

SILT AND DEBRIS INUNDATION

This information is to help you understand what EQC may cover in relation to silt and debris inundation on affected properties.

EQCover insures land that is part of your land holding and includes:

- land under your home and certain outbuildings (eg. shed or garage)
- land within eight metres of your home or certain outbuildings
- land under or supporting your main access way, up to 60 metres from your home.

EQC will cash settle your claim.

Silt inundation that is less than 15mm deep

Generally, in open areas where the build-up of silt is quite minimal (less than 15mm deep), the grass should grow through relatively quickly and you won't necessarily need to remove the silt. It will gradually disappear in the weeks following the floods, assisted by the effects of sun, wind and rain.

The silt is essentially soils and sands, swept up and deposited on your land by the velocity of the water.

If you have any concerns about contamination on your property, or any health or safety concerns, contact your council in the first instance.

Silt inundation that is 15mm or more deep

- **Lawns and gardens** - we don't cover certain items on the land such as trees, plants, lawns and driveway surfaces. We will cover the cost to remove silt build-up that is 15mm or more deep and any debris from lawns, gardens and other similar areas, within the area of land covered by EQC.
- **Artificial surfaces** – we will cover the cost to remove all silt and debris from artificial surfaces, such as concrete driveways, because it will not be absorbed on its own.

Silt inundation that has settled under houses

EQC will cover the cost to remove silt from underneath houses where it has affected the use of the land under your house. As a general rule, we will cover the cost to remove silt from underneath a house if it is 15mm or more deep. In some cases it may be appropriate to cost the spreading of silt rather than removal, so it becomes a covering of less than 15mm deep.

EQC will cover the cost to remove all silt and debris on polythene or similar materials in the house subfloor, unless the amount is so insignificant that it is not likely to cause any issues.

Once EQC has calculated the cost to remove the silt or debris EQC will cash settle your claim.

For further information about EQCover and claims, please contact EQC on 0800 326 234 or by email: info@eqc.govt.nz

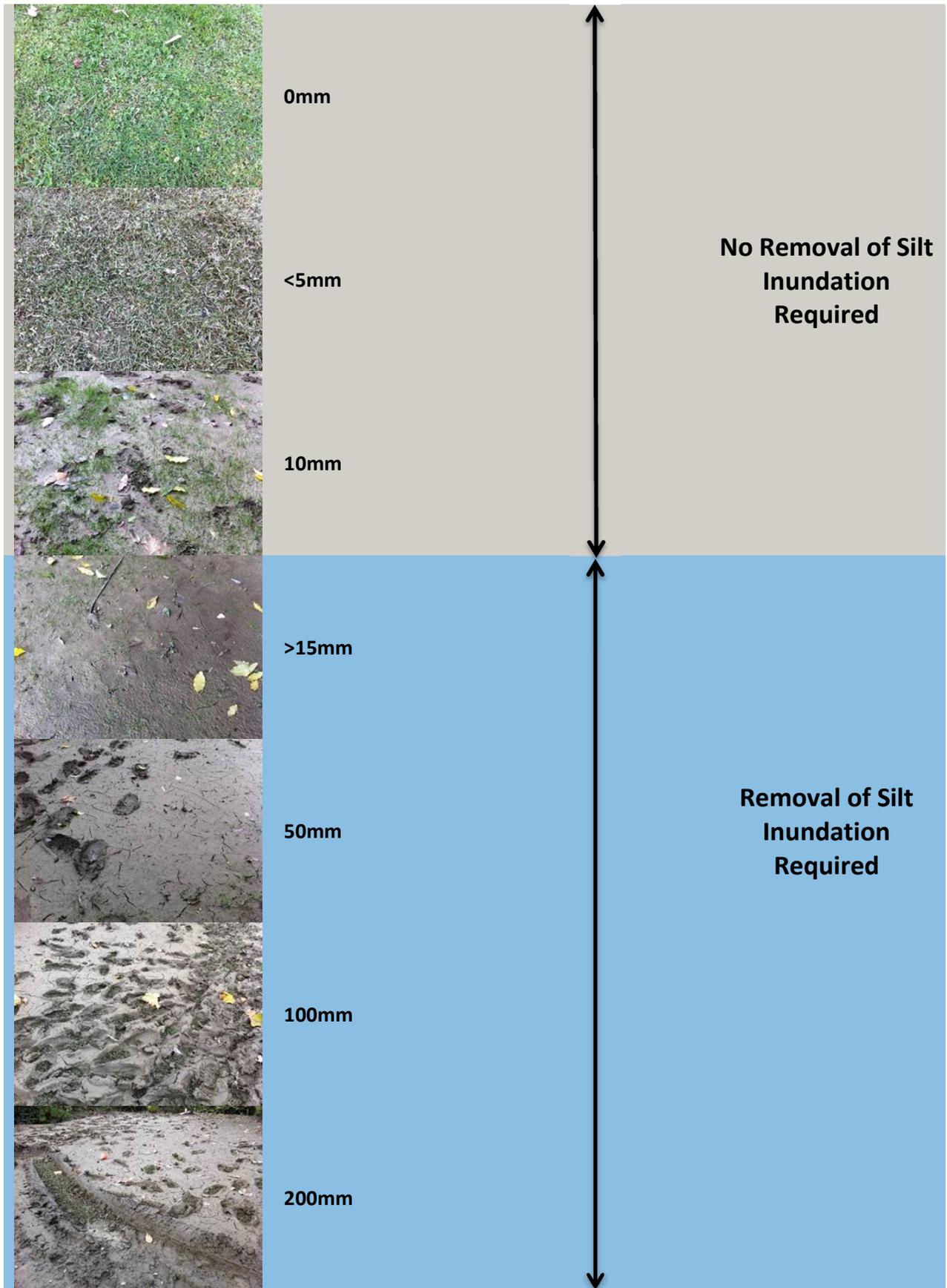
Turn page for photo examples of what different levels of silt might look like and what costs of removal we might potentially cover.

FOR MORE INFO VISIT WWW.EQC.GOV.T.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
Kōwhiriā Rūwhenua

The photos below show different levels of silt inundation on land. The information to the right indicates whether various levels of silt need to be removed from properties.



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