

## EQCOVER COMMUNITY INFORMATION: NORTH ISLAND SEVERE WEATHER

Organisations are invited to use, republish and speak to the following information, as needed, to inform their communities about EQCover.

If a property has been affected by a storm, flood or landslip, it's likely to be a very stressful time for homeowners as they start the clean-up of their property. We recognise the process of making an insurance claim can sometimes feel overwhelming.

Insurers manage EQCover claims on behalf of Toka Tū Ake EQC – homeowners should contact their insurer directly, who'll manage the entire claim process.

This document provides general information about:

- EQCover inclusions, limits, claim process and timing (incl. a quick reference table)
- Red / yellow stickers not being managed by insurers
- EQCover for silt and debris
- Cash settlements and excess
- Information for rural communities and uninsured homeowners
- Independent advice on the insurance claim process
- Where to find comprehensive EQCover information

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### About EQCover

- EQCover is the Government's natural disaster insurance for residential buildings and some residential land.
- You automatically have EQCover for your home and some residential land if you have a current private insurance policy for your home, that includes fire insurance (and most do).
- Insurers manage EQCover claims on behalf of Toka Tū Ake EQC – homeowners should contact their insurer directly.

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### What is covered?








EQCover provides home and residential land insurance for a range of natural hazards. Severe weather like high winds and heavy rain can cause certain types of damage, and EQCover applies to:

- Landslip damage (to your home and insured residential land)
- Debris and silt inundation from floodwater / high winds (to insured residential land **only**)
- Land scour/evacuation, where soil is loosened and carried away by overland waterflow (to insured residential land **only**)

Your EQCover depends on the type of natural disaster damage that has occurred and whether it has damaged your home and/or your residential land. Your private insurer generally provides cover for flood damage to homes, contents and / or vehicles as outlined in your valid policy.

The following table is a quick reference of what EQCover includes, within the limits of the EQC Act.

## Quick EQCover reference guide

 Quick EQCover reference guide		WHAT HAS BEEN DAMAGED	
		Damage to insured residential land	Damage to your home
TYPE OF DAMAGE	Landslips	 Yes, EQCover includes the cost to repair your insured residential land (if possible).*	 Yes, EQCover includes the cost to repair, replace or reinstate your home if it has been damaged by a landslip.*
	Debris and silt inundation (from floodwater / high winds)	 Yes, EQCover includes the cost, that has been incurred by you, to remove the debris (e.g. trees) and silt on your insured residential land.*	 EQCover does not apply for damage within your home caused by debris and silt inundation (from flood or high winds).* This damage is generally covered under your private insurance policy.
	Land scour/evacuation	 Yes, EQCover includes the cost to repair land scour / evacuation to your insured residential land (if possible).*	 Land scour/evacuation does not typically cause building damage.

\*EQCover includes the costs up to the maximum amount of cover available under the EQCover building cap or the EQCover land cap, as defined by the EQC Act. Your private insurer generally provides cover for flood damage to homes, contents and / or vehicles as outlined in your valid policy.

It's important to note:

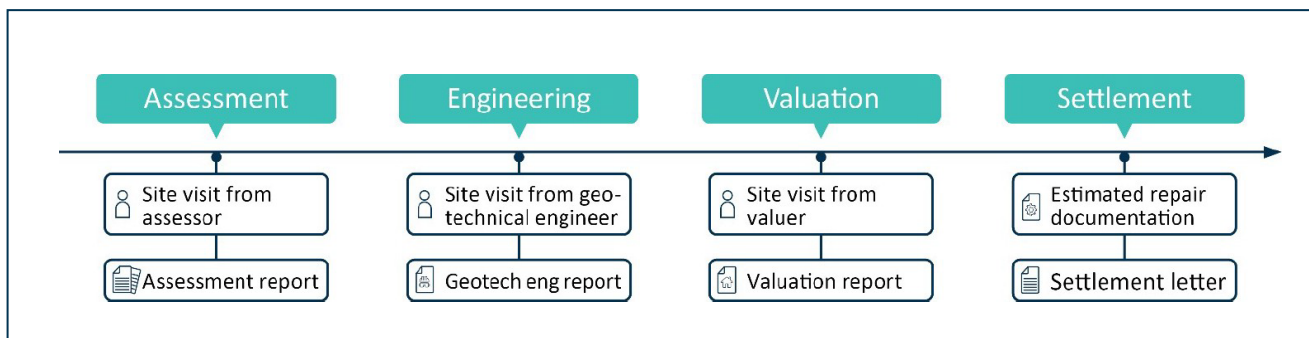
- If you have been impacted by damage to neighbouring or shared land (e.g. an accessway to your home), you should notify and discuss this with your insurer.
- Full information about EQCover can be found at [www.eqc.govt.nz](http://www.eqc.govt.nz) or by asking your insurer.

