

Code of Insured Persons' Rights

Know your rights

The standard of service you can expect when you make an insurance claim for natural hazards damage is set out in the Code of Insured Persons' Rights.

The Code supports New Zealand homeowners to be treated fairly and receive a timely outcome when making a claim. It applies to any interactions from 1 July 2024 about new or existing natural hazards claims.

If you think NHC Toka Tū Ake, or anyone working on our behalf, has not followed this Code, you have the right to make a complaint.

This is a summary of the Code and what to do if you think we have breached the Code. It is not the full Code of Insured Persons' Rights, which is secondary legislation.

You can read a summary of your rights and our obligations on the next page.

You can read more and the full Code on our website: www.naturalhazards.govt.nz.



The Natural Hazards Commission (NHC) Toka Tū Ake covers damage to your home and land from a range of hazards, including earthquakes, landslides, volcanic activity, hydrothermal activity, and tsunami.

We also cover damage to your insured land from storms and floods.
Find out more on our website.

If you think we have breached the Code

If you think the people managing your natural hazards cover claim haven't followed the Code, you can make a complaint. Contact the insurer who has been dealing with your claim to make a complaint. If you have been dealing directly with us, please fill in the complaint form on our website, or call us on 0800 DAMAGE.

Your complaint will be investigated and you'll be advised of the outcome. If there is a breach, we may take one of the actions listed in the Code.

If you disagree with the outcome of your complaint

If you don't agree with the outcome of your Code complaint, you can apply for an independent review of our decision. Information on how to request a review will be provided with your complaint outcome. Your request will be referred to Fair Way, who will independently assess your complaint and our decision and will produce a written report outlining their decision and their recommendations.

If you don't agree with the outcome of your claim

If you don't agree with the outcome of your claim, we encourage you to talk to your insurer to resolve this. You also have the option to refer a dispute about whether your claim is valid or the extent or cost of the repairs required (we call these referable decisions), to Fair Way. Fair Way provides an independent service to help resolve disputes. You can find more information at: www.fairwayresolution.com.

For more information:



More detailed information, including the full Code of Insured Persons' Rights, is available at: www.naturalhazards.govt.nz/about-nhc/code-of-insured-persons-rights.

Your rights and our obligations

The Code of Insured Persons' Rights lists your ten rights as an insured person, and the obligations on us (and our agents) when managing your claim.

Your rights	Summary of our obligations under the Code
You have the right to be treated with dignity and respect.	We will: <ul style="list-style-type: none">• treat you with honesty and courtesy• act transparently and with integrity.
You have the right to effective communication.	We will: <ul style="list-style-type: none">• communicate with you openly, honestly, and effectively• respond to your questions in a timely manner• use appropriate forms of communication to meet your needs when requested and where reasonable and practicable.
You have the right to be fully informed.	We will: <ul style="list-style-type: none">• provide information about our processes, your claim and cover, and your entitlements• provide information on how to make a natural hazard damage claim• provide information about your options if you do not agree with our decisions• listen to you and explain the decisions we make and tell you why we have made them• provide information on your rights under this Code.
You have the right to know expected timeframes.	We will: <ul style="list-style-type: none">• tell you how long we expect to take to manage and settle your claim• Meet any communicated timeframes as far as we reasonably can• communicate with you if we are not able to meet these timeframes.
You have the right to have your personal information protected and respected.	We will comply with all relevant laws relating to personal information and privacy. This includes: <ul style="list-style-type: none">• telling you when and why your personal information is being collected• using your personal information only for the purposes we have told you, in accordance with the law• giving you access to the personal information we hold about you if you ask for it. This includes information we've relied on to manage and settle your claim• taking reasonable steps to keep your personal information safe and secure.
You have the right to support.	We will: <ul style="list-style-type: none">• respond to requests for specific support, such as considering providing you with information in a specific format, to fit your needs• provide you with an interpreter when necessary and reasonable• welcome you and your support person(s) to engage with us provided that the safety of all can be assured.
You have the right to have your culture, values and beliefs respected.	We will be respectful of your culture, values, and beliefs.
You have the right to complain to us including where you think we have breached this Code.	We will: <ul style="list-style-type: none">• tell you about the complaint procedure, and how long we expect to take to consider your complaint• follow the complaint procedure• inform you about the outcome of your complaint.
You have the right to have a decision made about a breach of this Code independently reviewed by an external party.	We will: <ul style="list-style-type: none">• tell you about the independent review procedure, and how long we expect the review to take• follow the independent review procedure.
You have the right to refer a dispute about a referable decision to the external dispute resolution scheme.	We will inform you about the dispute resolution scheme and process.