

# Limitation Periods

If you make a request to reopen an existing claim, we consider limitation periods when deciding what to do. Our approach is set out in our limitation policy.

## About limitation periods

A limitation period is a legal time limit for taking action to challenge the settlement of your claim, and specifically to file legal proceedings. We calculate a limitation period generally as six years, starting from the date we settled or declined your claim. It does not start from the date of the natural hazard event.

## What this means for your claim

If you ask us to reopen your claim, we will consider whether our limitation policy applies, along with any other relevant legislation. If it applies, we may decide not to reopen your claim.

You should always provide all relevant information about damage to your property when asking us to reopen your claim. We will consider each situation on its merits.

## If you're unhappy with a claim decision

If you are not satisfied with our decision on your claim, you can seek legal advice.

You can also contact the Ombudsman by phoning **0800 802 602** or you can email [info@ombudsman.parliament.nz](mailto:info@ombudsman.parliament.nz)

## For more information

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

Call 0800 DAMAGE (0800 326 243)

Write to Natural Hazards Commission Toka Tū Ake via [info@naturalhazards.govt.nz](mailto:info@naturalhazards.govt.nz) or PO Box 311, Wellington, 6140

If English is not your first language you can ask us for an interpreter, at no cost to you, by calling Natural Hazards Commission Toka Tū Ake on 0800 DAMAGE (0800 326 243) or request a translated version.