



**Natural Hazards
Commission**
Toka Tū Ake



Code of Insured Persons' Rights Factsheet



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Commission**
Toka Tū Ake

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What is in this document



This Easy Read document is from the **Natural Hazards Commission Toka Tū Ake.**



In this document we will call the Natural Hazards Commission Toka Tū Ake the **Natural Hazards Commission.**



When you see **we / us / our** in this document it means the Natural Hazards Commission.



The Natural Hazards Commission pays **insurance** if your home is damaged by a **natural hazard**.



Insurance means money you get to fix things that have been damaged.

You pay money to an insurance company to insure your things.



If your things are damaged your insurance company will give you money to get them fixed.



Natural hazard means something that could do a lot of harm like:

- an earthquake
- a volcano.



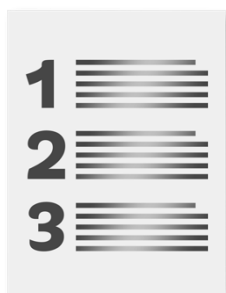


You can find out more about the Natural Hazards Commission in the Easy Read **Get to know your natural hazards cover**.

<https://tinyurl.com/3djr2wew>



This Easy Read document is a **summary** of the Code of Insured Persons' Rights.



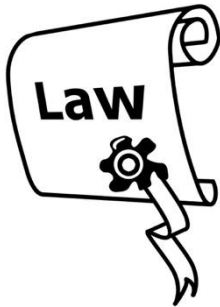
A **summary**:

- is shorter than the full document
- tells you the main points.



There is more information about the Code of Insured Persons' Rights on pages **5** to **6** of this document.

About the Code of Insured Persons' Rights



The Code of Insured Persons' Rights is part of the law about what should happen when you make a **claim** with the Natural Hazards Commission.



Making a **claim** means asking your insurance company for money when something has been damaged.



When you see **the Code** in this document it means the Code of Insured Persons' Rights.



The Code has information about:

- your **rights**
- our **obligations**
- what happens if you think we have not met our obligations.



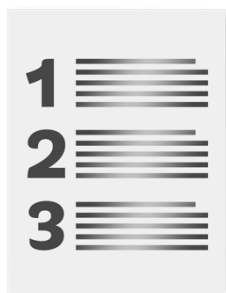
Rights are things the law says everyone should:

- have
- be able to do.



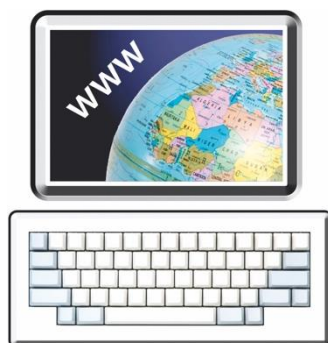
Obligations are things the law says we have to do.

What the Code says



The next 14 pages are a summary of:

- your rights
- our obligations.



You can read the full Code on our **website** at:

<https://tinyurl.com/bdhff2vh>



This website is **not** in Easy Read.

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



To treat someone with **dignity** means treating them like they are important.



To treat someone with **respect** means thinking about their:

- feelings
- rights.



We will:

- be polite
- tell you the truth
- do the right thing.



2. You have the right to effective communication.

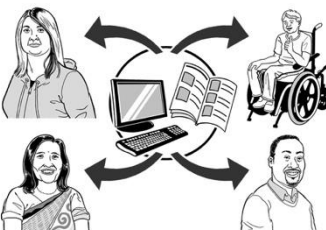


Effective communication means **communicating** in ways that work well for everyone.



Communicating can be things like:

- talking face to face
- sign language
- phone calls
- letters
- emails.



We will try to communicate in the way that works best for you.



We will:

- tell you what we are doing
- not hide things from you
- give you information you can understand.



We will not take too long to answer your questions.

3. You have the right to be fully informed.



Fully informed means having all the information you need.

We will tell you how to make a claim.



We will tell you:

- our **decisions**
- why we made a decision.



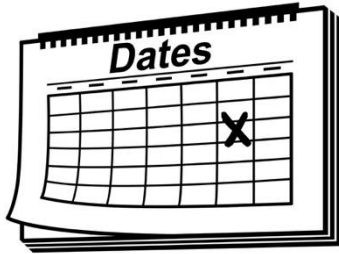
A **decision** is when someone looks at all the information to choose what is the best thing to do.



We will tell you what you can do if you do not agree with our decisions.

We will tell you about your rights.

4. You have the right to know expected timeframes.

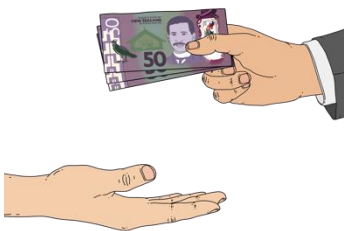


Expected timeframes means how much time we think something will take.

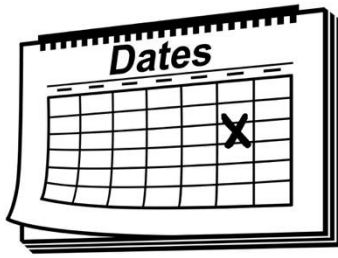


We will tell you how long it will take to:

- decide what to do about your claim
- **settle your claim.**



Settle your claim means do the things we agreed to like give you money.



