

# A GUIDE TO YOUR CLAIM WITH EQC

AUGUST 2020



**EQC**  
EARTHQUAKE COMMISSION  
Kōmihana Rūwhenua

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**In** the first few days after an earthquake or other 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.

If your home or land has been damaged as a result of a natural disaster, you don't need to make an insurance claim immediately. However, the longer a claim is left, the more difficult it can be to confirm the damage is related to the disaster.



**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.

If possible, take photos or videos before moving, repairing or disposing of anything.

## **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 by EQC) 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 or gas if it could be leaking; contact a licensed gas worker to turn mains gas 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 EQC claim.



**MAKING  
A CLAIM**

## HOW TO MAKE A CLAIM WITH EQC

There are several ways you can lodge a claim with EQC.

- 1 Complete the online form at [www.eqc.govt.nz](http://www.eqc.govt.nz)
- 2 Call us

Within New Zealand: **0800 DAMAGE** (0800 326 243)

From overseas: **+64 4 978 6400**

We'll talk you through the process.

You only need to lodge one claim with EQC 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 (e.g. another earthquake event).

## MAKING A CLAIM WITH YOUR PRIVATE INSURER

There are some things that might be covered by your private insurer and not by EQC (e.g. the surface of driveways and paths and home contents).

After you've lodged a claim with EQC, contact your private insurer to lodge a claim with them. However, if you have direct EQCover, this doesn't apply to you—no further action is required.

Private insurers usually provide cover over the maximum amount of EQCover.

## HOW LONG DO YOU HAVE TO MAKE AN EQC CLAIM?

You have up to two years following the natural disaster event to notify us of the damage. However, we encourage all claimants to lodge their claims within three months, wherever possible.

## TAKING PHOTOS TO SUPPORT YOUR INSURANCE CLAIM

EQC will need visual proof of damage to support your claim. The photographs or video should illustrate the scope and extent of the damage.

- If possible, take photos or video before you clean up after a disaster.
- Any camera will be fine, although digital images will be easier to manage than film.
- It's a good idea to make a list of each area 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 (e.g. the garage and garden shed).
- Any damaged land, including any 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.
- Shots that 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.





**MANAGING  
YOUR CLAIM**

## ACKNOWLEDGING YOUR CLAIM

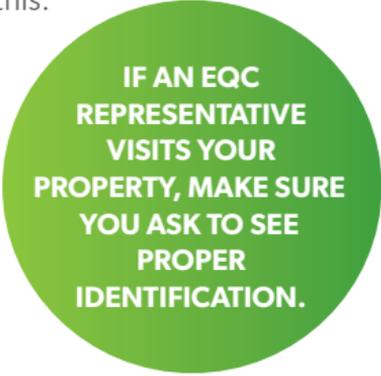
Once EQC has received your claim, we'll send you a letter of acknowledgement and an outline of the claims process so you know what to expect.\*

Unless you have direct EQCover, we'll contact your private insurer to verify that your insurance cover was in place at the relevant time.

We may ask you to help with this.

## ASSESSING THE DAMAGE

Following receipt of your claim EQC will contact you to discuss the assessment of the damage to your home and/or land.



**IF AN EQC REPRESENTATIVE VISITS YOUR PROPERTY, MAKE SURE YOU ASK TO SEE PROPER IDENTIFICATION.**

The assessment will involve an appraisal of the damage to your property.

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

We may ask a registered valuer to value certain damage to your land.

If the damage is severe or threatens your property, the assessor may organise an engineer's report.

We may also arrange for a costing of the repair and/or replacement of the damaged property.

## SETTLING THE CLAIM

Following the assessment, we will send you an information pack with our settlement decision.

EQC will generally settle your claim by cash settlement.

However, depending on your circumstances, EQC may choose to settle your claim by arranging to have your property repaired.

\* When a 'major event' occurs, EQC will plan its 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.

## WHAT WE DO WITH THE INFORMATION WE COLLECT

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 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 tell us everything you know about the damage and how it happened. You will need to provide us with copies of any documents we request (e.g. urgent repair invoices).

If EQC needs to clarify any details about your claim, we'll contact you by phone or email. In some cases, we may visit you at home as part of the assessment process. This will be arranged in advance with your claims manager.

## PAYMENT TO SOMEONE ELSE

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

## DECLINING A CLAIM

EQC might decline a claim or part of a claim in certain circumstances. The following scenarios are examples of such circumstances:

- The length of time taken to make the claim is within the two-year timeframe, but the delay in lodging the claim could affect EQC's ability to properly assess the claim.
- The natural disaster damage claimed for was caused or made worse by earlier natural disaster damage. EQC might decline the claim (or part of it) where EQC paid out for that earlier natural disaster damage, but the property was not repaired or replaced.
- You have not followed the requirements of a law or bylaw and that caused the natural disaster damage or made it worse (e.g. you built the damaged home on unstable land without the required consents).
- You have made false or fraudulent statements to EQC about your claim.
- There has already been a claim for landslip (or storm or flood damage to the land) and EQC has written to you (or a previous owner) to say that we think there could be further damage that could reasonably be, or have been, avoided by you (or the previous owner).
- If EQC has contacted you as described directly above, please contact us to discuss the matter further.
- There will be no EQCover for the property if it has been cancelled by EQC. Such cancellation will be noted on the Certificate of Title to the property.





## AFTER A CLAIM IS PAID

EQC will continue your cover automatically after a claim is paid. However, if EQC pays out the full amount of EQCover on a claim, it may cancel EQCover on that property where that damaged property is not repaired or replaced. In this case, EQC will send a notice to the owner. The cancellation will also be noted on the Certificate of Title to the property.

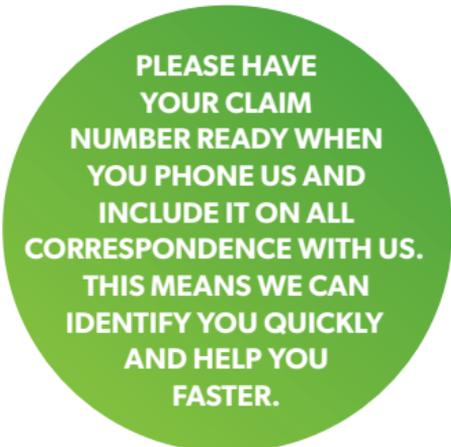
If your EQCover is cancelled, you can write to EQC and ask for EQCover to start again once the property has been repaired or replaced.

## FOLLOWING UP ON YOUR CLAIM

If you would like an update on the progress of your claim, please get in touch.

Phone us on **0800 DAMAGE (0800 326 243)**

or email **[info@eqc.govt.nz](mailto:info@eqc.govt.nz)**



**PLEASE HAVE  
YOUR CLAIM  
NUMBER READY WHEN  
YOU PHONE US AND  
INCLUDE IT ON ALL  
CORRESPONDENCE WITH US.  
THIS MEANS WE CAN  
IDENTIFY YOU QUICKLY  
AND HELP YOU  
FASTER.**

## FOR MORE INFORMATION

- Visit [www.eqc.govt.nz](http://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**).