## EQCover limits

- There are limits to what EQCover is available, as defined by the EQC Act.
- The maximum amount of EQCover available for your insured home or residential land is limited to the *EQCover building cap* and *EQCover land cap*.
- EQCover for your home is limited to the EQCover building cap, and your private insurer usually provides cover above that cap, as outlined in your policy.
- EQCover for insured residential land primarily includes the land under and up to eight metres around your home (or any insured outbuildings, e.g. a shed or a garage), the land under your main accessway within 60 metres of your home, and some other land structures (e.g. retaining walls, bridges and culverts).
- The maximum amount of EQCover for your insured residential land is capped at the market value of damaged land **and** indemnity<sup>i</sup> value of land structures (the EQCover land cap). EQCover cannot pay any more than the value of the insured land that has been damaged.

## EQCover claim process and timing

- Working through these insurance claims may take some time. Many communities have suffered extensive damage. Insurers are working as fast as they can to help people get back on their feet.
- It's difficult to say how long a claims process will take. Every situation is unique and insurers are always the best point of contact for updates or questions.
- EQCover claims for damaged residential land can often take longer to work through than other types of insurance claims because they are often quite complex. There are four general steps for settling more complex EQCover land claims (e.g. for landslide damage):



- Flood and storm damage can often be assessed without a geotechnical assessment and can sometimes be settled more quickly.

## Red / yellow stickers not managed by insurers

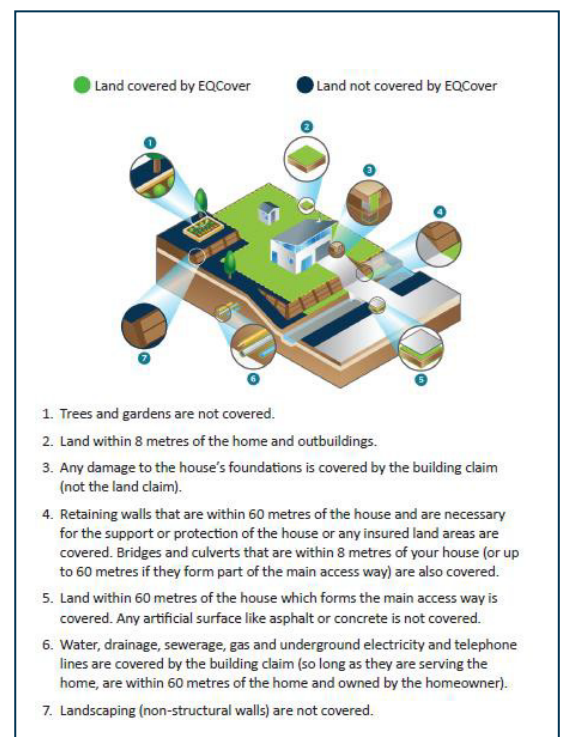
- Local councils issue and manage all red or yellow stickers (sometimes called 'notices' or 'placards') to buildings under the Building Act 2004. Any questions about a sticker should be directed to the organisation who issued it (e.g. your council or Civil Defence). They can explain what the notice means and the steps you need to take to have it removed.
- Specialist reports developed for an insurance claim (e.g. geotechnical engineering) are only for damage to your property – not safety. That's why you might sometimes have a number of assessments done on your property, because they are for different purposes.
- Insurers **do not** manage red or yellow stickers on homes.

