

A GUIDE TO YOUR EQCOVER CLAIM

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This is a guide to the Earthquake Commission’s natural disaster insurance, EQCover.

The Earthquake Commission (EQC) must comply with the Earthquake Commission Act 1993 (the Act).

The Act will always prevail over the contents of this guide.

For detailed information on EQCover and a link to the Earthquake Commission Act 1993, visit our website (eqc.govt.nz).

From 30 June 2021, a range of private insurers will manage EQCover claims on behalf of EQC.

This guide is effective as of 30 June 2021.

In the first few days after a natural disaster, it's important you put your emergency plan into action. Look after yourself and help others if you can.

Make sure that your home is safe, sanitary, secure and weathertight.

While ensuring safety of yourself and family should always be the priority, it's important to get your claim in as soon as possible following a natural disaster.

We encourage all homeowners to lodge their claims within three months. Where an EQCover claim is lodged outside of three months, this EQCover claim will be subject to additional consideration.

The longer it takes to lodge an EQCover claim, the more difficult it can be to confirm the damage is related to the natural disaster.



In this guide we use the term 'home' while the EQC Act uses the term 'dwelling' to refer to any self-contained premises used, or capable of being and intended to be used, as a home or holiday home.

MAKING YOUR HOME SAFE, SANITARY, SECURE AND WEATHERTIGHT

After a natural disaster, you should do everything you can safely do yourself to make your home fit to live in and protect it from further damage.

CARRYING OUT URGENT REPAIRS

Urgent or 'emergency' repairs include repairs that are needed to make your home safe, sanitary, secure and weathertight.

EQCover (the insurance provided under the EQC Act) requires householders to take reasonable steps after a natural disaster to preserve their insured property from further damage.

This means that, if you're safely able to, you should do things such as:

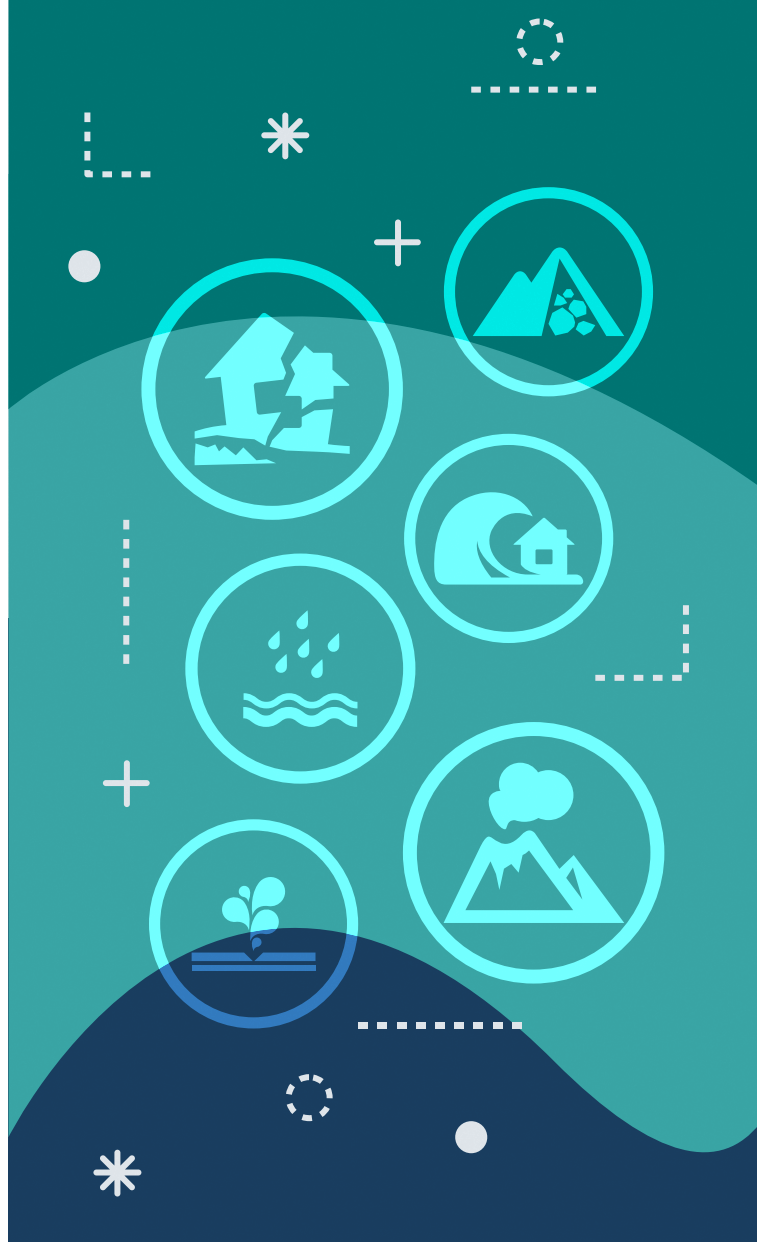
- turn off the water and/or gas to avoid leakage risks (contact a licensed gas worker to turn mains back on)
- board up broken windows
- put tarpaulins over holes in the roof or walls
- get essential services such as toilets and water systems repaired as soon as possible.

