

Obtaining expert reports for a Canterbury claim

This factsheet explains the information the Natural Hazards Commission Toka Tū Ake (NHC) requires from experts providing information to support a claim made under the Earthquake Commission Act 1993 (EQC Act). The EQC Act was the legislation in place at the time of the Canterbury earthquake sequence (CES). If you have any questions, contact your claim manager.

Determining how damage was caused

If you've discovered missed earthquake damage to your home, or issues with repairs or your repair strategy, you can request a review of your [Canterbury claim](#).

Many factors can cause a house to become damaged – it can have problems due to its design or maintenance, or simply suffer wear and tear over time.

It's also common for a house to have damage that is unrelated to a natural hazard event, even if there has previously been damage caused by that event.

To determine the cause of damage, and the extent and appropriate repair strategy for earthquake damage, you may need an expert(s) to carry out an assessment and provide a report to your claim manager.



Getting your property damage assessed

Your claim manager will advise whether and what expert reports are required to progress your claim. If expert reports are helpful and relevant, NHC will generally meet the fair and reasonable costs of preparing them. If the reports do not provide the information we need, NHC will not meet the report costs.

Information we need to receive

For NHC to accept an expert report, the report should address the following:

- Whether or not individual parts of your home were damaged because of the CES. This must include a satisfactory explanation of the reason for, or cause of, that damage.
 - Statements such as “Given recent seismic events, it can be assumed that the foundation cracking is earthquake damage” are unlikely to be accepted without more investigation.
 - Experts are expected to consider alternative or non-earthquake causes of damage and explain why they consider that the damage was caused by the CES.
- If certain damage is historic and not earthquake-related, the expert should say so and explain their conclusion.
- Where the expert decides that any previous NHC earthquake repairs have failed, they must explain why the failure has occurred. Statements like “the repair was not completed properly” without further explanation will not be sufficient.
- For expert reports obtained from 2024 onwards, any uncertainty in assessing how the damage occurred should be noted.
- If a property has historic floor level variation (dislevelment), the engineer needs to be satisfied that the CES altered the floor levels enough to have an impact on the usefulness or aesthetics and, if possible, by how much.
 - Statements such as “though there was some historic dislevelment, at least a portion of the dislevelment is likely to be CES damage” without further explanation will not be sufficient. Experts must be clear on the impact caused by the CES.
- The impact of any post-CES renovations or other work done to the property on the assessment of any unrepaired CES damage to the property.
- If there are limitations preventing the expert from considering some of the above factors, the expert should explain why they cannot reasonably consider them.
- Your claim manager will advise which expert(s) should provide detailed repair costs in their report to help NHC to understand the likely costs.

You may need more than one expert to inspect your home

If the expert engaged to assess your property specialises in a particular area, they may tell you that another expert is needed to help determine a repair strategy. For example, a licensed building practitioner may be needed to assess the extent of any consequential cladding damage caused by releveling works.

This advice must be sought and included in the report from the original expert.

If an engineer is required, ensure they adhere to [Engineering New Zealand's \(ENZ\)](#) earthquake damage assessment and reinstatement reporting framework, outlined in Schedule 2 of the [ENZ Letter of Engagement \(LOE\)](#).

Additional repair work

While assessing your property for earthquake damage, the expert you engage may recommend you carry out additional repair works.

If they do this, the expert's repair strategy should clearly distinguish between repairs required to address unrepaired earthquake damage and repairs that are not earthquake-related, such as non-compliant work at the time of original construction. Only earthquake-related damage will be considered by NHC. Anything else is outside the scope of the EQC Act and so not covered.

Ensure your experts are suitable

You need to make sure your expert has the skills and experience relevant to the information required for your report. Your claim manager may be able to help ensure your chosen expert has the relevant experience. You can find a register of members and their contact details for most expert professions on the following websites:

Expert profession	Register of members managed by	Website
Licensed building practitioner (builder)	Ministry of Business, Innovation and Employment	www.lbp.govt.nz
Plumber, Gasfitter and Drainlayer	Plumbers, Gasfitters and Drainlayers Board	www.pgdb.co.nz
Electrician	Electrical Workers Registration Board	www.ewrb.govt.nz
Engineer	Engineering New Zealand	www.engineeringnz.org
Building surveyor	New Zealand Institute of Building Surveyors	www.buildingsurveyors.co.nz

For claims relating to the CES, NHC is only able to provide compensation for earthquake damage under the EQC Act, which was in effect at the time of the earthquakes. During the period of the Canterbury earthquakes, earthquake-related damages were covered up to \$100,000 (+GST) per claim.

For more information

- Visit www.naturalhazards.govt.nz
- Call 0800 DAMAGE (0800 326 243)
- Write to Natural Hazards Commission Toka Tū Ake via info@naturalhazards.govt.nz or PO Box 311, Wellington, 6140

If English is not your first language you can ask us for an interpreter, at no cost to you, by calling Natural Hazards Commission Toka Tū Ake on 0800 DAMAGE (0800 326 243) or request a translated version.