Statement of Claim
Repair Strategy

I confirm the rooms and areas listed above have been inspected by an EQC representative.
Damage caused by the event has been noted and to my knowledge there are no other areas of damage resulting from the event.

Signature of Claimant: ___________________________ Dated: ___________________________

NOTE: THIS FORM IS TO BE COMPLETED IN THE CLAIMANT’S PRESENCE.

- When assessment is complete review Statement of Claim with Claimant
- Then ask Claimant to sign the form
  - If Claimant declines to sign, do not insist, just note they did not want to
Complete a Statement of Claim/Repair Strategy form for the Dwelling Inspection Checklist you completed for the residential dwelling that you currently live in or most recently lived in.

When finished, discuss your Statement of Claim/Repair Strategy form with the person next to you.
Cost Establishment Checklist

<table>
<thead>
<tr>
<th>Cost Establishment for Dwelling</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Compliance Check - Includes engineer report and fee</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Architectural Design Fee</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Site Investigation</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Site Investigation: All areas for determination of all sections; site survey; testing; temporary power; temporary facilities; and the reinstatement of service connections</td>
<td>✔️</td>
<td></td>
</tr>
<tr>
<td>Site Access</td>
<td>✔️</td>
<td></td>
</tr>
</tbody>
</table>

- List of ancillary costs that may be necessary as part of reinstatement
- Tick to indicate whether will or won't be required
Exercise Cost Establishment

Fill in a Cost Establishment form for the Dwelling Inspection Checklist you have just completed for the residential dwelling that you currently live in or most recently lived in.

When finished, discuss your Cost Establishment form with the person next to you.
• Date: When the form is completed
• Author: You
• Add claim no., Claimant name and Situation of Loss – use sticker if available
- Tick "General" – It is a general file note
- Ignore Building Claim and CSU Letter
- Shouldn’t have to tick “Decline Claim”
• Subject, Related To and Confidential
  — Already completed for you
Notes:
- Enter date and time of inspection
- Record insurance details (name of domestic insurer and policy number) if available
- Record mortgagee, or Nil if no mortgage on property
- Alternative contact details and email address
File Note

- Notes:
  - Add "Yes or No" if there is Land, Contents and/or Dwelling damage
  - Ignore Reserve and Next Action
• Description of Damage
  – For Land, Contents and Dwelling, a brief description of the damage you have observed
  – If no damage, write Nil
File Note

WAS A FULL INSPECTION DONE? (On roof, in roof space & under sub floor) IF NOT, REASONS.

· Was a full inspection done?
  – A brief explanation is required if you were unable to inspect the roof space or sub floor
Exercise File Note

Complete a File Note for the "New Claim Assessment" you have made of the residential dwelling that you currently live in or most recently lived in.

When finished, discuss your File Note with the person next to you.
All Claimants visited as part of Operation Rapid were left a blank Contents schedule and instructions on how to complete it. They were told to retain any item with a value over $500, as we MAY wish to inspect it. They were also told to send their completed claim to EQC in Wellington for assessment and processing.
### SCHEDULE OF CONTENTS

<table>
<thead>
<tr>
<th>No.</th>
<th>Reference Description</th>
<th>Key</th>
<th>Installation Status</th>
<th>Age (years)</th>
<th>Assessment Remarks</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

**Section 100 Notes**

- For EAC cases only

**Signature**

- Equal
d- Auditor

---

**Contents Damage**

- Earthquake Commission

---

**EQC**

- Earthquake Commission

---

**EQC**

- Earthquake Commission
Contents Damage

- May be asked to sight and confirm damage to content items
- Do NOT get into a detailed discussion on value, damage, or description of items
- Assessor records “Sighted” on the Schedule of Loss beside the item and initials it to confirm it has earthquake damage
- Claimant posts schedule to the contents team at PO Box 311, Wellington
Claimant Letter, Visit Conclusion

- Leave EQC's proforma letter with the claimant explaining what happens next
- Conclude the visit
Remember

- Someone else has to cost the damage you describe, so all forms require:

ACCU RACY

and

ATTENTION TO DETAIL
Next

Damage Assessment - Classroom Practical (Spinning House)
# Repair Strategies Estimators and LA's

## Ceilings
- **Painted Surface:** Rake out, stop, paint
- **Lining Paper:** Strip lining paper, stop, hang, paint
- **Stucco:** Rake-out, fill, re-stucco, paint
- **Stipple:** Scrape off – Rake-out, fill, re-stipple, paint
- **Wallpaper:** Strip wallpaper, rake out, stop, hang wallpaper

## Walls
- **Painted Surface:** Rake out, stop, paint
- **Lining Paper:** Strip lining paper, stop, hang, paint
- **Wallpaper:** Strip wallpaper, rake out, stop, hang wallpaper

## Floors
- **Tiles:** Uplift tiles, grind out crack, epoxy fill, relay tiles
- **Check Re Floor Heating:** Check Re Bathroom Apply Waterproof Membrane
- **Concrete:** Grind out cracks, epoxy fill

## External
- **Roof:** Iron: remove and replace x sheets of corrugated iron @ x meters long
  - Tile: re-point tiles
- **Walls:**
  - Weatherboard: fill cracks, repaint
  - Stucco: grind crack, fill, re-stucco, paint
  - Bricks/Blocks: grind out crack and re-mortar
- **Foundations:**
  - Concrete Skirt: rake out, epoxy fill,
  - (If applicable) re-splatter coat, re-plaster or re-paint.
a. Introduction and exercise set up
b. Exercise Spinning House Damage Assessment
The purpose of this session is to consolidate what you have learnt during the training to date.

You will work in groups during this session and you will need blank Assessor and Estimator forms to fill in.

If you have questions during the exercise ask a trainer.

After the exercise briefing by the trainer, begin the exercise as detailed in your workbook. Perform the damage assessment roles (Estimator, Assessor) as if you were 'on the job'.

Trainers will debrief the session (ask questions, give feedback) at the end.
Exercise Spinning House Damage Assessment

Task 1: Pre-Assessment
1. Assessor - familiarise self with the Claim File - claimant name, claim location, and damage claimed by claimant pre-assessment.

2. Assessor - brief Estimator on the visit/claim.

Task 2: On arrival
3. Assessor - communicate with the 'claimant' regarding the visit/damage assessment.

Task 3: Damage Assessment
4. Assessor and Estimator 'assess and agree the damage (from the claimant) and take relevant notes and measurements'.