You should only do these things if it's safe for you to do so. If you can't do the urgent repair yourself, you should arrange for a tradesperson to do the repair for you.

Keep records of the urgent repairs (including copies of the bills from tradespeople).

Any reimbursement for the cost of urgent repairs is subject to that cost being covered by a valid EQCover claim.

It is essential to provide proof of damage to support an EQCover claim. Without proof of damage, it may become more complicated to accept your claim. Where possible capture as much evidence as feasible by taking photos or videos, especially before making emergency repairs, or moving or disposing of anything. Before undertaking any non-urgent repairs, discuss these with your claim manager first.



MAKING AN EQCOVER CLAIM

HOW TO MAKE AN EQCOVER CLAIM

Through your private insurer

In most instances, your EQCover claim will be managed by the private insurer who insures your property. To lodge your EQCover claim you will need to contact your private insurer directly – generally this can be done over the phone or via their website.

Details and advice for finding and contacting private insurers can be found on EQC's website. Note that you may have a broker that arranged your private insurance on your behalf. In this instance your broker will help you lodge your EQCover claim with your insurer.

You should only need to lodge one EQCover claim with your insurer to cover damage to your home and land.

You'll need to lodge a new claim for a further natural disaster event causing new damage (for example another earthquake event).

Other options

If you're unsure about who to lodge your EQCover claim with or your insurer has advised that they do not manage EQCover claims, please contact us.

If you have Direct EQCover through EQC, please contact EQC directly to lodge your claim.

HOW LONG DO I HAVE TO MAKE AN EQCOVER CLAIM?

While ensuring safety of yourself and family should always be the priority, it's important to get your EQCover claim in as soon as possible following a natural disaster. If an EQCover claim is lodged outside of three months, it will be subject to additional consideration, which may result in the claim being declined. The longer it takes to lodge a claim, the more difficult it can be to confirm the damage is related to the natural disaster.

TAKING PHOTOS TO SUPPORT YOUR EQCOVER CLAIM

It is essential to provide proof of damage to support an EQCover claim. Without proof of damage, it may become more complicated to accept your EQCover claim. Where possible capture as much evidence as feasible by taking photos or videos, especially before making emergency repairs, or moving or disposing of anything.

The photographs should illustrate the scope and extent of the damage.

- If possible, take photos and/or videos before you clean up or undertake any urgent repairs.
- Any camera will be fine as long as we can see the damage clearly.
- It's a good idea to make a list of each area or item you're photographing as you go around. This will help you identify the shots in the future and make sure you capture everything.

What photos to take

- Your mailbox, to confirm the location of the damage.
- The front, sides and back of your home and outbuildings (for example the garage and garden shed).
- Any damaged land, including damaged retaining walls, bridges and culverts.
- Several views and angles of each room that sustained damage.
- Wide shots as well as shots that zoom in on specific details.
- If possible, include a tape measure to show the size of the item or damaged area.

If you're using a digital camera, turn the date stamp function on. If you have prints, note the date the photo was taken on the back. This will help assessors match the image to the specific natural disaster event.

What to do once you have taken your photos

- If you have a claim manager, you can send your photos directly to them.
- If you do not yet have a claim manager, hold onto your photos, you can then send them to your claim manager once they have made contact.

MANAGING YOUR EQCOVER CLAIM

GETTING YOUR EQCOVER CLAIM UNDERWAY

Once your insurer has received your EQCover claim, your claim manager will contact you (via phone or email) to outline the claims process so you know what to expect¹.

Your insurer will manage your EQCover claim from end to end and your claim manager will be your point of contact in all instances.

Your insurer will be acting as an agent of EQC during the claims process and will be required to manage your claim in line with the requirements of the EQC Act.

If your insurer doesn't manage EQCover claims, we (EQC) will manage this for you.

ASSESSING THE DAMAGE

A key part of an EQCover claim is understanding your natural disaster damage. Your claim manager will discuss with you how to best assess the damage to your home and/or land.

Depending on the nature of the natural disaster damage to your property, a further assessment from an engineer, or other specialist may be needed. In the case of land claims, it is likely that an assessment from a registered valuer will also be required.

The assessor will also arrange for a costing of the repair of the damaged property.

