



**Natural Hazards  
Commission**  
Toka Tū Ake

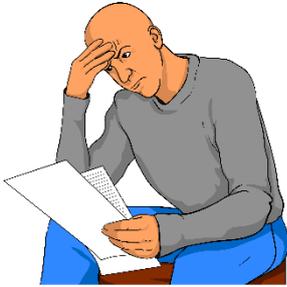


# Get to know your natural hazards cover



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## Before you start



This information may upset some people when they are reading it.



If you are upset after reading this document you can talk to your:

- whānau / family
- friends.



You can also contact Need to Talk by:

**NEED TO TALK?**



**free call or text  
any time**

- calling 1737
- texting 1737



It does not cost any money to call or text 1737.

# What you will find in here

Page number:



**Natural Hazards  
Commission**  
Toka Tū Ake

About the Natural Hazards  
Commission Toka Tū Ake.....3



What we cover .....7



How much money you can get.....10



How to make a claim.....12



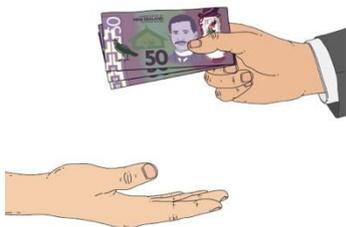
More information .....13

# About the Natural Hazards Commission

## Toka Tū Ake



The Natural Hazards Commission Toka Tū Ake is the new name for the Earthquake Commission / EQC.



It pays **insurance** if your home is damaged by a **natural hazard**.



**Insurance** means money you get to fix things that have been damaged.

You pay money to an insurance company to insure your things.



If your things are damaged your insurance company will give you money to get them fixed.



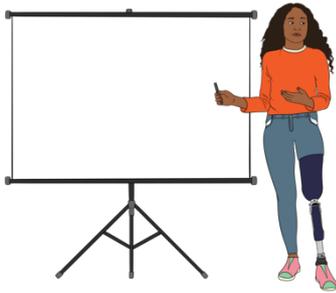
**Natural hazard** means something that could do a lot of harm like:

- an earthquake
- a volcano.

You are **covered** by the Natural Hazards Commission Toka Tū Ake if you both:

- own your home
- have home insurance that covers damage from fires.

If something is **covered** by insurance it means it is a thing your insurance will pay for.



The Natural Hazards Commission also works to make Aotearoa New Zealand safer from natural hazards by:

- teaching people how to reduce damage to their homes from natural hazards
- doing **research** about natural hazards.



**Research** is when we look at lots of information about something so we can learn more about it.



This document tells you about:

- what things the Natural Hazards Commission will cover
- how much money you can get
- how to make a **claim**.



Making a **claim** means asking your insurance company for money when something has been damaged.



When you see **we** in this document it means the Natural Hazards Commission Toka Tū Ake.

## What we cover



We will pay to fix damage to your home that comes from natural hazards like:



- earthquakes
- landslides
- volcanoes
- tsunami.



We will also pay for damage from fires that are caused by natural hazards.



We will pay for damage to your land from:

- storms
- floods.



Your insurance company will pay for damage to your house from storms / floods.

For natural hazards that are not storms / floods we cover:



- your house
- your holiday home / bach
- some other buildings that you use every day like:



- sheds
- garages.



We also cover:

- 8 metres of land around your house
- 60 metres of land under your **accessway**
- some other things like:
  - water pipes
  - telephone lines.



**Accessway** means a way of getting from the street to your house like a:

- driveway
- path.

## How much money you can get



We will pay up to 3 hundred thousand dollars plus **GST**.



**GST** is a **tax** we pay on things we buy / sell.



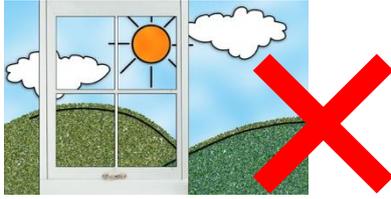
**Tax** is money people pay to the Government.



Your insurance company will usually pay the rest if it costs more to fix your home.



It is a good idea to check that you have enough insurance to build a new house if yours is badly damaged.



Insurance companies do not usually cover land.



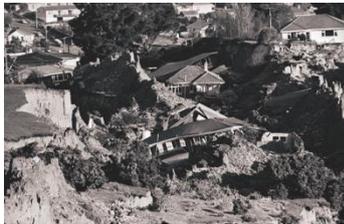
The money you get from us might not be enough to fix your land fully.

You can ask your insurance company to explain what damage they cover to your property.

# How to make a claim



Your insurance company will sort out any Natural Hazards Commission claim you need to make.



If your home has been damaged by a natural hazard you should get in touch with your insurance company.



Your insurance company can tell you:

- what is covered
- how to make a claim.

## More information



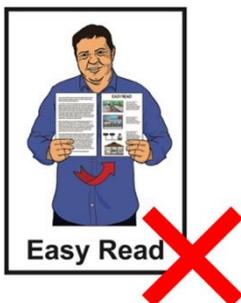
The Natural Hazards Commission website is:

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



The website has information about:

- natural hazards
- keeping safe
- making a claim.



The website is not in Easy Read.



If you have any questions you can email us at:

**info@naturalhazards.govt.nz**

You can write to us at:



**NHC Toka Tū Ake**

**PO Box 311**

**Wellington 6140**



You can also phone us on:

**0800 326 243**



If English is not your first language we can get an **interpreter**.



**Interpreter** means someone who supports people who do not use the same language to understand each other.



You can also use the **New Zealand Relay** service to get in touch with us.



If you find it hard to use the phone the **New Zealand Relay** service is for people who are:



- Deaf / hard of hearing
- deafblind
- speech impaired / find it hard to talk.



You can find out more about the New Zealand Relay service at:

**[www.nzrelay.co.nz](http://www.nzrelay.co.nz)**



This information has been written by the Natural Hazards Commission



It has been translated into Easy Read by the Make it Easy Kia Māmā Mai service of People First New Zealand Ngā Tāngata Tuatahi.



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