5. Estimator - complete relevant forms; Assessor - "sight" contents (see information at rear of exercise) and complete relevant forms.
Information regarding the dwelling for Assessor and Estimator

The house was built in the 1960's of timber frame construction, concrete flat roof and brick veneer has received extensive damage to parts of the house.

This includes:

- Foundation damage.
- Brick veneer fallen from wall.
- Broken windows.
- Chimney collapse that has damaged roof tiles and battens as well as ceiling to lounge.
- Wall lining in bedroom unsecured
- Contents damage
Damage to House

Area A (Foundation damage)

Situation: The concrete foundation has been damaged from earthquake with the corner and first pile moved due to foundation movement.

Note: bearer and joists are structurally sound but need re-levelling.
Area B (Brick veneer fallen from wall)
Situation: Due to the failure of the foundation parts of the brick veneer have fallen from the wall.

Area C (Broken windows)
Situation: Glass broken to wooden window due to movement of sub floor and wall framing wall framing.

Note: no damage to window frame
Area D (Chimney collapse that has damaged roof tiles and ceiling in lounge)

Situation: Concrete chimney with brick cladding has collapsed at roof line damaging roof tiles and battens. Ceiling to lounge damaged (hole in ceiling) from concrete tiles falling through roof space, existing ceiling is plaster board with lining paper painted and timber bevelled cornice to perimeter of room.

Note: that there is no structural damage of the roof and ceiling framing.
Area E (Wall lining in bedroom damaged)

Situation: Ceiling and exterior bedroom walls have been damaged with wallpaper coverings showing movement with cracks up to 5 mm under windows, external corner of room and ceiling lining joints. Ceiling and walls are plasterboard and timber bevelled cornice to perimeter of room.
Additional Information

Bricks falling from the chimney have damaged some contents. At the end of your assessment you are about to leave when the claimant says she noticed a crack in the lawn at the back of the property. You have a look and there is a crack about four metres long and 50mm wide.

1. What should you advise the claimant to do with respect to the chimney?

2. What should you do with respect to the chimney?

3. What should you do with respect to the EQC contents schedule which the claimant has filled in and shown you?

4. What should you have done with respect to the crack in the lawn?
Session 5 Communicating with Claimants – expectations & FAQs

- Claimant visit communication
- Setting and managing expectations when answering FAQs
- Communicating with difficult/stressed claimants
Communicating with the Claimant – before the visit

1. Ring claimant, introduce self
2. Set time with claimant for a.m. or p.m. visit
3. Check/gain claim info and ask for clear access to roof and sub-floor
4. Advise there will be two of you doing a full assessment
5. Be polite and empathetic – NO BLACK HUMOUR
6. Don’t give your cell phone number

1. When the claimant answers introduce yourself, Hello, I am ....representing/ from the Earthquake Commission, I would like to make a time to visit your property and assess the damage you have claimed.”

2. Establish a time for a.m or p.m. Do NOT make specific times, or this will result in you running late, as you don’t know how long the inspection will take!

3. Try to gain as much information as you can regarding the claim and also ask them to clear away any access to a roof panel/manhole or sub-floor access that may be blocked to assist with your assessment.

4. Advise the claimant there will be two of you and that you would like to conduct a full assessment. But remember that this is the claimant’s home and they have to invite you, not the other way round.

5. Be polite and empathetic, there is no room for any black humour.

6. Do not leave the claimant with your cell phone number, or this will cause ongoing problems with either you or someone else (if it’s an EQC cell phone); due to ongoing contact from the claimant even when you are at home, or someone else has the phone and knows nothing about the job!
What will a claimant want to know beforehand?

- Who is coming to talk to me/look at the claim?
- When is the person coming?
- What will they want to do?
- What do I need to have ready/give them?
- How long will the person be at the house?

• In general, when you ring to make a visit appointment, a claimant will be want to know:
  - who is coming to talk to me/look at the claim (next)
  - when is the person coming
  - what will they want to do
  - what do I need to have ready for them/give them
  - how long will the person be at the house

• You need to be able to provide information to the claimant about these matters and/or answer questions concerning them.
At the site

- Introduce self and Estimator to the claimant
- Check claimant's details on the claim form
- Explain purpose of visit and assessment process
- Assist dwelling with claimant – record all damage and complete forms
- Ask claimant for all contact phone numbers
- After assessment ask claimant to sign SOC and leave with information letter

Introduce yourself and Estimator to the claimant.
Explain the purpose of the visit and the claim process.
Inspect the property with the claimant and the Estimator – ensure there is no additional damage readily observable that should be included in the claim.
As the inspection proceeds, assist the Estimator with measuring (or the claimant could do this), discuss and agree the damage, and complete the required forms.
Ensure you record all contact phone numbers that the claimant has (including STD and mobile network prefix) for follow up and customer satisfaction survey.
After completing the inspection (including contents), ask the claimant to sign the Statement of Claim.
Write a telephone script – what you are going to say – that deals with points 1-4 on the “before the visit” slide.
As you will be communicating with claimants and claimants will ask you questions you need to be able to set and manage their expectations.
Why is expectation-setting important?

You and EQC need to look like you know what you are doing

- It will save time later because it will reduce the number of phone-calls from claimants
- It allows you to manage and take control of the communication
- It is critical to providing good customer service

- The claimant views you as an EQC person who is ‘local’ or ‘on the ground’ and that brings with it expectations concerning their claim.
- You need to be able to set expectations around the concerns that claimants have or might have in the future about their claim because:
  - if you don’t know what’s happening or going to happen or you can’t communicate this to the claimant, you and EQC will look like they don’t know what they are doing
  - setting expectations about the claim ‘first-up’ will save time later because it will reduce the number of phone-calls from claimants who ring up to find out what’s happening
  - setting expectations allows you to manage and take control of communication with the claimant
  - it is critical to good customer service provision.
How do I manage claimant expectations during the visit?

- Providing a claimant with information or answering their question/s sets their expectations.
- Once you set an expectation, manage it.
- Manage an expectation by monitoring its delivery and re-setting it if necessary.
- Always try to under-promise and over-deliver.

- Once you provide a claimant with information or answer their question/s, you have set their expectations.
- Once you have set an expectation, you need to manage it.
- You manage an expectation by monitoring its delivery and re-setting it if necessary.
- Always try to under-promise and over-deliver, rather than the other way around - for example, tell the claimant that you will get back to them tomorrow knowing that there is a good chance you will be able to ring them with an answer to their question by the end of the day.
- What are other examples of how you might:
  - set expectations
  - under-promise and over-deliver.
How do I reset Claimant Expectations?

