



**Natural Hazards
Commission**
Toka Tū Ake



Land cover and claims

A summary of your natural hazards land cover, including what is covered, how much you are covered for and an overview of the land claims process.

The Natural Hazards Commission Toka Tū Ake provides natural hazards cover for homes and residential land.

You access your natural hazards cover through the levies you pay with your private insurance policy.

It's good to know what's covered through natural hazards cover, what's not covered and what we're able to pay.



If you have been affected by a natural hazard event, the safety of you and your whānau is the priority.

Please don't do anything that puts your safety at risk, and make sure to follow any advice from your local council or Civil Defence groups.

Your land cover

New Zealand is one of the only countries in the world with access to residential land insurance, provided by NHC Toka Tū Ake.

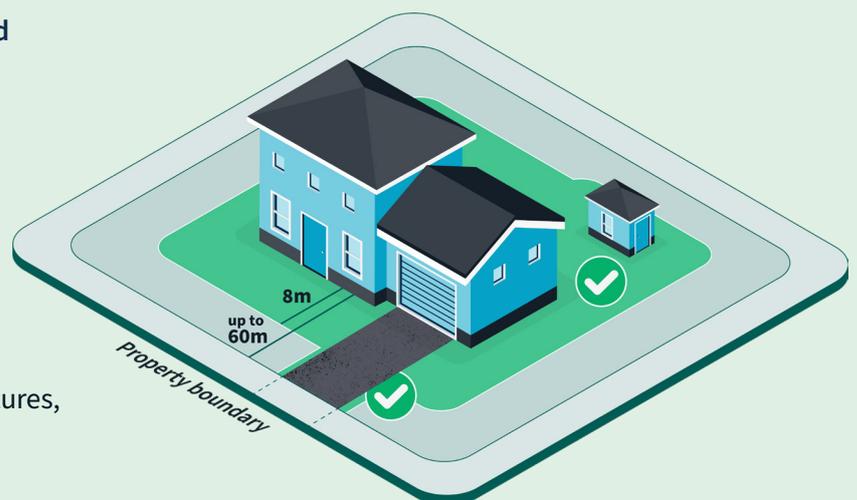
The land cover we provide is limited. It's important to know which parts of your land are included, what is not covered and what we're able to pay.

You are covered for the land:

- under your home
- under some related buildings and structures, for example your garage or pergola
- within 8 metres of your home and some related buildings and structures
- under or supporting your main access way up to 60 metres from your home, for example under your driveway.

Any land outside of these areas is not insured.

You are also covered for some retaining walls, bridges and culverts, to a limit.



We can only cover land that is inside your property boundaries shown on the record of title, or where you have a legal right to cross or use someone else's land for a specified purpose. For example, a right-of-way easement for a driveway on your neighbour's land.

Your land cover

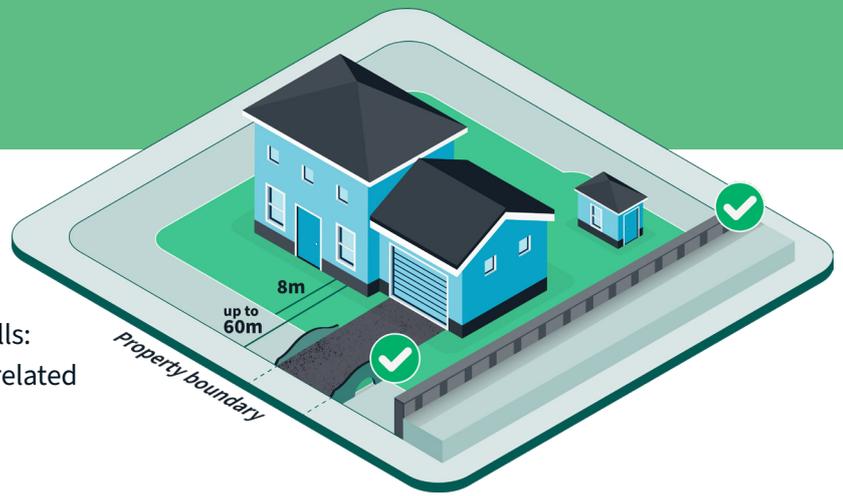
Retaining walls, bridges and culverts

We provide limited cover for some retaining walls:

- that support or protect your home, insured related buildings and insured land, and
- are within 60 metres of your home.

We provide limited cover for bridges and culverts:

- that are located on the land that is within 8 metres of your home and insured related buildings, or
- on the land under or supporting your main accessway, up to 60 metres from your home.



How much you're covered for

The cover we provide is generally a contribution to repairs, and it sometimes won't be enough to fully repair all of the damage to your land.

You are covered for the cost of repairing damage up to the land cover cap, which is generally based on the value of your insured, damaged land.

If the cost of repairing the damaged land is more than the value of that land, settlement will be based on the market value of the portion of land that was damaged.

This is the maximum amount that we can pay and is called the **land cover cap**.

The land cover cap is calculated by adding:

The market value of your insured, damaged land



The value of your insured, damaged retaining walls, bridges and culverts, to a limit

The market value of land is decided by an independent valuer, usually based on its estimated value on the day the damage happened.

The maximum value available for retaining walls, bridges and culverts depends on the date of the damage. Contact your insurer or refer to our website for more information.

Natural hazards you're covered for

Our natural hazards cover insures you against damage from:

- earthquake
- landslide (also known as a natural landslip)
- volcanic activity
- hydrothermal activity
- tsunami
- storm or flood (land cover only)
- fire caused by any of the natural hazards listed above.

You may also be covered for imminent damage, which is damage that hasn't happened yet, but is more likely than not to happen in the 12 months following the natural hazard event.

