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**Natural Hazards  
Commission**  
Toka Tū Ake

# Fact sheet: Code of Insured Persons' Rights

Adapted in 2024 by Accessible Formats Service, Blind  
Low Vision NZ, Auckland

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top of the page is Natural Hazards Commission Toka Tū  
Ake.

# Fact sheet: Code of Insured Persons' Rights

The standard of service you can expect when you make an insurance claim for natural hazards damage is set out in the Code of Insured Persons' Rights.

The Code supports New Zealand homeowners to be treated fairly and receive a timely outcome when making a claim. It applies to any interactions from 1 July 2024 about new or existing natural hazards claims.

If you think the Natural Hazards Commission (NHC) Toka Tū Ake, or anyone working on our behalf, has not followed this Code, you have the right to make a complaint.

## Natural Hazards Commission Toka Tū Ake

The Natural Hazards Commission (NHC) Toka Tū Ake covers damage to your home and land from a range of hazards, including earthquakes, landslides, volcanic activity, hydrothermal activity, and tsunamis.

We also cover damage to your insured land from storms and floods. Find out more on our website

[www.naturalhazards.govt.nz](http://www.naturalhazards.govt.nz).

This is a summary of the Code and what to do if you think we have breached the Code. It is not the full Code of

Insured Persons' Rights, which is a legal document made under the Natural Hazards Insurance Act. You can read more, including the full Code on our website:

[www.naturalhazards.govt.nz](http://www.naturalhazards.govt.nz).

## **Your rights and our obligations**

The Code of Insured Persons' Rights lists your ten rights as an insured person, and the obligations on us and anyone working on our behalf, such as your insurer, when managing your claim. NHC Toka Tū Ake and our agents must follow the Code.

### **1. You have the right to be treated with dignity and respect.**

We will:

- treat you with honesty and courtesy
- act transparently and with integrity.

### **2. You have the right to effective communication.**

We will:

- communicate with you openly, honestly, and effectively
- respond to your questions in a timely manner
- use appropriate forms of communication to meet your needs when requested and where reasonable and practicable.

### **3. You have the right to be fully informed.**

We will:

- provide information about our processes, your claim and cover, and your entitlements
- provide information on how to make a natural hazard damage claim
- provide information about your options if you do not agree with our decisions
- listen to you and explain the decisions we make and tell you why we have made them
- provide information on your rights under this Code.

### **4. You have the right to know expected timeframes.**

We will:

- tell you how long we expect to take to manage and settle your claim
- meet any communicated timeframes as far as we reasonably can
- communicate with you if we are not able to meet these timeframes.

## **5. You have the right to have your personal information protected and respected.**

We will comply with all relevant laws relating to personal information and privacy. This includes:

- telling you when and why your personal information is being collected
- using your personal information only for the purposes we have told you, in accordance with the law
- giving you access to the personal information we hold about you if you ask for it. This includes information we've relied on to manage and settle your claim
- taking reasonable steps to keep your personal information safe and secure.

## **6. You have the right to support.**

We will:

- respond to requests for specific support, such as considering providing you with information in a specific format, to fit your needs
- provide you with an interpreter when necessary and reasonable
- welcome you and your support person(s) to engage with us provided that the safety of all can be assured.

**7. You have the right to have your culture, values and beliefs respected.**

We will be respectful of your culture, values, and beliefs.

**8. You have the right to complain to us including where you think we have breached this Code.**

We will:

- tell you about the complaint procedure, and how long we expect to take to consider your complaint
- follow the complaint procedure
- inform you about the outcome of your complaint.

**9. You have the right to have a decision made about a breach of this Code independently reviewed by an external party.**

We will:

- tell you about the independent review procedure, and how long we expect the review to take
- follow the independent review procedure.

**10. You have the right to refer a dispute about a referable decision to the external dispute resolution scheme.**

We will inform you about the dispute resolution scheme and process.

## **If you think the Code has been breached**

If you think the people managing your natural hazards cover claim haven't followed the Code, you can make a complaint. Contact the insurer who has been dealing with your claim to make a complaint. If you have been dealing directly with us, please fill in the complaint form on our website, or call us on 0800 DAMAGE.

The organisation you've complained to will investigate your complaint and advise you of the outcome. If there is a breach, one of the actions listed in the Code may be taken.

## **If you disagree with the outcome of your Code complaint**

If you don't agree with the outcome of your Code complaint, you can apply for an independent review of the decision. Information on how to request a review will be provided with your complaint outcome. Your request will be referred to Fair Way, who will independently assess your complaint and the decision and will produce a written report outlining their decision and their recommendations.

## **If you don't agree with the outcome of your claim**

If you don't agree with the outcome of your claim, we encourage you to talk to your insurer to resolve this. Under the Code, you also have the option to refer a dispute about most natural hazards claim decisions to Fair Way.

Examples of this include decisions about whether your claim is valid or declined, or the extent of the settlement, such as the cost of the repairs required. We call these referable decisions. Fair Way provides an independent service to help resolve disputes. You can find more information at: [www.fairwayresolution.com](http://www.fairwayresolution.com)

## **More information**

More detailed information, including the full Code of Insured Persons' Rights, is available at: [www.naturalhazards.govt.nz/about-nhc/code-of-insured-persons-rights](http://www.naturalhazards.govt.nz/about-nhc/code-of-insured-persons-rights)

## **Contact us**

You can contact us by emailing [info@naturalhazards.govt.nz](mailto:info@naturalhazards.govt.nz)

You can write to NHC Toka Tū Ake, PO Box 311, Wellington 6140



You can also phone 0800 DAMAGE (0800 326 243) from 7am to 9pm, Monday to Friday (except public holidays)

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

If you are Deaf, hard of hearing, deafblind, speech impaired or find it hard to talk, you can use the New Zealand Relay Service. [www.nzrelay.co.nz](http://www.nzrelay.co.nz)

**End of Fact sheet: Code of Insured Persons' Rights**