

Obtaining expert reports for home repairs

If you don't agree with our assessment of your natural hazards claim, you may choose to seek an independent assessment. This factsheet explains the information we need from experts conducting assessments of natural hazard damage to your home.

You will also need an expert report if you want to reopen your claim because you've discovered additional damage that might be from the same natural hazard event.

What we need when reviewing an expert report

Your claim manager can guide you on how an expert may be able to progress your claim and help identify where to go to find an appropriate expert. You can give this factsheet to your chosen expert when you engage them, so they know what we expect.

When we review an expert's report you've provided, we focus on the same questions we considered when determining the scope of the natural hazard damage and the appropriate repair strategy. Your expert's report needs to clearly answer the same questions.

Has all the natural hazard damage been correctly identified?

- We can only cover the cost to repair damage caused by landslides, earthquakes, volcanic eruptions, hydrothermal activity, tsunami, and fire caused by these events.
- We can't cover the cost to repair damage that existed before the natural hazard event, was not caused by the event or has resulted from defects in construction, unless this is needed as part of repairing the natural hazard damage.

Will the proposed repair strategy repair the damage to the standard required under the relevant legislation?

- This standard requires the damaged parts of the home to be returned to substantially the same condition (not better) as it was when it was new, apart from modifications needed to comply with any relevant laws.

- We can't improve or change parts of your home, such as the foundations, that have no natural hazard damage when the improvements or changes are not necessary to repair the natural hazard damage. This means, for example, we can't make changes to undamaged parts to satisfy the current Ministry of Business, Innovation and Employment's guidelines.

Choosing your expert

You need to make sure the expert you choose has the skills, experience and relevant qualifications needed to gather the information we need. Your claim manager can help ensure your chosen expert is suitably qualified for your situation.

The following websites have registers of members and their contact details:

- Plumbers, Gasfitters and Drainlayers Board:
www.pgdb.co.nz
- Electrical Workers Registration Board:
www.ewrb.govt.nz
- Engineering New Zealand:
www.engineeringnz.org
- New Zealand Institute of Building Surveyors:
www.buildingsurveyors.co.nz

Meeting the cost of an expert report

We may cover the reasonable costs of a report from a suitably qualified expert you have engaged if:

- it uncovers legitimate natural hazard damage that we didn't identify during our assessment of your home
- we agree with the repair strategy proposed in the report.

In other circumstances, you'll likely need to pay for the report yourself. We'll consider this case by case.

Questions for experts to answer when inspecting buildings

When engaging your chosen expert, you can give them the following questions to help them identify the damage and the cause of the damage.

1. Do you think there is natural hazard damage not already identified in the scope of works (SoW)?

If you disagree with NHC's assessment of the natural hazard damage, set out clearly:

- any damage you consider is natural hazard damage that was not included in the SoW
- why you think that damage is natural hazard damage and any evidence to support your assessment.

2. Do you agree with the repair strategy set out in the SoW?

If you disagree with any part of the repair strategy, set out clearly:

- why you consider the repair strategy won't repair the damage to substantially the same condition when new and/or comply with the law

- the repair strategy you think will most cost-effectively repair the natural hazard damage we've identified to the required standard, including:

- how your repair strategy differs from NHC's
- the difference in outcome your repair strategy will provide.

3. What is the appropriate repair strategy for any additional damage?

If you identified any additional damage under question 1, set out clearly the repair strategy you think will most cost-effectively repair that additional damage to the required standard.

4. Does your repair strategy upgrade or address undamaged parts of the building?

If your repair strategy upgrades or addresses undamaged parts of the building, set out clearly why this work on the undamaged parts is necessary to carry out repair of the natural hazard damage.



For more information

Visit: www.naturalhazards.govt.nz

Call: 0800 DAMAGE (0800 326 243)

If English is not your first language you can ask for an interpreter, at no cost to you.

This document provides a general summary of the insurance we provide under the Natural Hazards Insurance Act 2023, and the Earthquake Commission Act 1993. The relevant Act will always prevail over the content of this flyer.

1. We use the term 'home' in this information while the legislation uses the term 'dwelling'.
2. Generally, everyone with valid private insurance for their home or holiday home that includes fire insurance pays the Natural Hazards Insurance levy and has access to our insurance cover.
3. Information in this document is valid for homeowners who pay the Natural Hazards Insurance levy through a private insurer that is a member of the insurance partnership with us. For Direct NHCover customers or those whose private insurer does not partner with us, details on how you access NHCover or make a claim may be different. Please refer to our website for more information.