Cover for the cost of clean-up after storms and floods

Following a storm or flood we can often contribute to the cost of cleaning up insured parts of your land, as part of your settlement.

We can't reimburse you for work you do yourself, but we can contribute to costs for:

- removing silt that is 15 millimetres or deeper, left behind after flooding
- removing debris that has been swept onto your property, such as rocks, fallen trees, and broken fences
- repairing land scour, where the surface of the land has been washed away by flowing water.

The land claim process

STEP 1: Make a claim

In most cases you should contact your insurer to make a claim. Your insurer will assess, manage and settle your claim, and be your central point of contact during the claims process.

If you have an insurance broker, contact them directly to confirm how they can assist you with your claim.

If your insurer does not partner with us, or you are a Direct NHCover customer, please use our [web form](#) to get in contact, or give us a call on 0800 DAMAGE (0800 326 243).

- ✓ Make your claim as soon as practical, within three months following a natural hazard event if possible.
- ✓ Take photos of any damage to support your claim before you repair, move, or get rid of anything.
- ✓ Before making urgent repairs, talk to your insurer to check if the costs incurred will be reimbursed as part of your claim.
- ✓ You're protected by a Code of Insured Persons' Rights that sets the standard of service you can expect during your claim journey.

STEP 2: Your insurer assesses the damage

After you've lodged the claim, your insurer will assign you a claim manager, who will be your central point of contact during the claims process.

Your claim manager will be in touch with you to explain what happens next and organise any insurance-related assessments of damage to your property.

You should ask any representative or specialist for identification, to explain the purpose of their visit, and what happens next.

Expect visits from multiple specialists

Sometimes more than one assessor will visit your property at different times due to the nature or timing of reported damage.

Assessment for a land claim might include visits from a:

- loss adjuster or assessor
- geotechnical engineer
- registered valuer.

You might also receive visits from specialists for reasons other than insurance, such as council assessors.

A scope of works is produced

The assessor or loss adjuster will create a scope of works based on the outcome of the assessment reports.

This outlines all the natural hazard damage needing to be repaired, estimated costs of repairs, and a proposed approach to repairing the land (known as the remediation strategy).

The proposed approach to repairs helps us estimate the costs of the repairs. This is compared to the land cover cap of your insured damaged land to work out how much you might receive in your settlement.

You are not obliged to proceed with the proposed approach. We encourage you to seek your own advice on options for suitable repairs, and engage your own contractor to design the repairs.

Timeframes

Assessing damage to land can be complex and take time to complete. Homeowners can generally expect complex land claims to take many months. Flood and storm damage that does not require a geotechnical assessment may be settled more quickly.

Your timeline might also be impacted if a property is deemed unsafe and access is restricted, or if the land is still moving.

The land claim process

Damage to neighbouring or shared property

When natural hazard damage impacts a number of insured properties, insurers will work together and nominate a lead insurer to manage claims. This streamlines the assessment process and helps to deliver the best outcome for all the homeowners involved.

Council placards

Council placards are also called red or yellow stickers, or a section 124 prohibited access notice. These are issued by your local council or Civil Defence if a building is insanitary, dangerous, or a risk to people's safety.

These notices restrict access and may delay insurance assessments. Your council will be able to advise on what the notice means for your property, and the steps you can take to have it removed.

STEP 3: You are notified of the claim outcome

Once the assessment is complete, your claim manager will be in touch to discuss the outcome of your claim.

If you disagree with the outcome of your claim, including your settlement amount, we encourage you to first discuss this with your insurer. You can also make a complaint with us, take the dispute to court, or - in some circumstances - raise a complaint with the Ombudsman.

For disputes about NHCover claims, you may also have the option to refer your dispute to the NHCover Dispute Resolution service.

For more information

Visit: www.naturalhazards.govt.nz

Call: 0800 DAMAGE (0800 326 243)

If English is not your first language you can ask for an interpreter, at no cost to you.

This document provides a general summary of the insurance we provide under the Natural Hazards Insurance Act 2023, and the Earthquake Commission Act 1993. The relevant Act will always prevail over the content of this flyer.

Free independent claim advice

The New Zealand Claim Resolution Service is available to help people navigate the insurance claim process.

Visit: www.nzcrs.govt.nz

Call: 0508 624 327

STEP 4: Cash settlement

When a claim has been accepted, you will usually be paid money to replace or repair the damage to your property, up to the building and land cover caps. This is called cash settlement.

Settlement funds must be used to repair or rebuild your property.

If your payment is not used for this purpose, in some situations we might limit or cancel your access to natural hazards cover.

Damage found after settlement

If you find more damage to your home or land after your claim has been settled, you must stop all work in that area and contact your claim manager immediately for advice. If the damage was caused by the natural hazard event you have already claimed for, you might be able to get an extra payment to cover the cost of repairs.

Land claim excess

If your claim is accepted, you pay a small part of the cost. This is called the excess, and it is taken from your settlement amount before that is paid to you. These figures include GST.

EQCover - damage occurred before 1 July 2024

10% of the total settlement amount.

A minimum of \$500 per insured home, to a maximum of \$5,000

NHCover - damage occurred on or after 1 July 2024

\$500 per insured home

1 We use the term "home" in this information while the Act uses the term "dwelling".

2 Generally, everyone with valid private insurance for their home or holiday home that includes fire insurance pays the Natural Hazards Insurance levy and has access to our insurance cover.

3 Information in this document is valid for homeowners who pay the Natural Hazards Insurance levy through a private insurer that is a member of the insurance partnership with us. For Direct NHCover customers or those whose private insurer does not partner with us, details on how you access NHCover or make a claim may be different. Please refer to our website for more information.

4 Some insurers may offer additional top-up cover for land structures such as retaining walls, bridges and culverts. Talk to your insurer or broker to find out what cover is available.