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## SHARED STATEMENT OF EXPECTATIONS

### Purpose statement

This document sets out the roles and responsibilities of homeowners, The Earthquake Commission (EQC), and customer representatives. It is intended to provide clarity to all parties on what they can expect during the claim process, including reasonable timeframes. It is the result of consultation between EQC and customer representatives and is about working together to complete claims in the most consistent, efficient and effective way.

### Role and responsibilities of customer representatives

Under the Earthquake Commission (EQC) Act 1993<sup>1</sup>, homeowners are responsible for proving the existence, origin, and cause of natural disaster damage to their property. Homeowners may choose a customer representative to assist them with this, or to liaise with EQC on their behalf. The representative will advise and support the customer to achieve fair and reasonable claim outcomes and will be the main point-of-contact from the date of their appointment.

A customer representative must have signed written authority to represent a customer, or proof of authority via a recorded telephone call.

Examples of representatives are advocates, solicitors, relatives, trust administrators, people with powers of attorney, trusted friends. Professional qualifications are not required.

### Role and responsibilities of EQC

EQC administers the EQC Act on behalf of the Crown and provides insurance cover in the case of natural disasters. EQC receives and assesses claims including engaging appropriate specialists where required and makes payments to homeowners once natural disaster damage (covered by the Act) has been established. EQC acts in accordance with the EQC Act and pays claims as quickly and efficiently as possible.

Where EQC believes it needs an expert such as an engineer to investigate and establish whether there is natural disaster damage to respond to, it may engage an independent expert. A homeowner may also decide to engage experts, however EQC will reimburse the reasonable costs of these only where the resulting report provides sufficient evidence of natural disaster damage to support EQC changing its position.

### Agreed expectations of each party

The agreed expectations on both EQC and customer representatives are:

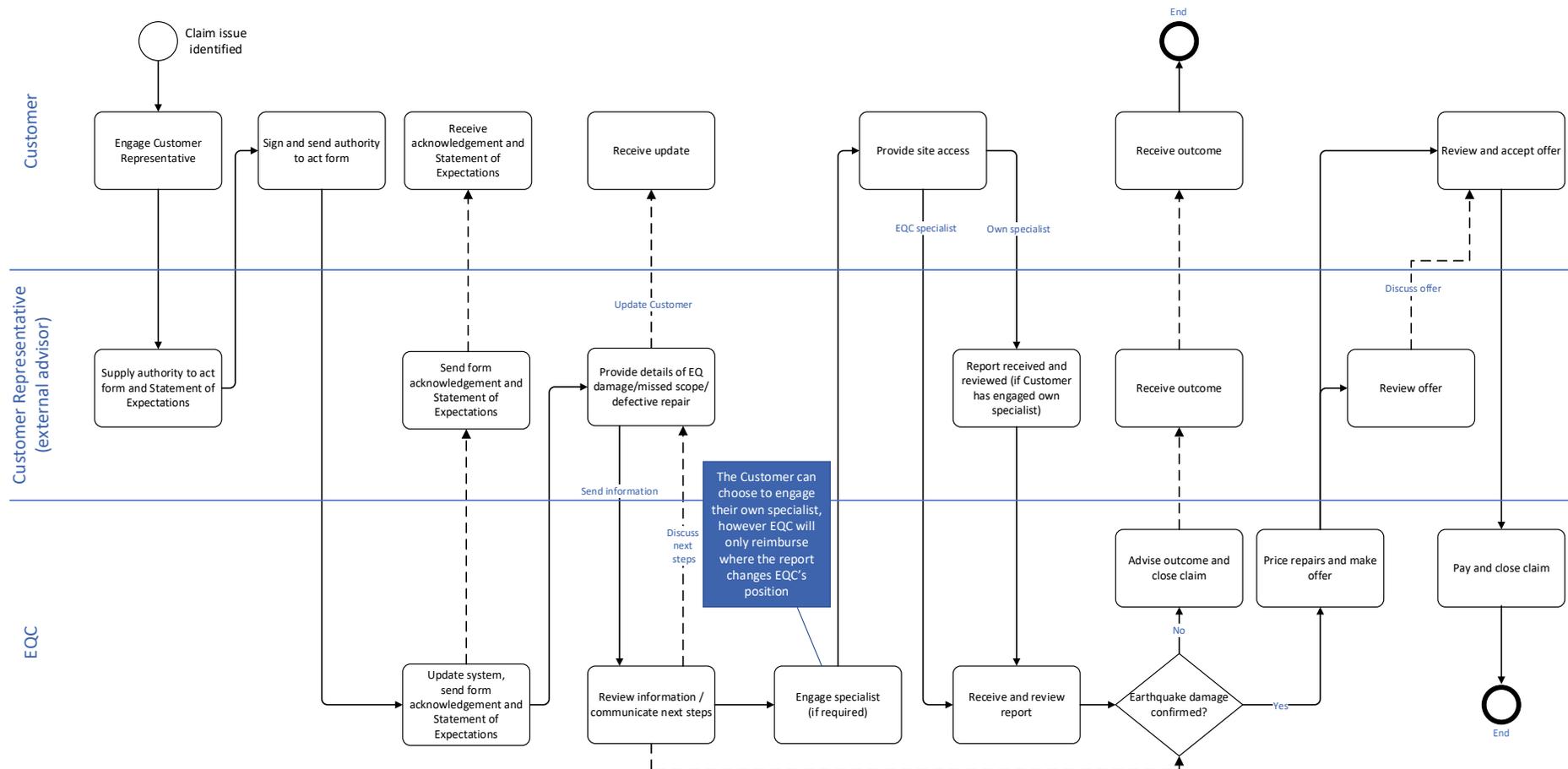
- To act in good faith to progress the homeowner's claim quickly and efficiently, in a manner consistent with statutory and legal obligations and (for customer representatives) homeowner instructions
- To engage and cooperate with the other party and provide relevant information to progress the homeowner's claim
- Engage within the agreed reasonable timeframes:
  - for external reports to be produced by a third party, from the date of instruction to provision to the instructing party - **8 weeks for engineering** or **2-4 weeks for quantity surveying**
  - for a report received by the instructing party to be shared with the other parties - **5 working days**
  - for a party to review and respond to a specialist report, for example, engineering, provided by the other party - **10 working days**
  - for a customer representative or EQC to substantively respond to a phone or email query from the other party - **5 working days**
- The Engineering New Zealand engagement document is the appropriate document through which to engage engineers.

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<sup>1</sup> Schedule 3, Clause 7 of the EQC Act 1993

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## Claim process – Customer Representative engagement



**Our mission:** To reduce the impact on people and property when natural disasters occur.