It’s about keeping in touch and letting know what is going on:

1. If going to be late for an appointment or an appointment has to be re-scheduled - ring and let know a new time

2. A claim needs an expert visit – the Assessor should say this first up and why; then the claimant should be rung when the expert visit has been arranged.

- Once an expectation has been re-set, it needs to be managed just as before.

- Re-setting claimant expectations is about keeping in touch with claimants and letting them know what is going on.

- There are a number of possibilities when you can do this, for example –
  - the Assessor is delayed at their morning inspection and will be late for their afternoon appointment - he/she should ring the claimant and let them know what time they will arrive
  - a claim visit has to be rescheduled for a later date - the Assessor should ring the claimant and arrange a new time for a visit
  - a claim now needs to have an expert visit – the Assessor should advise the claimant why this is so during the visit and then the claimant should be contacted and advised them when it will happen.

- Once an expectation has been re-set, it needs to be managed just as before.

- The Assessor will complete a file note.
Read through the FAQs at the end of your session notebook
FAQs – Exercise

As a claimant, what question might you have of an EQC assessment team?
- Get the person next to you to answer your question
- How well did they answer it?
Some claimant's will remember (and exaggerate) EVERYTHING you say; others will hear selectively
• Media – Don’t talk to them!
• Watch what you talk about in public
• EQC are paying you to do a job, please respect that – If you're not happy about something, tell your Pod Leader.
When communicating with difficult or stressed claimants, you must use assertive communication techniques. Examples of these techniques - broken down into "Listening Strategies" and "Calming Tactics" are on the next 2 pages)
# Listening Strategies

<table>
<thead>
<tr>
<th>DO</th>
<th>DON'T</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Listen for what <em>emotion</em> the claimant is displaying and reflect this.</td>
<td>knock, knock... 'Show me what's broken.'</td>
</tr>
<tr>
<td>2. Listen to what the claimant is saying.</td>
<td>Focus only on <em>how</em> the claimant is saying things.</td>
</tr>
<tr>
<td>3. Listen to everything the claimant has to say - within your attention span - and give some <em>listening signals</em> (um, hu, OK, right).</td>
<td>Pretend you are paying attention or start 'self-listening'.</td>
</tr>
<tr>
<td>4. Take notes of important details — and remember the claimant's <em>name</em>.</td>
<td>Try to write down <em>everything</em> the claimant is saying.</td>
</tr>
<tr>
<td>5. Ask for <em>clarification</em>.</td>
<td>Care out what you don’t understand.</td>
</tr>
<tr>
<td>6. Be as organised as you can when making a call (phone or visit).</td>
<td>Be distracted by what is going on around you when talking to a claimant.</td>
</tr>
<tr>
<td>7. Try to remain as <em>calm</em> and <em>objective</em> as possible.</td>
<td>Let an angry claimant push your buttons or your prejudices.</td>
</tr>
<tr>
<td>8. Interrupt to:</td>
<td>Interrupt or contradict before the claimant has finished.</td>
</tr>
<tr>
<td>• <em>clarify, and</em></td>
<td>Leave the claimant not knowing what you have heard what they have said.</td>
</tr>
<tr>
<td>• <em>paraphrase.</em></td>
<td></td>
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<tr>
<td>9. Summarise to the claimant what they have told you.</td>
<td></td>
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</tbody>
</table>
## Calming Tactics

<table>
<thead>
<tr>
<th>Tactic</th>
<th>Example</th>
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</thead>
<tbody>
<tr>
<td>1. Reflect feelings.</td>
<td><em>I think you are pretty annoyed about the amount of damage. (NOT You should see what happened two streets over.)</em></td>
</tr>
<tr>
<td>2. Keep it impersonal.</td>
<td><em>EQC will need to send a plumber in to have a look. (NOT You will have to wait until we can get a plumber.)</em></td>
</tr>
<tr>
<td>3. Use I statements; avoid you statements.</td>
<td><em>I can see how these cracks might look like earthquake damage. (NOT You’re making a false claim here.)</em></td>
</tr>
<tr>
<td>4. Avoid giving orders.</td>
<td><em>Once this form is signed, the repairs can go ahead. (NOT You have to sign this form.)</em></td>
</tr>
<tr>
<td>5. Set expectations about what you can do, what needs to happen, and how long it will take.</td>
<td><em>I cannot see exactly what damage there is, so I am going to get an engineer to look at it as soon as possible. This might take three or four weeks to happen. (NOT You will need to wait a bit longer.)</em></td>
</tr>
<tr>
<td>6. Avoid causing defensiveness.</td>
<td><em>When the water heater gets replaced make sure the installer secures it with a strap. (NOT Well, if you had had the water cylinder strapped to the wall in the first place, it would not have come loose and caused all this damage.)</em></td>
</tr>
<tr>
<td>7. Be assertive.</td>
<td><em>I understand that you think the amount EQC is offering for the repairs should cover the fence as well, but it is outside what we cover.  (REPEAT as necessary.)</em></td>
</tr>
</tbody>
</table>
What communication techniques would you use with the following types of claimants? Discuss with the person next to you.

**Claimant Type A**
The claimant is not very communicative. Information has to be dragged out of them and they don’t go in for smiling, social talk, or telling jokes. They seem angry about life in general and are not very pleasant. The only thing they want to know is how soon they will “get the money”.

**Claimant Type B**
The claimant seems very stressed and nervous. They talk quickly but are willing to answer questions and provide information. They keep coming back to how unfair it is that their house has received so much damage but the next door neighbours have had hardly a scratch.

**Claimant Type C**
The claimant is a senior citizen. They wander off the topic half-way through asking or answering questions. They repeat themselves often. They repeat themselves often. They want to know why you are here, as someone from the Council has been and “done all that”. They seem not to know who EQC is, even though a claim has been lodged.
Session 6 – Health & Safety

a. Health & Safety in the Field
b. Managing Stress
Scope

This session describes H&S in the field:
- Overview
- Expectations
- Responsibilities
- Actions at Dwellings
- Stress Management

This session is intended to place the requirements of the Act into the EQC catastrophe response context and outline our expectations of you, your responsibilities, and your actions in the field.

Builders and Assessors know already that working from heights, on ladders, with certain materials, using particular methods at any time, has its dangers. Earthquakes can present additional dangers—structurally unsound buildings, split chemicals, asbestos, gas leaks, downed power lines, and more aftershocks are just some examples.

Make no mistake: the work you will be doing with EQC can be dangerous. This makes safety in the field a top priority.

