

TAKING PHOTOS AFTER A NATURAL DISASTER

After a natural disaster, you should follow further EQC advice on what you need to do, including what to do about emergency repairs and how to protect your home from further damage.

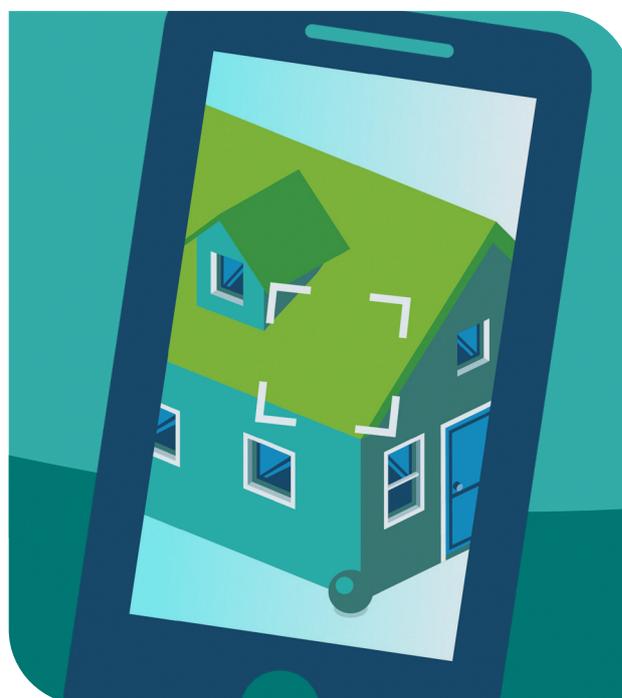
It is essential to provide proof of damage to support an EQCover claim. If possible, take photos or videos before moving, repairing, or disposing of anything. This will help us understand the extent of damage to your home and the location of damage before we are able to carry out an assessment. Your claim may be declined if you are unable to provide proof of damage.

Following the guidelines will help you get accurate photos to support your claim:

- If possible, take photos **BEFORE** you make/undertake any urgent repairs after the natural disaster.
 - Digital photos taken with a mobile phone are just as good as printed photos. If you send us digital photos then please note that you will not need to send printed copies too.
 - It's a good idea to make a list of each area you photograph as you go. This will help you identify the photos in the future and ensure you capture everything.
- Photograph all damage that you can see. If you know how to, take wide shots as well as zooming in on specific details. E.g. photograph the whole wall followed by a series of close-up photos of the damage to the wall.
 - If possible include a tape measure in the photo to show the size of the item or damaged area.

Recommendations of photos to be taken:

- Take a photo of your house number or mailbox to confirm the location of your property. If you are taking photos on a smart phone, these will generally capture a timestamp.
- Photograph the front, sides and back of the building – fit the whole building into the photo if you can. This helps the assessor understand the scale and extent of the damage to your property.
- When photographing rooms it's useful to take photos from different views and angles.



Tips that may be helpful when taking photos:

- Check the photo on the screen to ensure the detail is clear, sharp and that 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:
 - Open the curtains or blinds to let in as much light as possible, then stand with your back to the window.
 - 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.
 - 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 natural disaster.

What to do once you have taken your photos:

- If you have a claim manager, you can send your photos directly to them.
- If you do not yet have a claim manager, hold onto your photos, you can then send them to your claim manager once they have made contact.

FOR MORE INFORMATION:

- Visit www.eqc.govt.nz
- Call 0800 DAMAGE (**0800 326 243**)
- Write to EQC, info@eqc.govt.nz or PO Box 311, Wellington, 6140

If English is not your first language you can ask us for an interpreter, at no cost to you, by calling EQC on 0800 DAMAGE (**0800 326 243**) or request a translated version of this document on www.eqc.govt.nz