If an Insurer or EQC representative visits your property, make sure you ask to see identification.

¹ When a 'major event' occurs, EQC, along with other agencies and insurer partners, may plan a response so that it can provide an efficient and coordinated response for the large number of customers involved. Details about how the event will be managed will likely be communicated only once all claims have been lodged.





* Your settlement is dependent on the outcome explained by your Insurer claim manager.

SETTLING YOUR EQCOVER CLAIM

Following the assessment, your claim manager will discuss the EQCover claim outcome with you. Where your EQCover claim is accepted, your EQCover claim will most likely be settled by cash settlement.

When your EQCover claim is ready to be settled, your claim manager will contact you to explain what this means. This explanation will outline what the outcome of the assessment for natural disaster damage is, the total of your settlement amount, where the settlement will be paid to if the EQCover claim is being settled by cash and the excess that has been deducted.

Before making the EQCover claim payment, your claim manager will also either email or post to you the supporting settlement documents for your records.

What should you do with your settlement?

It is important that the payment is used for the purpose of repair or replacement of damaged property. In some circumstances, your future entitlement to EQCover may be affected if your payment is not used for this purpose.

If you are unsure about this, please speak to your claim manager.

What to do if you find further damage

If further natural disaster damage is discovered, you must notify your claim manager as soon as possible.

If you discover this damage during the repair process, you must stop all work related to the affected area and contact your claim manager immediately for further advice.

After confirming the newly discovered damage was caused by a natural disaster, or needs to be reinstated as part of the natural disaster repair, you may receive an additional payment to cover the additional costs up to the EQCover cap.

What to do if you have questions about your settlement

If you have concerns about your EQCover claim settlement or the information provided with your claim settlement letter and supporting documents, contact your claim manager directly.

PAYMENT TO SOMEONE ELSE

If another person or organisation has an interest in your property (for example a mortgagee), your insurer or EQC might have to make the settlement payment for loss or damage directly to that person or organisation; who the payment is made to depends largely on who is recorded on the Record of Title.

WHAT WE DO WITH THE INFORMATION COLLECTED

EQC collects information for the purpose of administering the EQC Act; performing its functions; and natural disaster preparedness, response and recovery.

Under the EQC Act, EQC can share property-related information with the public, including private insurers, local government and other government agencies, and third parties.

This includes information about:

- natural disaster damage to a property and any EQCover claims made under the EQC Act in relation to a property
- the assessed cost of replacing or reinstating damaged property, reinstatement methods and settlement amounts.

EQC may also disclose information in response to threats to public or personal health and safety.

Personal information is protected by the provisions set out in the Privacy Act 1993.

YOUR RESPONSIBILITIES

You will need to communicate everything you know about the natural disaster damage and how it happened. You will need to provide copies of any documents requested (for example urgent repair invoices) to support your EQCover claim.

If there is a need to clarify any details about your claim, you may be contacted by phone or email. In most cases, an on-site assessment process will be required. This will be arranged in advance with your claim manager.

EQCOVER MAY BE CANCELLED

In some circumstances, if you are paid the full amount of EQCover on a claim and the damaged property is not repaired or replaced satisfactorily, we may cancel EQCover on that property. In this case, EQC will contact you to discuss the next steps. The cancellation will also be noted on the Record of Title.

If your EQCover is cancelled, you can write to EQC and ask for EQCover to start again once the property has been repaired or replaced.

EQCOVER MAY BE LIMITED

If your property is in imminent danger, EQC may limit the amount of EQCover.

EQC may also limit EQCover where there has already been a claim for natural landslip damage (or storm or flood damage to the land). EQC may impose this limit where it thinks there could be further damage resulting in a further claim that could reasonably be, or have been, avoided (by you or the previous owner).

In these cases, EQC will contact you to discuss the next steps. The limitation will also be noted on the Record of Title.

You can write to EQC at any time and ask if the limitation can be removed.

FOLLOWING UP ON YOUR EQCOVER CLAIM

If you need an update on the progress of your EQCover claim, please get in touch with your claim manager.

FURTHER INFORMATION THAT MAY BE HELPFUL

We have this document and many others that help you and our other customers understand EQCover for residential land and building.

Visit our website: www.eqc.govt.nz for the latest information and translated documents.

If your EQCover claim is being managed by your private insurer, you may like to visit their website for information too.

FOR MORE INFORMATION

- Visit **www.eqc.govt.nz**
- Call 0800 DAMAGE **(0800 326 243)**
- Write to EQC, PO Box 311,
Wellington 6140

If English is not your first language you can ask for an interpreter, at no cost to you, by calling EQC on 0800 DAMAGE **(0800 326 243)**.