It also makes the H&S in E Act a valuable and critical tool for all of us to use. We are all obliged to comply with the H&S in E Act 1992 and all amendments. It also makes good sense to do so.
Health & Safety applies in
the office too

What can happen when hazards in an office are not recognised.
EQC will engage a range of businesses on a contractual basis, as opposed to people being taken on as employees.

In terms of the H&SE Act EQC is known as the Principal and contracted people are known as Contractors.

A Contractor may engage Sub-Contractors, therefore there can be a multi-tiered arrangement of Contractors and Sub-Contractors. Understand also that you are acting for and being paid by EQC, not the claimant. Therefore the exemption provisions of doing home/residential work in Sections 16 and 18 of the Act do NOT apply.
The H&S in E Act describes accountabilities. This slide shows the H&S in the field reporting and accountability lines in the EQC catastrophe response context. (Note it is not the same as claims reporting.) The slide clearly shows that everybody has a legal H&S responsibility.
Employees have specific responsibilities under the H&SE Act

We expect all contractors, as employers, to know, understand, and comply with the H&SE Act (and amendments) when doing contract work for EQC.

EQC has contracted certain organisations to do work other than damage inspections and quantification. They too have clear H&S responsibilities under the Act.
We have a manual.

It puts the provisions of the act (in more detail than here) into the EQC catastrophe response context by describing responsibilities, tasks, procedures, and some documentation.

It applies to everyone working with EQC in the field.

The manual is readily available as shown on the slide, and you are expected to read it in the next few days.
The responsibilities listed on this slide are common sense.
You will be expected to discuss H&S matters in team meetings. The intention is to share experiences and ideas with others, all in the name of better safety.
When visiting claim sites you must note hazards so that others are warned.
Specific Actions at Dwellings

- Always be safety conscious
- If in doubt - don't enter
- Note unsafe features on file cover front page
- Tell future visitors about the hazard
- Tell occupier about their safety

The actions shown here summarise a section in the manual.
Possibly the most important point to note here is that if you have doubts about your safety at a dwelling – do not enter. Leave the property if safety becomes an issue for you.
If the Territorial Authority has tagged a building Red (see next slide) do NOT enter. Report the tagging to your Supervisor.

Note unsafe features that are identified on the front of the Claim Folder.
It's all a question of common sense. We don't want heroes, and we don't want fools.
Territorial Authorities – sometimes referred to as TA or TLA – place tags on buildings after they have inspected them for safety

- They use three tags – green, yellow/orange, red (new system)
  - GREEN = can enter
  - YELLOW/ORANGE = enter for short period only (may have the words ‘RESTRICTED ENTRY’)
  - RED = don’t enter

- Initially, the ‘tags’ could be a message (such as Don’t Enter) in coloured paint

- The tags could also have faded, so read each one
Current Field Hazards

Note current field hazards as detailed by the Health and Safety briefer
Personal Protective Equipment (PPE)

Note EQC mandatory and optional PPE as detailed by the Health and Safety briefer.
Managing Stress

- You need to manage stress - that of claimants and your own stress
- The video explains how to do this
- Read EQC's "Stress Management Guide for Operations and Field Staff"
Video: EQC Stress Management Guide for Operations and Field Staff
A. FAQs
B. Building terms
C. Glossary
General questions & answers resource
1 April 2011

This Q&A resource is designed to help you answer questions from members of the public. It’s intended for internal circulation only but you can give information in it to the public.
All media enquiries should be referred to...

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</table>

Key resources

- EQC claims and enquiries: **0800 DAMAGE (0800 326 262)** *(if calling from overseas call +64 4 978 6400,)*
- EQC websites: [www.eqc.govt.nz](http://www.eqc.govt.nz)
- EQR (Fletcher Construction) website: [http://www.eqr.co.nz](http://www.eqr.co.nz)
- EQC Canterbury and Christchurch earthquakes website: [canterbury.eqc.govt.nz](http://www.canterbury.eqc.govt.nz)
- EQC on Facebook: [www.facebook.com/earthquakecommission](http://www.facebook.com/earthquakecommission)
- EQC on Twitter: [www.twitter.com/eqcnz](http://www.twitter.com/eqcnz)
- Government emergency assistance: **0800 779 997**
FOR INTERNAL CIRCULATION ONLY

Key messages

If you need emergency repairs you should contact EQC on 0800 DAMAGE (0800 326 243) or you can make a claim at www.eqc.govt.nz. Emergency repairs are repairs to properties that are not weather tight or habitable or have winter heating issues.

- If your property has new or worsened damage from the 22 February earthquake you need to make a new claim, even if you have made a claim for damage from an earlier earthquake. To make a claim contact EQC on 0800 DAMAGE (0800 326 243) or at www.eqc.govt.nz. You have until 23 May to make a claim for damage from the 22 February earthquake.

- EQC rapid assessment teams are visiting all residential properties in metropolitan Christchurch, Lyttelton, and affected areas of Selwyn and Waimakariri. These are quick initial assessments to identify properties needing emergency repairs and prioritising properties for full assessments at a later date according to this indicative timeframe:

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- EQC full assessment teams are visiting properties with EQC claims, starting with the worst damaged homes in the worst hit areas. Priority is being given to properties identified by rapid assessments as having severe structural damage.

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Questions & answers

1. Am I covered?
   If you have house- and/or contents-related fire insurance you are covered by EQC. If in doubt, please contact your insurance company.

2. How long does EQC cover last?
   EQC cover lasts for the life of the home or contents fire insurance policy.

3. What's the maximum amount I can receive from EQC to repair damage to my home?
   EQC pays up to $100,000 + GST for house repairs and $20,000 + GST for contents. Your insurance policy should cover any additional costs. The amount payable for land remediation depends on the value and size of the land.
   This limit on an EQC payout is renewable:
   - When your insurance policy is renewed and your EQC levy paid
   - After a payout (even if only partial)
   However, the limit will not materially affect what your insurer will generally cover what EQC does not.

4. Who pays the cost of repairs if it is more than the maximum amount I can receive from EQC?
   If the cost of repairs to your property is greater than the amount payable by EQC, then your insurer will pay the rest. So, for example if the cost of repairing damage from a single event is $150,000, then usually EQC will pay the first $100,000 and the private insurance company will pay the remaining $50,000.

5. Who is responsible for repairs costing more than the maximum amount I can receive from EQC?
   Your private insurance company will be responsible for making the repairs (not EQC) because the damage is greater than EQC’s maximum payout. EQC will work with the private insurer to ensure the money is provided quickly so repairs can start as soon as possible.

