



INSURANCE & FINANCIAL SERVICES
OMBUDSMAN

Earthquake damage: Insurance Claims

1. Contact your insurance company

Read your house and contents insurance policies, and ask about what cover you have. Temporary accommodation may be covered under your insurance policy.

2. Tell them about any special requirements

If you have special requirements, i.e. if you have a disability or health issue, if you are elderly or there are other special circumstances, please tell EQC and your insurer so they are properly informed of your circumstances.

3. You have three months to make a claim

You have until 14 February 2017 to make a claim for damage caused by the 14 November 2016 earthquakes.

EQC & insurers simplify claims process

December 2015

Your insurance company will receive, assess and settle all home and contents claims for earthquake damage. Even those claims under EQC cap (\$100,000). EQC will assess land damage.

Contact your insurer in the first instance to make a claim.

If you have already made a claim with EQC, this will be passed on to your insurer.

You must be able to prove your loss. This means proving to your insurer that you owned the damaged items.

Before you clean up damage, or throw items away:

1) Ask your insurer what evidence is required

Ask what documentation you need for your claim. Ask your insurer to confirm this in an email, if possible.

2) Document the damage

Make lists of all the damaged items. Take photos or videos of your house and any damaged belongings.

Temporary accommodation

If you have had to leave your home because of lack of services or because it is unsafe, you may be able to claim for temporary accommodation under your house or contents insurance policy. Check your policy.

Give accurate information

It is important that all the information you provide to your insurance company is accurate and true. If you provide incorrect or false information your insurer may decline your claim or even cancel your policy. If you don't know the answer to a question or you can't remember, let your insurer know that you will get back to them with the right information.

Limits on claims

Your insurer will only pay for items covered by your insurance policy. There may be limits on how much your policy will pay for certain items or on the total claim. Read your policy and ask your insurer about any limits under your policy.