



INSURANCE & FINANCIAL SERVICES  
**OMBUDSMAN**

# Kaikoura earthquake insurance claims

## What you can claim for

Your insurer will only pay for damage or items covered by your insurance policy. Read your policy to ensure you know what you are/are not covered for, and the standard of repair your insurer is obliged to provide. It will include words such as “as new”, “as when new”, “substantially the same as” or something similar. There may be limits on how much your policy will pay for items or the total claim. Ask your insurer about any limits under your policy.

## Making a claim

All information you provide to your insurer must be accurate and true. If you provide incorrect or false information, your insurance company may decline your claim or even cancel your policy. If you don't know the answer to a question or you can't remember, tell your insurer you will get back to them with the right information.

## Proof of your loss

You must be able to prove your loss in all cases. This means proving to your insurer that the items, which have been destroyed or damaged, were owned by you. Ask your insurer about the information it needs for your claim. They can expect reasonable proof of ownership e.g. receipts, credit card statements showing the purchase, photos of the items.

## Alternative accommodation

If you have had to leave your house because of lack of services or because the property is unsafe, you may be able to claim for temporary accommodation. This cover is usually part of your contents insurance. Check your insurance policy to see what, if any, entitlement you have.

## If your insurer suggests a cash settlement:

1. Be sure all the damage has been identified and included in your costings.
2. You can get your own costings for the repair work or rebuild before agreeing to a cash settlement. You will have to pay for this.
3. You can get legal advice before signing any settlement documentation.
4. After you sign the agreement, it will not be possible to get any more money for repairs, because settlements are usually on a “full and final” settlement basis.

## *Tell your insurer about any special requirements*

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

## What should you do you have an issue with your claim?

- Keep your focus on the end result – the repair or rebuild of your house
- Put your concerns in writing, email or letter
- Keep communicating and agree on timescales for updates
- Escalate your claim to a team leader or make a formal complaint to your insurer