## EQCover for silt and debris

- EQCover will cover the cost of removing flood debris, such as silt and fallen trees, from your insured residential land only (e.g. 8m around your home and 60m of driveway from your home), up to the **land cap**. It will also cover repairing land evacuation/scour damage on the insured land.
- Contact your private insurer as soon as you can, including about any urgent work or clean up of silt both inside your home and on your land.
- Please take photos of damage where you can, and keep a record of any work done, including receipts.
- Please treat any flood water and items or land impacted by floodwater as contaminated and wear protective equipment. Talk to your insurer or council if in doubt.

## Information for rural communities

- EQCover is the same for all insured residential homes, regardless of their location (e.g. urban or rural).
- EQCover for your residential land is generally limited to damage near and around your home.
- This includes land under your home (and under any insured outbuilding such as a shed or garage) and within eight meters of your home or any insured outbuilding.
- EQCover also includes land under or supporting your main accessway, within 60 metres of your home.
- It also provides cover for retaining walls that are within 60m of the house and are necessary for the support or protection of the house or insured land.
- It also covers bridges and culverts that are within 8 metres of your house (or up to 60 metres if they form part of the main accessway).
- Landscaping (non-structural walls) are not covered.
- Please see opposite diagram for an illustration.



## Cash settlements

- Most insurance claims, including EQCover, are cash settled. This means insurers will assess the damage and pay the homeowner in cash to make the repairs. Once paid, homeowners will then make decisions around their repairs and how to best manage those.
- It is important to use EQCover payments to repair or reinstate damaged property. In some circumstances, future entitlements to EQCover may be affected if payments are not used for this purpose.

## Excess

- Each EQCover claim is subject to an excess, which is deducted from the settlement amount before it is paid.

## Information for uninsured homeowners

- EQCover is outlined in the EQC Act, and is only available to homeowners with a valid private insurance policy and who pay the EQC levy.
- Support for uninsured homeowners may be available through local council relief funds, civil defence payments or welfare agencies such as the Ministry of Social Development.

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## Independent advice on insurance claim process

- The **New Zealand Claim Resolution Service** is available to help people navigate the insurance claim process. This is a free, impartial service provided by the Government.
- Homeowners impacted by any natural disasters who would like to discuss their insurance claim with NZCRS can call 0508 624 327, email [contact@nzcrs.govt.nz](mailto:contact@nzcrs.govt.nz) or visit [www.nzcrs.govt.nz](http://www.nzcrs.govt.nz)

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## For more information

- Homeowners should call their insurer as a first step.
- More detailed EQCover information is available at [www.eqc.govt.nz](http://www.eqc.govt.nz), or in:
  - the [Householders' Guide to Residential Land](#)<sup>ii</sup>
  - the [EQCover claims for Storm, Flood, and Landslip Damage](#)<sup>iii</sup> information sheet
  - the [EQCover Land Claims](#)<sup>iv</sup> fact sheet
  - the [Taking photos after a natural hazard event](#)<sup>v</sup> factsheet
- The **Insurance Council of New Zealand** has excellent resources on insurance information. Visit their [Disaster Recovery page](#)<sup>vi</sup>.

Images in this document can be requested by email to [media@eqc.govt.nz](mailto:media@eqc.govt.nz).

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<sup>i</sup> A definition of indemnity value, for EQCover purposes, can be found here: <https://www.eqc.govt.nz/what-we-do/what-youre-covered-for/land-structures/>

<sup>ii</sup> <https://www.eqc.govt.nz/our-publications/householders-guide-to-residential-land/>

<sup>iii</sup> <https://www.eqc.govt.nz/our-publications/information-about-eqcover-claims-for-storm-flood-and-landslip-damage/>

<sup>iv</sup> <https://www.eqc.govt.nz/our-publications/eqcover-land-claims-factsheet/>

<sup>v</sup> <https://www.eqc.govt.nz/our-publications/factsheet-taking-photos-after-a-natural-disaster-feb-2023/>

<sup>vi</sup> <https://www.icnz.org.nz/industry/disaster-recovery/>