6. Who decides whether to repair or rebuild a house?
   The decision as to whether to repair a house or completely rebuild is a decision made by your insurer, not EQC. However, any payout from EQC will contribute to either option.

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7. Does EQC cover commercial or public property?
No. EQC does not provide insurance cover for non-residential properties. For information about support for businesses affected by the earthquake call 0800 50 50 96. If you have internet access see the “your business” section on www.canterburyearthquake.govt.nz and www.recovercanterbury.co.nz

8. Do I need to make a claim?
As with any insurance, you will need to make a new claim for any new or worsened damage.
If your property has new or worsened damage from the 22 February earthquake you need to make a new claim, even if you have made a claim for damage from an earlier earthquake. However, if your house was damaged beyond repair before the latest earthquake and deemed a total loss by your insurer then you don’t need to make a new claim as your house can’t be written off twice.

To make a claim contact EQC on 0800 DAMAGE (0800 326 243) or at www.eqc.govt.nz. You have until 23 May to make a claim for damage from the 22 February earthquake.

9. What’s the deadline for making a claim for damage from the 22 February earthquake?
You have until Monday 23 May 2011 to make a claim for damage from the 22 February 2011 earthquake.

For more information or to make a claim call us on 0800 DAMAGE (0800 326 423) or make a claim online at www.eqc.govt.nz.

10. My home hadn’t been repaired after it was damaged in the 4 September earthquake. The latest earthquake has made the damage worse. Do I need to make a new claim?
As with any insurance, you will need to make a new claim for any new or worsened damage.
If your property has new or worsened damage from the 22 February earthquake you need to make a new claim, even if you have made a claim for damage from an earlier earthquake. However, if your house was damaged beyond repair before the latest earthquake and deemed a total loss by your insurer then you don’t need to make a new claim as your house can’t be written off twice.

To make a claim contact EQC on 0800 DAMAGE (0800 326 243) or at www.eqc.govt.nz. You have until 23 May to make a claim for damage from the 22 February earthquake.
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11. I had already made a claim for the September earthquake. How much of a delay will this cause?

There will be some delays for people who have already made a claim for the September earthquake. EQC will be working through the claims as quickly as possible. We believe everyone is important and understand the huge emotional toll of any waiting time. However, priority must be in helping those most in need first.

EQC’s priority is on giving Christchurch homeowners from both the September and February earthquakes more certainty about the status of their homes as quickly as possible. The rapid assessment process is designed to streamline the assessment process so we can get people into the recovery process faster.

The February earthquake means there are an increasing number of people in urgent need and these people, along with those who had serious damage from the September earthquake, are the priority for completing their claims processes.

As with any Insurance, if you have new damage from the latest earthquake you will need to make a new claim.

12. Will home-owners yet to lodge a claim for damage to their homes from 4 September 2010 earthquake be given an extension to make their claims?

No. The deadline for lodging claims for damage caused by the 4 September earthquake was Monday 6 December 2010. People whose homes have suffered new damage from the 22 February earthquake will need to make a new claim by Monday 23 May 2011.

13. How many claims is EQC expecting from the 22 February 2011 earthquake?

It is too early to tell. At the moment most claims are for emergency repairs. Daily updates of claims received to date are published on our website at Christchurch.eqc.govt.nz.

14. What’s the maximum amount I can receive from EQC to repair damage to my home?

EQC pays up to $100,000 + GST for house repairs and $20,000 + GST for contents. Your insurance policy should cover any additional costs. The amount payable for land remediation depends on the value and size of the land.

This limit on an EQC payout is renewed:

- When your insurance policy is renewed and your EQC levy paid
- After a payout (even if only partial).

However, the limit will not materially affect you as your insurer will generally cover what EQC does not.

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15. I have been paid out to the $100,000 EQC cap after the last earthquake. My insurance company hadn't settled the balance over $100,000 by the 22 February Earthquake. Now my damage is far worse. What should I do now?

As with any insurance, if you have new damage from the latest earthquake you will need to make a new claim. However, EQC will not make a further payment if your house was damaged beyond repair and deemed a total loss by your insurer after the September earthquake. Please contact your insurer for more information.

16. What number can I call from overseas?

If you are calling from overseas, call EQC on +64 4 978 6400. You can also contact EQC on info@eqc.govt.nz.

Claims - contents

17. Do I need to make a claim for damage to contents? If so, how?

As with any insurance, you need to make a claim for any new damage. If you've already made a claim for damage to your house from the 22 February earthquake but haven't told us about damage to contents you should contact us on 0800 DAMAGE (0800 326 243) with your claims number to add contents damage to your existing claim.

If you haven't made any claim for any damage from the 22 February earthquake then you should contact EQC on 0800 DAMAGE (0800 326 243) or www.eqc.govt.nz to make a claim.

18. What do I need to do for my contents claim?

You will be sent a contents schedule for you to list the make, model, and serial number of damaged contents. Any perishable items can be disposed of, but a detailed list and photographs should be obtained before disposing of anything.

You should keep any valuations, quotations, receipts and invoices for damaged items and record makes, models and serial numbers. For items worth more than $500 you should, where possible, obtain a quotation or valuation and retain them in case an assessor needs to inspect them.

You should return the contents schedule to EQC at PO Box 311, Wellington.

You should retain all damaged items. Audit teams will be attending selected properties at random to inspect damaged items that have been claimed for.

19. What information do I need to provide to prove the value of damaged items?

The more information you can provide the better. Things like formal valuations, receipt invoices, current replacement costs are all helpful. If you are finding it difficult finding proof of value contact us with your claim number on 0800 DAMAGE (0800 326 243).

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Claims — land

What is being done about land remediation?

It is too early to make decisions about land remediation either in individual properties or across larger areas.

It is clear that there is greater and more widespread damage to land, particularly in Christchurch’s eastern and hill suburbs. However, the exact nature and extent of the damage, and the cost of repairing it might be, is still unknown.

EQC is working with our engineers Tonkin & Taylor and other agencies such as Land Information New Zealand, GNS, University of Canterbury, University of Auckland, and the Christchurch City Council to assess damage to land across Christchurch and affected parts of Canterbury over coming months.

EQC will also be getting an indication of damage to land on individual properties during the rapid assessment process and more detailed information during the full assessments.

EQC will be able to provide individual claimants more information about land repairs once their full assessment has been completed.

21. What is happening with land remediation in areas outside Christchurch damaged in the September earthquake but not significantly damaged in the February earthquake?

