

Frequently Asked Questions

How much time do I have to make a claim with the EQC?

You have 3 months from the damage occurring. We suggest you make a claim in the next few days - don't leave it to the last minute.

Who do I need to contact?

FOR HOME OR CONTENTS CLAIMS: YOUR BROKER OR INSURER.

EQC has signed an agreement with Insurance Council of New Zealand members that offer home and contents insurance. This means private insurers will act as EQC's agents and receive, assess and settle home and contents claims for earthquake damage from their own customers, even those claims that are under the EQC cap.

Where you have a claim for earthquake damage to your homes and/or contents, you will work with your private insurer only, from lodgement to final settlement.

There are certain things the EQC does not cover and our policies do. The types of items they do not cover are listed later in this document.

FOR LAND: EQC

EQC will continue to take care of land claims and will assess land damage, as land is not covered by private insurance policies. If you have already lodged your claim with EQC they will transfer your claim to your insurer and the insurer will be in contact regarding assessment and settlement. You should direct all questions concerning your home and contents claim to your insurer.

I need to make emergency repairs to my home and start cleaning up. What impact will this have on my claim?

You are able to make temporary repairs for safety or to prevent further damage or discomfort. Get essential services like toilets and water systems repaired immediately, but make sure you keep everything the repairer replaces (and keep a copy of the bill).

Clean up spillages or crockery and glass breakages, but don't throw away anything not perishable yet. List any perishable items before you dispose of them. If possible, take photos before moving and repairing anything. This will help us to assess amount of damage.

What should I do if my home is uninhabitable?

We have agreed with the EQC that we will manage claims where homes are uninhabitable. If you are unable to live in your home, please lodge your claim with us and one of our loss adjustors will get in contact with you.

What are the EQC's excesses?

For each domestic home and personal possessions (home contents) the EQC excess is 1% of the claim, with a minimum of \$200 (incl GST). If the claim is only for personal possessions (home contents) then an excess of \$200 (incl GST) applies.

Am I covered for the amount of the EQC's excess(es) under my policy?

No. The EQC excess is excluded under our policies.

My land was affected, what cover do I have?

Our policies do not cover land, earth or fill.

The EQC cover for land includes:

- the land under the home
- the land within **8 metres** of the home
- the land of the main access-way (or under or supporting the main access-way) up to **60 metres** from the home, but not the driveway (i.e.) any artificial surfaces like concrete or asphalt that cover the access-way.

The EQC's excess on land is:

- if the claim is for \$5,000 or less the excess is \$500.
- for claims over \$5,000, the excess is 10% with a maximum of \$5,000
- (These figures include GST).

What doesn't the EQC cover that we do?

1. The EQC does not cover motor vehicles, trailers or boats.

Our policies cover:

- Comprehensively insured vehicles – we insure these fully for earthquake damage.
- Some vehicles insured for Third Party Fire and Theft (this may differ for different policies).

However if you have a Third Party Only vehicle insurance policy there is no cover for earthquake related damage.

2. The EQC coverage for personal possessions (contents) up to the \$20,000 + GST limit excludes the following but our policies cover most of them:

- Jewellery, precious stones
- Money, securities, documents or stamps
- Works of art (e.g. paintings, statues, sculptures etc)
- Explosives
- Animals, including pets
- Alternative accommodation
- Intangible property (e.g. information stored on a computer)
- Motor vehicle/trailer/boat/aircraft parts or accessories.

3. The EQC provides cover for each home up to \$100,000 + GST. This EQC cover excludes the following but our policies cover most of them:

- Drives or paths
- Retaining walls, bridges or culverts more than **8 metres** from the home, or if they are on the main driveway, more than **60 metres** from the home
- Tennis courts, whether inside or outside and whatever the surface
- Jetties, wharves or landings (check individual wording as not always covered by us)
- Fences, poles or walls (unless part of the building)
- Drains, channels, tunnels or cuttings (unless part of the building)
- Reservoirs, swimming pools, baths, spa pools, tanks or water towers (unless part of the building)
- Burglary, theft or vandalism following an earthquake or natural disaster
- Any bush, forest, tree, plant or lawn.

4. The EQC does not provide cover for commercial buildings.

If you have a mixed usage property (i.e. residential and business), you will need to check your policy for earthquake cover and whether EQC coverage applies.

We insure commercial buildings provided the policy includes Earthquake or Disaster Damage cover.