

**EQC**

EARTHQUAKE COMMISSION

Kōmihana Rūwhenua

# A GUIDE TO YOUR CLAIM WITH EQC

FEBRUARY 2019



## IN THIS GUIDE

|  |    |
|--|----|
| Making your home safe, sanitary, secure and weathertight | 4  |
| • Carrying out urgent repairs                            | 5  |
| Making a claim   | 6  |
| • How to make a claim with EQC                           | 7  |
| • Making a claim with your private insurer               | 7  |
| • Taking photos to support your insurance claim          | 8  |
| Managing your claim                                      | 10 |
| • Acknowledging your claim                               | 11 |
| • Assessing the damage                                   | 11 |
| • Settling the claim                                     | 11 |
| • What we do with the information we collect             | 12 |
| • Your responsibilities                                  | 12 |
| • Payment to someone else                                | 13 |
| • Declining a claim                                      | 12 |
| • After a claim is paid                                  | 15 |
| • Following up on your claim                             | 15 |

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 EQC claim immediately. You have up to two years following the natural disaster event that damaged your property to notify us of the damage. However, please let us know about the damages as soon as you can. The time taken to lodge a claim could make it difficult for EQC to attribute the damage to a natural disaster and assess the claim, for example, if changes have been made to the property.



**MAKING YOUR  
HOME SAFE,  
SANITARY,  
SECURE AND  
WEATHERTIGHT**

After a natural disaster, you should do everything that you can safely do yourself to make your home fit to live in and protect it from further damage.

If possible, take photos before moving, repairing or disposing of anything. You can use your mobile phone to do this if you don't have a camera available.

If you are safely able to do so, you can:

- Dispose of perishables, like ruined or spilled food. You should make a note of the items as you dispose of them
- Clean up spilled goods and crockery and glass breakages. But keep the broken parts. You shouldn't throw anything non-perishable away yet.

## **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 the 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 like:

- Turning off the water or gas if it could be leaking
- Boarding up broken windows
- Putting tarpaulins over holes in the roof or walls
- Getting essential services like toilets and water systems repaired immediately.

You should only do these things if it is 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 tradespersons).

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 a number of 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:

Phone 0800 DAMAGE (0800 326 243)

From overseas:

Phone +64 4 978 6400 or +64 4 978 6401

We'll talk you through the process.

You only need to lodge one claim with EQC to cover damage to your home, contents\* and land. For contents, there is an additional form to complete.

You'll need to lodge a new claim for a further natural disaster event causing new damage (eg. another earthquake event).

## MAKING A CLAIM WITH YOUR PRIVATE INSURER

After you've lodged a claim with EQC, contact your private insurer to lodge a claim with them.

There are some things that may be covered by your private insurer and not by EQC (eg. the surface of driveways and paths, and some contents items).

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

If your home or land has been damaged as a result of a natural disaster, you don't need to make an EQC claim immediately. You have up to two years following the natural disaster event that damaged your property to notify us of the damage. However, please let us know about the damages as soon as you can. The time taken to lodge a claim could make it difficult for EQC to attribute the damage to a natural disaster and assess the claim, for example, if changes have been made to the property.

\* From 1 July 2019, EQCover will no longer include the contents in or on your home. This change will take effect from 1 July 2019 on existing policies renewal date, substantial midterm adjustment and new policies.

## TAKING PHOTOS TO SUPPORT YOUR INSURANCE CLAIM

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

- If possible, take photos before you clean up after a natural disaster event.
- Any camera will be fine, though digital images may be easier to manage than film.
- 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

- Your mailbox, to confirm the location of the damage.
- The front, sides and back of your home and outbuildings (eg. the garage and garden shed).
- Any damaged contents\* in or on these buildings. Remember to capture any model and serial numbers.
- Any damaged land, including any damaged retaining walls, bridges and culverts.
- It's useful to photograph a room using a number of different views and angles.
- Take some wide shots as well as zooming in on specific details.
- Include a tape measure in the shot to show the size of the item or damaged area.
- 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 natural disaster event.

\* From 1 July 2019, EQCover will no longer include the contents in or on your home. This change will take effect from 1 July 2019 on existing policies renewal date, substantial midterm adjustment and new policies.





# 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\*.

We'll also 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, land and/or contents\*\*.

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

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

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:

- Replacing things that have been damaged or destroyed, eg. personal property\*\*, or
- 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.

\*\* From 1 July 2019, EQCover will no longer include the contents in or on your home. This change will take from 1 July 2019 on existing policies renewal date, substantial midterm adjustment and new policies.

## WHAT WE DO WITH THE INFORMATION WE COLLECT

EQC collects information for the purpose of administering the EQC Act, performing its functions and for natural disaster preparedness, response and recovery.

Under the EQC Act, EQC has the ability to share property-related information with the public, including private insurers, government agencies such as local government or 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.

It may also disclose information that may affect personal safety.

Personal information is protected by the provisions set out in the Privacy Act 1993.

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

## YOUR RESPONSIBILITIES

You will need to tell us everything you know about the damage and how it happened, and provide us with copies of any documents we request (eg. 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.

## PAYMENT TO SOMEONE ELSE

If another person or organisation has an interest in your property (eg. a mortgagee), EQC may have to make the settlement payment for loss or damage directly to that person or organisation.

## DECLINING A CLAIM

EQC may decline a claim or part of a claim in certain circumstances, for example, where:

- The length of time taken to make the claim is within the two-year timeframe but changes made to the property could make it difficult for EQC to attribute the damage to a natural disaster and assess the claim.  
EQC may 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. For example, 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 it thinks there could be further damage that could reasonably be, or have been, avoided by you (or the previous owner).

If EQC has sent a letter like the one described above, you should write back as soon as you have done something to try to prevent further damage.

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).