

# February 2016 Event Response

## Customer Factsheet No.3

June 2016

The Earthquake Commission (EQC) is using a different approach to finalising these claims from the 2016 earthquakes in Canterbury, using lessons learned from previous natural disaster events in New Zealand.

EQC's aim is to complete assessments sooner, where possible. One of the ways we will achieve this is by calling our customers to get all the information we need up front, before conducting the damage assessment. For many claims, the damage assessment will be phone based. For accepted natural disaster damage, this will allow claims to be finalised sooner, to enable customers to get onto their repairs sooner.

In most cases where EQC is carrying out a phone-based assessment, we will not need to visit your home. On-site assessments will be carried out where there is extensive damage, the claim is complex or individual circumstances require it. There is no managed repair programme for the February 2016 earthquakes. Claim settlements will be by cash payment.

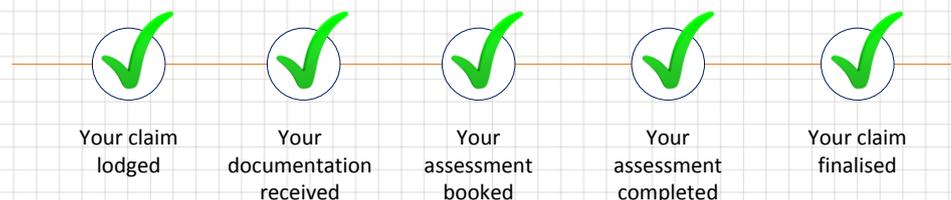
If you have an open claim from the 2010/2011 Canterbury earthquake sequence, EQC will instead aim to resolve your February 2016 claim together with your 2010/2011 claims. EQC wants to make sure all outstanding issues for your property are on track for resolution by the end of 2016.

### Timeframes

At this stage, EQC expects to resolve the majority of February 2016 earthquake claims by the end of December 2016. EQC aims to process claims in the order that they are lodged, so the earlier you lodged your claim, the sooner you are likely to hear from us. We continue to prioritise vulnerable customers.

### How we'll keep you updated

To help you follow the progress of your claim, we have included a diagram near the top of most EQC letters. The ticks indicate how close you are to having your claim finalised. Five ticks mean you know the outcome of your claim.



### Claim lodgement

After you make a claim to EQC, you will receive a letter from us acknowledging your claim lodgement.

CONTACT EQC ON **0800 DAMAGE (0800 326 243)** OR VISIT US AT **WWW.EQC.GOV.NZ**



<b>Claim documentation</b>	After your claim is acknowledged, we then begin reviewing your claim documents in order for us to progress your claim to assessment. If we require any further documentation from you in order to process your claim, we'll contact you.
<b>Assessment booking</b>	After we confirm that your claim documentation is received and complete, we will contact you to book a time for your assessment. The assessment booking team will discuss the damage you've claimed for with you, and the most suitable way to assess the damage to your property. This will be either a phone assessment or an on-site assessment.
<b>Claim finalisation</b>	<p>Once your claim has been assessed, EQC will calculate the settlement amount for any natural disaster damage identified in the assessment. You will be sent a Claim Settlement Advice letter to explain your settlement, and a copy of the relevant supporting documentation showing how the amount has been calculated.</p> <p>If you have provided us with your bank account number, any settlement will be paid by direct credit to the nominated account. If we do not have a bank account number for you, we will send a cheque to your postal address.</p> <p>If there is a mortgage over your property, EQC may be required to pay the claim settlement to the bank or lending institution that holds the mortgage. This does not apply to contents claims.</p> <p>An excess will be deducted for all claims. Excess calculation information can be found in the <a href="#">Householders' Guide to EQCover</a> on the EQC website <a href="http://www.eqc.govt.nz/what-we-do/eqc-insurance/householders-guide">http://www.eqc.govt.nz/what-we-do/eqc-insurance/householders-guide</a>. For small claims, this may mean that there is no excess amount to pay.</p> <p>If at any time it is identified that your claim doesn't meet the requirements of the Earthquake Commission Act 1993, you will receive a letter from us explaining this. This does not have to be the final decision, if you can provide further information to support your claim.</p>
<b>Customer survey</b>	Your experience of this claims process is important to us so that we can continue to learn and improve our service. We will contact you after your claim is finalised to ask you a few brief questions.
<b>Extra support</b>	We can help you find the right support if you need assistance to organise your repairs. Our Community Contact Team in Christchurch has strong links with support agencies that can help you through the repair process. If you need help with this, please call us on 0800 DAMAGE (0800 326 243) to book an appointment with the Community Contact Team, to discuss the support you need.
<b>How to contact us</b>	You can contact us by email <a href="mailto:info@eqc.govt.nz">info@eqc.govt.nz</a> or call 0800 DAMAGE (0800 326 243). If you are calling from overseas, please use +64 4 978 6400. Please include your claim number when making enquiries. Our contact centre operating hours are 7am - 9pm Monday through Friday and 8am - 6pm Saturday.

