

INFORMATION FOR CUSTOMERS OBTAINING EXPERT REPORTS

In some claim scenarios, you may not agree with an assessment relating to your claim. You should speak with your claim manager about the options you have, which might include having an expert conduct a further assessment. This factsheet explains the information EQC requires from experts providing information to support a claim.

Your claim manager can provide guidance on how an expert may be able to help progress your claim and help identify where to find an appropriate expert. This factsheet can be provided to your chosen expert when you engage them.



When reviewing any expert or technical reports provided by a customer, EQC focuses on the same questions it considers when determining the scope of natural disaster damage and the appropriate repair strategy. These include:

1. Has all natural disaster damage been correctly identified?

EQC can only repair what was damaged by certain natural disasters (landslip, earthquake, volcanic eruption, hydrothermal activity, tsunami, and land damage caused by a flood).

Where a house has damage that either existed before the natural disaster or was not caused by the natural disaster or had construction defects, EQC will not repair that damage unless this is required as part of carrying out a lawful repair of the natural disaster damage.

2. Will EQC's proposed repair strategy lawfully repair the natural disaster damaged building elements to the standard required under the EQC Act?

This standard requires the damaged building elements to be returned to substantially the same (but not better or more extensive than) as their condition 'when new', modified as necessary to comply with any applicable laws. When carrying out a repair, EQC is not bound to replace or reinstate exactly or completely, but only as circumstances permit and in a reasonably sufficient manner.

Common misconceptions

Common misconceptions include an expectation that EQC will:

- Improve or change building elements with no natural disaster damage when that is not necessary for a lawful repair of the natural disaster damage.
- Upgrade undamaged building elements (for example, part or all of the foundations) to satisfy the current Ministry of Business, Innovation and Employment (MBIE) guidelines when that is not necessary for a lawful repair of the natural disaster damage to the building element.

Questions for experts to consider when reviewing properties

When engaging your chosen expert, you may like to provide the following questions to your expert. This will assist them with their assessment for natural disaster damage.

Question 1 – If there is already an EQC scope of works - do you think there is natural disaster damage not identified in the EQC scope of works (SOW)?

If you disagree with EQC's assessment of the natural disaster damage at the property, please set out on a line-by-line basis (using each of the areas/descriptions in the SOW):

- (a) any damage you consider is natural disaster damage that was not included in the SOW
- (b) why you consider that damage is natural disaster damage. If EQC has previously indicated to you that it considers some damage is not natural disaster damage (for example, because it was pre-existing damage) you should provide any evidence you have that supports your assessment.

Question 2 – If there is already an EQC SOW - do you agree with EQC's repair strategy set out in the SOW?

If you disagree with any part of EQC's proposed repair strategy, please set out on a line-by-line basis:

- (a) why you consider EQC's proposed repair strategy will not:
 - repair that part of the building to substantially its condition 'when new'; and/or
 - be lawful.

(b) the repair strategy that you consider will most cost-effectively repair the EQC identified natural disaster damage to the standard specified in the EQC Act, including:

- how that repair strategy differs from EQC's repair strategy; and
- the difference in outcome your repair strategy will provide.

Question 3 – What is the appropriate repair strategy for any additional damage?

If you identified any additional damage under question 1, please set out on a line-by-line basis the repair strategy you consider will most cost-effectively repair that additional damage to the standard specified in the EQC Act.

Question 4 – Does your preferred repair strategy upgrade or otherwise address undamaged aspects of the building?

If your repair strategy upgrades or improves any undamaged aspect of the building, please set out on a line-by-line basis why this work on the undamaged part of the building is necessary to carry out the repair of the natural disaster damage.

Cost of an expert report

EQC may cover the reasonable costs of a suitably qualified expert report that you have commissioned if it either:

- uncovers legitimate natural disaster damage that EQC did not identify during the assessment of your property; and/or
- we agree with the repair strategy proposed in the report.

However, EQC will determine the reimbursement of any such expenses on a case-by-case basis.

Experts

You need to make sure the expert has skills and experience relevant to the information required. Your claim manager may be able to help ensure your chosen expert has the relevant experience for your particular situation.

You might find these websites useful - each has a register of members and contact details:

Plumbers, Gasfitters and Drainlayers Board

www.pgdb.co.nz

Electrical Workers Registration Board

www.ewrb.govt.nz

Engineering New Zealand

www.engineeringnz.org

New Zealand Institute of Building Surveyors

www.buildingsurveyors.co.nz

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