

EQC public information - storm damage

The priority for people affected by severe storms is to look after themselves, family and friends and to make sure their house is safe and weathertight.

This information explains EQC's role in providing natural disaster insurance for homes, land and contents damaged during a storm.

Who is covered?

Customers must have a home or contents fire insurance policy with an insurance company when the natural disaster damage occurred to make a claim with EQC for home or contents damage.

Customers with home insurance will also receive EQC cover for certain land damage.

What EQC covers depends on how the damage occurred:

- For storms and floods, EQC covers damage to residential land only, within certain limits (private insurers cover house and contents damage, according to the terms of an individual's policy).
- For natural landslip damage, EQC covers damage to home, contents and land, within certain limits.

Temporary or urgent work

Anyone taking action to make their home safe, sanitary, secure and weathertight should record the work done, take photographs where appropriate, and keep a copy of any bills paid.

Reimbursement for temporary or urgent repairs is subject to EQC acceptance of a valid claim. EQC staff will always carry photo identification and usually phone if they need to visit your property.

How to make a claim

You have up to three months from the date of the natural disaster to lodge a claim.

You can make a claim by calling 0800 326 243 or visiting our website (eqc.govt.nz/claims).

What is covered?

EQC coverage of land is limited to land that is within your property boundary – and includes:

- land under your home and outbuildings (eg, shed or garage)
- land within eight (8) metres of your home and outbuildings
- land under or supporting your main access way, from your home, up to 60m towards your property boundary (but not the driveway surfacing).

EQC also provides some cover for:

- bridges and culverts within the above areas
- some retaining walls that are necessary to support the home, outbuildings or insured land.

more ...

What's not covered?

EQC doesn't cover things on the land such as trees, plants, lawns and driveway surfaces.

How much can EQC pay out?

EQCover pays the lesser of either:

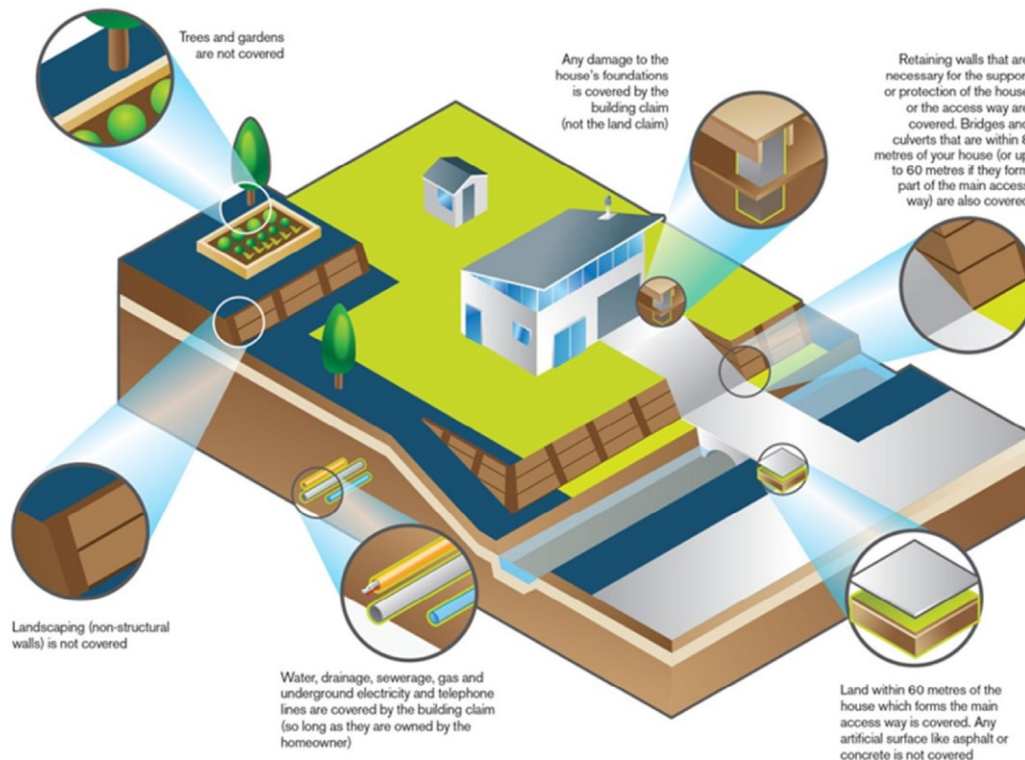
- the cost to repair the damaged land, or
- the lesser of:
 - the value of the damaged land
 - the value of 4,000 square metres
 - the value of the minimum-sized building site allowed in the area in which you live.

It is also important to note that bridges, culverts, and retaining walls that support the home or insured land are covered for indemnity value. This means the valuation takes into account their age and state of repair and may not be the same as the cost to replace or repair.

Land - What EQC covers

● Land covered by EQC

● Land not covered by EQC



See diagram at www.eqc.govt.nz/what-we-do/land