

EQC public information - April storm damage

The priority for people affected by the current storm is to look after themselves, family and friends and to make sure their house is safe and weathertight.

This information explains EQC's role in providing natural disaster insurance for homes, land and contents damaged in the current storm event.

Who is covered?

Customers must have a home or contents fire insurance policy with an insurance company when the natural disaster damage occurred to make a claim with EQC for home or contents damage.

Customers with home insurance will also receive EQC cover for certain land damage.

What EQC covers depends on how the damage occurred:

- For storms and floods, EQC covers damage to residential land only, within certain limits (private insurers cover house and contents damage, according to the terms of an individual's policy).
- For natural landslip damage, EQC covers damage to home, contents and land, within certain limits.

How to make a claim

Anyone taking action to make their home safe, sanitary, secure and weathertight should record the work done, take photographs where appropriate, and keep a copy of any bills paid.

Reimbursement for temporary or urgent repairs is subject to EQC acceptance of a valid claim. EQC staff will always carry photo identification and usually phone if they need to visit your property.

You have up to three months from the date of the natural disaster to lodge a claim. You can make a claim by calling 0800 326 243 or visiting our website (eqc.govt.nz/claims).

What is covered?

EQC coverage of land is limited to land that is within your property boundary – and includes:

- land under your home and outbuildings (eg, shed or garage)
- land within eight (8) metres of your home and outbuildings
- land under or supporting your main accessway, up to 60 metres from your home (but not driveway surfacing).

EQC also provides some cover for:

- bridges and culverts within the above areas
- some retaining walls that are necessary to support or protect the home, outbuildings or insured land.

For landslip damage, your building is generally insured by EQC up to a maximum of \$100,000 +GST and is covered on a replacement value basis. Read more on www.eqc.govt.nz/what-we-do/home more ...

What's not covered?

EQC doesn't cover certain items on the land such as trees, plants, lawns and driveway surfaces. However, EQC does cover the removal of debris from your insured land, such as fallen trees.

How much can EQC pay out?

EQC land cover is usually capped at the dollar value of the area of insured land that has been lost or damaged (or will imminently be) as a direct result of the natural disaster.

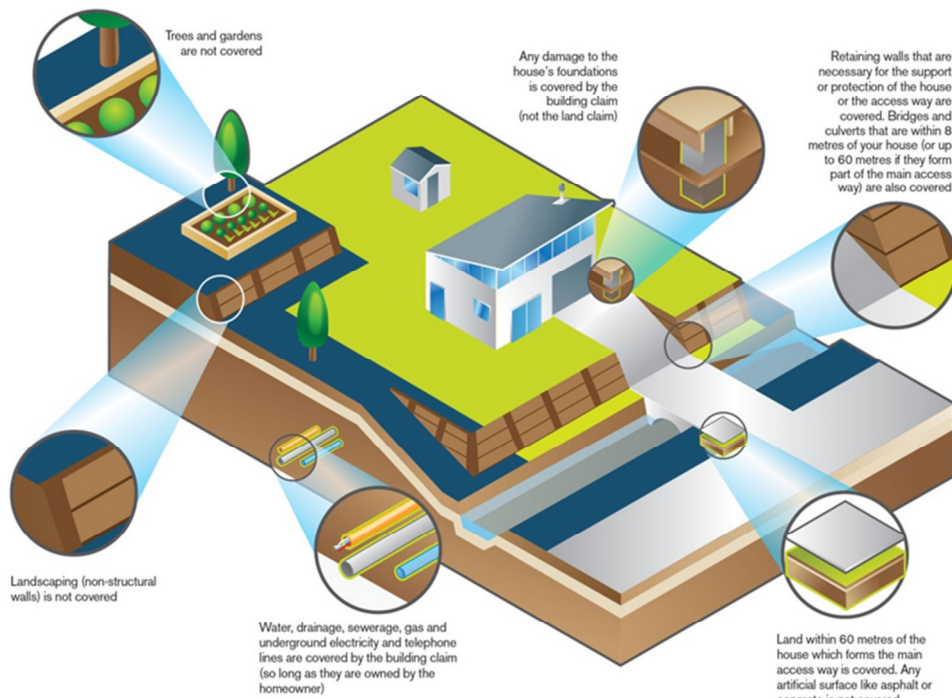
Where the area of damage is large enough, that value will instead be calculated using whichever of these is the smaller:

- the minimum allowable lot size under the council's district plan
- an area of 4,000 square metres.

It's also important to note that bridges, culverts, and retaining walls that support the home or insured land are covered for indemnity value. This means the valuation takes into account their age and state of repair.

Land - What EQC covers

- Land covered by EQC
- Land not covered by EQC



See diagram at www.eqc.govt.nz/what-we-do/land

OUR MISSION: TO REDUCE THE IMPACT ON PEOPLE AND PROPERTY WHEN NATURAL DISASTERS OCCUR.

EQC
EARTHQUAKE COMMISSION
Kōmihana Rūwhenua