

Guide to taking photos to support your insurance claim

EQC and private insurers will require visual proof of damage to support your claim. The photographs you provide need to illustrate the scope and extent of the damage.

Following the guidelines below will help you get the best shots to support your claim:

- If possible, take photos BEFORE you clean up after an event
- Take photos of any perishable goods (food etc.) before you throw them away
- Any camera will be fine though digital images may be easier to manage than film. The camera on your mobile phone is a great option and the quality is generally high
- EQC will require photos but you may also want to video damage for your own records
- It's a good idea to make a list of each area or item 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

- It's a good idea to take a photo of your house number or mailbox to confirm the location of the damage
- Photograph the front, sides and back of the building – fit the whole building into the photo if you can. This provides context for assessors in understanding the scale and extent of the damage
- When taking photos of the interior rooms, it's useful to photograph the room using a number of different views and angles
- In smaller rooms, take photos of the bottom half of the room, followed by the top half to make sure you capture everything
- Photograph any areas and items that were damaged. Make sure you take some wide shots as well as zooming in on specific details
- It's often useful to include a tape measure in the shot to show the size of the item or damaged area
- When photographing appliances or whiteware, make sure you capture model and serial numbers clearly

Taking the best photos

- If you're taking photos inside, press the button slowly to give the camera time to focus. Often the camera will beep when a shot comes into focus
- Check the photo on the screen to make sure the detail is sharp and you've captured what you need
- If the image is blurry or wobbly, brace yourself against something, use a tripod, or stand your camera on a solid surface
- If the photo looks too dark
 - o Open the curtains or blinds to let in as much light as possible, then stand with your back to the window
 - o Turn on the flash. You'll need to stand closer to the subject of your photo to make sure the light from the flash reaches it
 - o Turn up the camera's brightness control. Note: this may be called EV or Exposure compensation
- If you're using a digital camera, turn the date stamp function on, or with prints note the date the photo was taken on the back. This will help assessors match the image to the specific event.

LODGE A CLAIM AT WWW.EQC.GOVT.NZ/CLAIMS OR CALL **0800 DAMAGE (326 243)**

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

EQC
EARTHQUAKE COMMISSION
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