Outside Christchurch, land damage from the September earthquake was relatively minor so it is expected that much of the land remediation work planned before the 22 February earthquake will go ahead as planned.

Waikato District Council has recently announced its work programme. It has divided properties into geographic clusters with work to commence around clusters in six month phases, starting from January-June 2011 through to January-June 2013.

Emergency repairs

22. What damage qualifies as needing an emergency repair?

Damage that makes your home unsafe, unsanitary, or not weathertight requires emergency repairs. These include things like:

- Ruptured sewerage or water systems
- Damaged chimneys that could collapse and injure people
- Holes in roofs or walls that mean people’s homes aren’t safe, weathertight or habitable.

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23. What emergency repairs should I do myself?
Where your house requires emergency repairs and damage appears relatively minor and will cost less than $2,000 to repair, you can authorise someone to fix it on your behalf. If your home is more seriously damaged, you will need to contact EQC on 0800 DAMAGE (0800 326 423).

Visit the EQC website www.eqc.govt.nz for further advice and information.

**Winter Heating Programme**

24. What is being done to keep people warm over winter?
The Winter Heating Programme exists to ensure households who have lost their primary heating source can stay warm, particularly through winter.

25. Who gets this help?
Priority is those homes with occupants who are sick, elderly or who have young children, or houses with no other heating source.

26. How do I get this help?
If you have an EQC claim, ring 0800 DAMAGE (0800 326 423) with your claim number and ask about the Winter Heating Programme.

If you aren’t able to make an EQC claim you can contact EECA (Energy and Efficiency Conservation Authority) on 0800 749 782 and ask about their Warm Up New Zealand: Heat Smart programme. More information is also available on the EECA website:

27. Will you fix my chimney?
This programme doesn’t restore unused or unnecessary chimneys, but where chimneys are in danger of collapse they will be removed. Given the cost and difficulty of repairing fireplaces and chimneys, in most cases a heat pump will be installed to provide home heating.

If your chimney is in danger of collapsing, contact EQC on 0800 DAMAGE (0800 326 423) for emergency repairs.

28. Who will do the work? Can I do the work?
Fletchers Construction is doing the work for the Winter Heating Programme. Insurance claims will pay for the work, and where the house is tenanted the owner needs to be involved.
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Rapid assessments

What is EQC doing to get assessments done more quickly?

EQC rapid assessment teams are visiting all residential properties in metropolitan Christchurch, Lyttelton, and affected areas of Selwyn and Waimakariri. These are quick initial assessments to identify properties needing emergency repairs and prioritising properties for full assessments at a later date according to this indicative timeframe:

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30. How are assessments being prioritised?

Our first priority is responding to requests for emergency repairs for properties that are not weathertight or habitable or have winter heating issues. These houses are our priority and anyone in need of emergency repairs should contact EQC on 0800 DAMAGE (0800 326 243).

31. When will EQC assessors come visit my house?

EQC rapid assessment teams will visit all homes in metropolitan Christchurch, Lyttelton, and affected areas of Selwyn and Waimakariri by early April.

32. Will I be notified before the EQC assessors come?

We are unable to notify residents individually as the rapid assessment teams need to move quickly.

Updates of where rapid assessment teams are operating will be published in local media and posted on EQC’s Facebook and Twitter pages:

- Facebook: [http://www.facebook.com/earthquakecommission](http://www.facebook.com/earthquakecommission)
- Twitter: [http://www.twitter.com/eqcnz](http://www.twitter.com/eqcnz)

You do not need to be at home when the rapid assessment team visits.

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Claimants will be notified before a full assessment as they will need to be present during the assessment.

33. Is EQC still on track to complete its assessments from the 4 September Earthquake by 31 March?

No. We had been working to complete our assessments for damage costing less than $10,000 to repair by 28 February and all other assessments by 31 March. The 22 February earthquake means we won’t be able to meet this timetable.

34. Will all of the Tonkin & Taylor geotechnical reports need to be redone?

We’re still compiling information about the nature and extent of the damage and what this means for the recovery effort. Because of the size and scale of the damage caused by the 22 February earthquake, it’s likely that our geotechnical engineers will have to revisit a number of properties.

35. How will the damage from the 22 February event affect the additional land remediation works that were announced by the government?

It’s too early to say at this stage. We’re still scoping the damage from the 22 February earthquake.

36. I don’t think that my home is habitable, but it has not been red-stickered. What should I do?

If you need help finding emergency temporary accommodation call 0800 HELP 00 (0800 435 700). Property owners or households with accommodation to offer can also call this number. If you believe your house is unsafe you should contact the Christchurch City Council on 03 941 8999 to inspect it for safety. You will still need to make a claim with EQC.

37. What kind of things will assessors be looking at during rapid assessments?

Assessors will be identifying properties in need of emergency repairs and prioritising properties for a full assessment at a later date.

When deciding whether a property needs emergency repairs, assessors will be looking at whether it is weatherproof, uninhabitable but easy to make inhabitable, has heating issues, or has vulnerable residents (such as elderly, young, pregnant, or those with health issues).

38. What should I expect during the visit?

The assessor will conduct a quick visual inspection of the interior and exterior of your property and will give you a notice of assessment record whether your property has been assessed as needing emergency repairs and its priority for a full assessment at a later date. The assessment will take between 5 and 30 minutes.

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All assessors carry EQC photo ID with watermarks. If someone claims to be from EQC but can't produce their photo ID, call the Police.

38. How can you get an accurate picture of the damage to properties from a rapid assessment?

The purpose of the rapid assessment is to identify properties in need of emergency repairs and prioritising properties for a full assessment at a later date. A full assessment will still be needed to get an accurate assessment of the damage to a property.

40. Will I get a full assessment at some stage?

All houses will have a rapid assessment. Houses with EQC claims will also get a full assessment at a later date. Full assessments will be prioritised by the level of need identified in the rapid assessment according to the following indicative time frame:

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41. Do I need to wait for a rapid assessment before fixing any damage to my property?

Where your house requires emergency repairs and damage appears relatively minor and will cost less than $2,000 to repair, you can authorise someone to fix it on your behalf. If your home is more seriously damaged, you will need to contact EQC on 999 for DAMAGE (0800 326 423).

Visit the EQC website www.eqc.govt.nz for further advice and information.

42. My house has been red stickered so when will I get my payout from EQC?

EQC does not red sticker properties. A Council-issued red sticker indicates a property is unsafe for occupation. A red sticker does not indicate whether the property is able to be repaired or how much it would cost to repair. EQC assessors will still need to assess the damage.