We will try to do things in the time we said it would take.



We will tell you if something will take more time than we said it would.

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



Personal information is anything that can tell people who you are like:

- your name
- where you live
- your job.

Protected means kept safe.

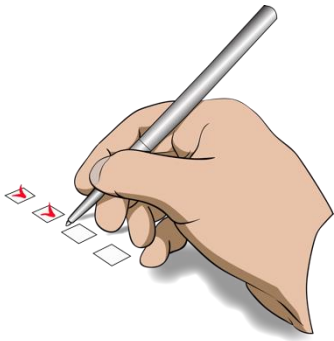


We will do what the law says we have to about:

- personal information
- **privacy.**



Privacy means we will not share your information with anyone else.



We will tell you:

- what information we have about you
- why we need your information.



We will only use your information for the things we said we would.



You can ask us to tell you what information we have about you.



We will do everything we can to keep your information safe.

6. You have the right to support.



You can bring a support person when you talk with us.



We will try to give you information in formats that meet your needs like:

- Easy Read
- New Zealand Sign Language.



We can get you an **interpreter**.



Interpreter means someone who supports people who do not speak the same language to understand each other.

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



Culture is a way of:

- thinking that a group shares
- doing things as a group.



Values are beliefs that people use to decide how to:

- behave
- work.



We will do things in a way that works for your:

- culture
- values
- beliefs.

8. You have the right to complain to us.



Complain means telling someone:

- there is a problem
- that you want them to do something to make things right.

You can complain to us if you think we have **breached** the Code.

Breach means break the rules.

We will tell you how to make a complaint.

We will also tell you how long it will take for us to decide what to do about your complaint.



We will tell you what we decide about your complaint.

There is more information about making a complaint on **pages 23 to 25** of this document.



9. You have a right to have a decision made about your complaint reviewed by an external party.

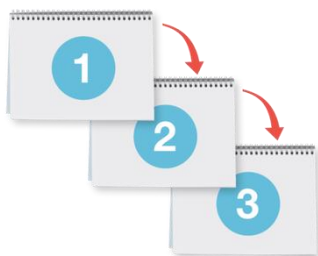


Here **review** means to:

- look at what was decided
- work out if it was a fair decision.



Here **external party** means someone who is not part of the Natural Hazards Commission.



We will tell you:

- how the review will work
- how much time the review will take.

10. You have the right to refer a dispute to the dispute resolution service.



Here **refer** means ask for someone else to look at what has happened.

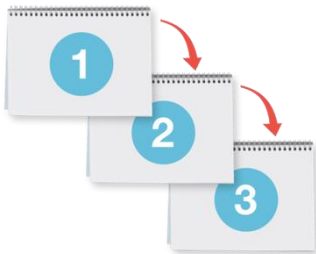


Dispute means you:

- do not agree with something
- want someone to put things right.



Here **resolution** means finding a fair way to sort out a dispute.



We will tell you how the dispute resolution service works.

Making a complaint



You can make a complaint if you think we have not followed the Code.



You should tell your insurance company that you want to make a complaint.



If you are not using an insurance company you can fill in the complaint form on our **website** at:



<https://tinyurl.com/mvnz5a6r>



You can also **phone** us on:

0800 326 243



We will:

- look into your complaint
- tell you what we decide.



We will do something to put things right like:

- explain what happened
- say sorry.



If you do not agree with what we decide about your complaint you can ask for an **independent review**.



Independent review means we will get someone who is not part of the Natural Hazards Commission to look into your complaint.



We will tell you how to ask for an independent review.



A company called Fair Way will do the review.



Fair Way are not part of the Natural Hazards Commission.



Fair Way will write a report saying:

- what they have decided about your complaint.
- what they think we should do.

If you do not agree with our decision



You might not agree with what we have decided about your claim.



You might think we have made the wrong decision about:

- turning down your claim
- how much money your repairs will cost.

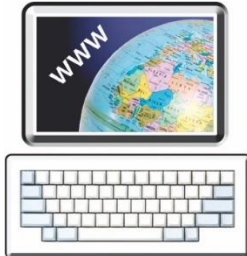


Fair Way will work to sort things out if you do not agree with what we have decided about your claim.



We will tell you how to get in touch with Fair Way when we tell you about your claim.

More information



You can find out more about the Natural Hazards Commission on our **website**:

www.naturalhazards.govt.nz



Our website is **not** in Easy Read.



You can **email** us at:

info@naturalhazards.govt.nz

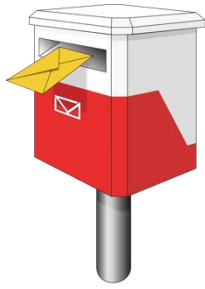


You can **phone** us on:

0800 326 243



It does **not** cost money to phone us.



You can **write** to us at:

NHC Toka Tū Ake

PO Box 311

Wellington 6140



This information has been written by the Natural Hazards Commission.



It has been translated into Easy Read by the Make it Easy Kia Māmā Mai service of People First New Zealand Ngā Tāngata Tuatahi.



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