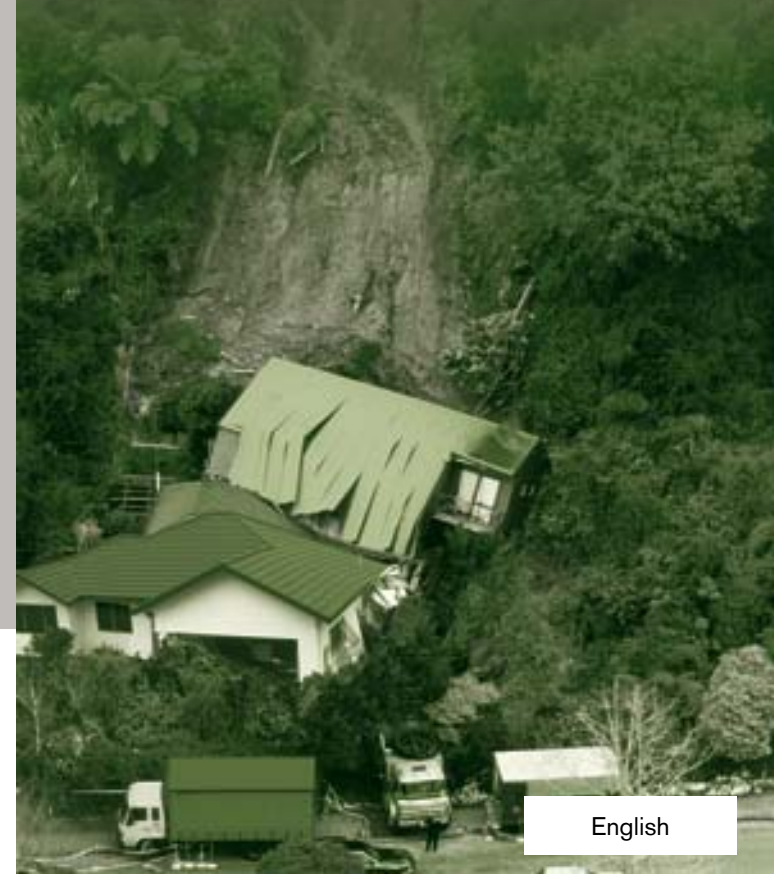
IN NEW ZEALAND



This brochure comes to you from the Earthquake Commission, the government provider of natural disaster insurance for residential properties and manager of the Natural Disaster Fund. The brochure explains the role of the Earthquake Commission and provides some information on natural disasters in New Zealand and what to do about them.



EARTHQUAKE COMMISSION
KŌMIHANA RŪWHENUA



Earthquake Commission

The Earthquake Commission (EQC) is the government agency set-up 60 years ago to help New Zealanders recover from disasters. It is there to make sure people are able to get back into their homes after certain natural disasters.

EQC manages the Natural Disaster Fund that has been built up from levies on property insurance policies. New Zealand has had the good fortune to not suffer a major disaster since the Fund was set up. This has allowed the Fund to grow to well over \$5 billion. In addition, EQC has multi-billion dollar reinsurance cover as well as a Government Guarantee, which means that if claims exceeded money available then the government would pay the difference.

EQC automatically insures a home and its contents if the owner has bought general insurance for that property. By doing so the owner pays a small levy to EQC for their cover.

EQC covers:

earthquake
landslip
volcanic eruption
tsunami
hydrothermal activity

EQC provides some insurance for land damaged by storm or flood but not the property on it.

Cover is up to:

- \$100,000 + gst on your home
- \$20,000 + gst on your contents

There is also some cover for your section.

Although EQC's cover is often for less than the replacement value of your whole house and all that is in it, damage is usually limited to part of the house and some of its contents. For example, earthquakes rarely cause total loss of a home and its contents. Nevertheless it is important to see whether you need cover above these levels.

Most private insurers offer cover above these levels known as top-up cover. For top-up cover, full cover against flood and storm, and cover for other disasters, talk with your private insurer.

DISASTER READY

Although floods, landslides, earthquakes, and other disasters, happen quite frequently in New Zealand, there are high building and other standards, good planning, and many organizations that are there to help. The Earthquake Commission is one of these.

DISASTER AREAS

Some areas of New Zealand are more at risk from certain natural disasters than others. Earthquakes are more likely in central and southern New Zealand. The most active volcanic and hydrothermal areas are in the central North Island. The east coasts are the most vulnerable to tsunamis. Landslips can occur wherever there are unstable slopes. Floods affect mainly low-lying areas. Storm can affect anywhere.

DAMAGE TO PEOPLE

The last earthquake to cause human fatalities was in 1968 when three people died. The worst earthquake was in 1931 when 256 people died in Napier and Hastings and close by. Although we have many earthquakes, very few are big enough and close enough to settlements to injure people.

The last volcanic eruption to cause human fatalities was in 1886 when Mt Tarawera erupted when at least 153 people died. There has been no recorded fatalities from tsunami and very few from other disasters.

DAMAGE TO PROPERTY

Natural disasters are much more likely to damage property than people. Every year property is damaged by earthquakes, landslips, floods and storms. The table below gives you some idea of property damage from the natural disasters insured by EQC.

EQC INSURANCE PAYOUTS IN NEW ZEALAND 1997-2006:		
Event Type	Claims	Amount
Earthquake	18,010	\$33.75m
Landslip*	13,134	\$132.3m
Volcanic	32	\$3.5m
Hydrothermal	32	\$1.5m
Tsunami	nil	nil
TOTALS	31,208	\$171M

* Includes damage caused by storm & flood

be prepared

KNOW YOUR AREA

It is useful to know the history of natural disasters in your area for this gives you an indication of what may happen again. Also, it is useful to understand the geology and geography of the area. For example, are you in an earthquake zone? Do you live on a hillside, or below one? Is the area low-lying? Are you on a flood plain or just near a stream or river? Or near a volcano? Or in a hydrothermal zone? Are you on or near the coast? Your regional, district or city council can help you understand the risks.

Know what you can do to protect yourselves

PREPARATION SHOULD INCLUDE:

- Having a survival kit and a getaway kit.
- Making sure your house has strong and secure foundations.
- Tying back water cylinders, tall furniture.
- Securing chimneys & free-standing fireplaces.
- Securing other household items.
- Checking that slopes and retaining walls are stable.

Advice on property standards is available from building and land inspection services. The Yellow Pages of your telephone book lists these services. The Building Research Association of New Zealand has a list of accredited advisers on their website (www.branz.co.nz).