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43. **How many assessors are on the ground in Christchurch?**
   EQC will be deploying assessors in increasing numbers in coming weeks to conduct the rapid assessments, and up to 500 will be on the ground over the coming weeks.

44. **How do you know this process will actually work?**
   The goal is to give more Christchurch residents certainty faster. A trial of rapid assessments since the February earthquake found this to be the fastest and most effective way to conduct assessments.

45. **How will the rapid assessments be rolled out? Which areas will be seen first and why?**
   Rapid assessment started in the areas with the worst damage. Updates of where assessment teams are operating will be published in local media and posted on EQC’s Facebook and Twitter pages:
   - Facebook: [http://www.facebook.com/earthquakecommission](http://www.facebook.com/earthquakecommission)
   - Twitter: [http://www.twitter.com/eqcnz](http://www.twitter.com/eqcnz)

46. **When will the rapid assessments start and how long will it take?**
   Rapid assessments have already been utilised in small numbers. Assessors will be deployed in increasing numbers in coming weeks from Friday 11 March. The rapid assessments are expected to be completed within eight weeks.

47. **Will we be notified in advance of the assessment team coming to our house?**
   EQC will publish regular updates on its website and in local media detailing where rapid assessment teams are operating. But you don’t need to be at home for the assessment to occur. If you are out when an assessor calls, they will conduct a rapid assessment from outside your house and leave a notice of assessment behind.
   More frequent updates will be posted on EQC’s Facebook and Twitter pages:
   - Facebook: [www.facebook.com/earthquakecommission](http://www.facebook.com/earthquakecommission)
   - Twitter: [www.twitter.com/eqcnz](http://www.twitter.com/eqcnz)

48. **How will I know that I haven’t been missed?**
   If you are out when an assessor calls, they will conduct a rapid assessment from outside your house and will usually leave a notice of assessment behind.

49. **Why wasn’t a rapid assessment notice left at my house?**
   We are aware that some rapid assessment teams run out of forms during the day.
   If you’re not at home for a rapid assessment and a rapid assessment notice has not been left behind, you can contact EQC on 0800 DAMAGE (0800 326 243). They can take your
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details for someone to get back to you with a summary of your rapid assessment when it is available.

51. What happens if we are away at the time of the visit?

If you are out when an assessor calls, they will conduct a rapid assessment from outside your house and leave a notice of assessment behind. If you believe your property has been mistakenly assessed as not needing emergency repairs, contact EQC on 0800 DAMAGE (0800 326 243).

51. I'm not living in my house; do I need to be there at the time of the rapid assessment?

You do not need to be at your house for it to be assessed. If you are out when an assessor calls, they will conduct a rapid assessment from outside your house and leave a notice of assessment behind.

If you want to talk about your assessment, contact EQC on 0800 DAMAGE (0800 326 243).

52. When will I be told which category I fit in to following full assessment? At the time of the visit?

The notice of assessment will record whether your property has been assessed as needing emergency repairs and its priority for a full assessment at a later date.

If you believe your property has been mistakenly assessed as not needing emergency repairs, contact EQC on 0800 DAMAGE (0800 326 243).

53. What happens if I am out when an assessor calls, and an external inspection fails to find internal damage that I believe would warrant emergency repairs – how do/can I ask for another rapid assessment?

If you believe your property has been mistakenly assessed as not needing emergency repairs, contact EQC on 0800 DAMAGE (0800 326 243).

54. How can I find the results of my rapid assessment if I'm not at home or wasn't left a rapid assessment notice?

If you’re not at home for a rapid assessment or a rapid assessment notice has not been left behind, you can contact EQC on 0800 DAMAGE (0800 326 243). They can take down your details for someone to get back to you with a summary of your rapid assessment when it is available.

55. Why can't I get a summary of my rapid assessment over the phone?

Unfortunately the database with rapid assessment results isn’t available to all call centre staff. However, they can take down your details for someone to get back to you with a summary of your rapid assessment when it is available.

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56. Can I get my rapid assessment done if I don’t agree with it?

If you have questions about your rapid assessment contact EQC on 0800 DAMAGE (0800 326 243).

57. What is a full assessment?

The purpose of the full assessment is to collect detailed information on the damage to your dwelling and the land around it. Assessors will be assessing damage to the land and dwellings but not contents.

If you have already made a claim for damage to contents you will separately receive a schedule for recording damaged contents which you should return to EQC at PO Box 311, Wellington.

If you have not already made a claim for damage to contents or have not received a schedule you should contact EQC with your claim number on 0800 DAMAGE (0800 326 243).

58. Who is being visited for full assessments?

All properties with a claim lodged with EQC will be visited for a full assessment. Full assessment teams are starting with the worst hit homes in the worst hit areas.

If your property suffered new damage in the 22 February earthquake you should make a new claim if you have not done so already. For more information or to make a claim call EQC on 0800 DAMAGE (0800 326 423) or make a claim online at www.eqc.govt.nz.

59. How are full assessments being prioritised?

Full assessments are being prioritised like the rapid assessments, starting with the worst hit homes in the worst hit areas. Our first priority is visiting properties identified by rapid assessments as having severe structural damage.

Properties with EQC claims will be visited for full assessments according to the following priorities identified in the rapid assessment according to the following indicative timeframe:

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</table>

Will I need to be home for a full assessment?

Yes. Someone must be at the property for a full assessment so the assessor can inspect the inside of the property.

61. How will I know when I’m getting a full assessment?

EQC will be in touch closer to the time of your full assessment to let you know when the full assessment team will be visiting. Someone must be at the property for a full assessment so the assessor can inspect the inside of the property.

Properties with EQC claims will be visited for full assessments according to the following priorities identified in the rapid assessment according to the following indicative timeframe:

62. What is the point of a full assessment if my house is a write off?

Your insurer will decide whether or not to write off your house. This decision is not made by EQC.

63. Why can’t full assessment teams deal with my contents claim?

Full assessment teams are assessing damage to dwellings and the land around them. Contents claims are being handled by claims centres to allow the full assessment teams to work as quickly as possible. To discuss your contents claim, contact EQC with your claim number on 0800 DAMAGE (0800 326 423).

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64. How do full assessment teams know what damage was caused by the 22 February earthquake and what damage was caused earlier?

Full assessment teams will be inspecting all damage caused by earthquakes since 4 September.

65. When will I know the result of the full assessment?

We will advise you of the outcome within a few weeks after your full assessment. After your assessment EQC will research your claim – including looking at previous claims lodged since 4 September and any previous assessments and payments already made – and decide how to proceed. Depending on the amount of damage and the amount of EQC cover available in the individual claimant’s circumstances, the claim may be referred to the (Fletcher Construction) Project Management Office for repair or be referred to the insurer.

66. What happens after the full assessment?

The purpose of the full assessment is to collect detailed information on the damage to buildings and the land around them. Assessors will be assessing damage to the land and buildings but not contents.

EQC will then research the claim and decide how to proceed. Depending on the amount of damage and the amount of EQC cover available in the individual claimant’s circumstances, the claim may be referred to the (Fletcher Construction) Project Management Office for repair or be referred to the insurer.

| Repairs |

67. Fletchers Construction was about to repair my house when the 22 February earthquake occurred, which then caused no (or only a little) new damage. Why can't they continue with the repairing the damage?

Fletchers Construction's priority is on emergency repairs.

68. Can I arrange for a contractor of my choice to carry out the repairs?

Yes. Usually Fletcher Construction will select one of their accredited contractors to perform the work and manage the process. However, you may use a contractor of your choice either by opting out of the process or by nominating your contractor to work with Fletcher Construction.

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### Temporary accommodation and welfare needs

**70. Can EQC help me find emergency temporary accommodation?**

If you need help finding emergency temporary accommodation call 0800 HELP 00 (0800 435 465). Property owners or households with accommodation to offer can also call this number.

**70. Can EQC help with counselling or welfare needs?**

For information and emergency financial support call the government Canterbury earthquake hotline on 0800 779 997.

If you, your family, or someone you know needs someone to talk to, we can put you in touch with a range of support and counselling services for free. For someone to talk to, call 0800 777 846.

### Criminal activity

**71. How do I identify an EQC assessor?**

All our staff carry EQC photo ID. Our photo IDs have security features including watermarks. If you have any doubts about the authenticity of the photo ID produced call us on 0800 DAMAGE (0800 326 243) or the Police.

**72. Has EQC heard about people impersonating your members of staff? What should home-owners do if they are concerned?**

We’re aware of reports that some people are impersonating EQC staff. All our staff carry EQC photo ID. Our photo IDs have security features including watermarks. If someone claims to be from EQC but can’t produce their photo ID, call the Police.

### Policy questions about EQC

**73. How is EQC cover funded?**

All New Zealanders who buy home or contents fire insurance pay a 2% annual levy to the EQC fund. EQC uses this fund to pay for repairs to damage caused to residential housing caused by certain natural disasters.

**74. Does EQC have enough funds to deal with this event?**

Yes. Before the 4 September earthquake, EQC had $56 billion in its natural disaster fund and reinsurance arrangements that give a further $5 billion of cover. These funds will cover EQC’s share of costs of the earthquakes.
75. Why is the government considering increasing the levy?

This is a decision for the government, not EQC.

76. Is the EQC cap of $100,000 being reviewed and does EQC think it's enough?

The $100,000 cap was established in 1993. Any review of the level of the cap is a decision for the government, not EQC.

77. Has EQC done any research into the effects of an earthquake like this in Christchurch?

EQC has a mandate to fund research into natural disasters and the damage they cause. EQC has funded and facilitated the dissemination of research on earthquakes but has no involvement in decisions on building standards.

78. If my claim from the September quake is being processed, and I have suffered no additional damage, do I simply do nothing or do I need to advise that no further damage has been sustained and my first claim should proceed.

As with any insurance, if you have new or worsened damage from the latest earthquake you will need to make a new claim. If you have not suffered any new or worsened damage then you don't need to make a new claim.

79. I have no house insurance/ my insurance lapsed after the September quake. My house has been severely damaged. Will I receive any assistance to rebuild or demolish?

You are covered by EQC only if you have house- and/or contents-related fire insurance. For information and emergency financial support call the government Canterbury earthquake hotline on 0800 779 997.

80. Were EQC offices damaged in the 22 February 2011 earthquake?

Our Hagley Park headquarters was damaged during the earthquake but fortunately none of our staff were seriously injured.

81. Is there an office in Christchurch I can visit to discuss my claim in person?

All enquiries about claims should be directed to EQC at 0800 DAMAGE (0800 326 248) or by mail to PO Box 311, Wellington.
# Glossary

<table>
<thead>
<tr>
<th>Acronym</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>EAC</td>
<td>Corporate The owners of a unit-titled property under the Unit Title Act 1972</td>
</tr>
<tr>
<td>Asr</td>
<td>Assessor</td>
</tr>
<tr>
<td>CA</td>
<td>Claims Administrator</td>
</tr>
<tr>
<td>CAS</td>
<td>Claims Administrator Supervisor</td>
</tr>
<tr>
<td>CC</td>
<td>Claim Center</td>
</tr>
<tr>
<td>CC</td>
<td>Claim Coordinator</td>
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<tr>
<td>CE</td>
<td>Chief Executive</td>
</tr>
<tr>
<td>CLMT</td>
<td>Claimant</td>
</tr>
<tr>
<td>COC</td>
<td>Ins Cert - Certificate of Insurance</td>
</tr>
<tr>
<td>CONT</td>
<td>Contractor</td>
</tr>
<tr>
<td>COO</td>
<td>Chief Operating Officer</td>
</tr>
<tr>
<td>CRC</td>
<td>Claim Reception Registration Centre (commercial call centre)</td>
</tr>
<tr>
<td>CRP</td>
<td>Catastrophe Response Programme</td>
</tr>
<tr>
<td>CSA</td>
<td>Claim Settlement Advice</td>
</tr>
<tr>
<td>.csv</td>
<td>A software file format used for claims data and able to be opened in Excel</td>
</tr>
<tr>
<td>DEC</td>
<td>Decline</td>
</tr>
<tr>
<td>DOL</td>
<td>Declaration of Loss</td>
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<tr>
<td>EDAC</td>
<td>Earthquake Damage Assessment Catalogue</td>
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<tr>
<td>ENG</td>
<td>Engineer</td>
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<tr>
<td>EQC</td>
<td>Earthquake Commission</td>
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<tr>
<td>EQCover</td>
<td>EQC's Insurance Policy</td>
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<tr>
<td>ES</td>
<td>Estimator Supervisor</td>
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<tr>
<td>EST</td>
<td>Estimate</td>
</tr>
<tr>
<td>ESTR</td>
<td>Estimator</td>
</tr>
<tr>
<td>Excess</td>
<td>The amount a claim must exceed before EQC pays. This amount is borne by the claimant</td>
</tr>
</tbody>
</table>