



Managing your home or land repair

Once you've received your claim settlement to repair natural hazard damage to your home or insured land, you'll need to understand what work is required to repair the damage and make decisions about undertaking it. This factsheet sets out the most important things to think about.

Where to start once your claim has been settled

Once your claim has been settled, you'll want to ensure any repair work meets the appropriate standards and complies with the law. This will help protect you and anyone who lives in, buys or services your property in the future. It will also help preserve your property's value.

You must use your settlement towards repairing the damage to your home or land. In some circumstances, if you haven't used your settlement to repair the damage, then a future claim may be declined or we may cancel your natural hazards cover.

Some of the decisions you'll need to make are:

- what work you need to get done to repair the natural hazard damage to your property
- when to get your repairs done
- which experts you'll need to engage to manage the work and how to engage the right tradespeople.

These decisions are explained in more detail below.

Other things to think about

- What rights you have as a homeowner and how you're protected by the law.
- Whether the work needs a building consent from your council and what laws you must comply with.

- Whether you want any additional work done at the same time as repairing the natural hazard damage, such as:
 - works to protect your property, for example, retaining unretained land
 - renovations or additions
 - other minor improvements, for example, installing insulation or double glazing.

The cost of this work won't be covered by your settlement but may give your property additional protection and save you money at the same time.

What work you need to get done

If you have a building claim, your insurer will provide you with a scope of works (SOW). If you have a land claim, you will receive the SOW often with a geotechnical engineering report that includes a high-level plan for how to fix your land damage. You should provide these documents to the experts and tradespeople you engage to help them determine the repair work needed and how to carry it out.

For land repairs, your engineer may recommend a different repair strategy from your insurer's engineer based on their own site assessment and other relevant factors, such as additional work you want to carry out. This is fine, but you'll need to make sure the work you have done completely repairs the damage to your insured land and complies with the law.

When to carry out your repairs

It's up to you when you want to start the repair work, so you can plan around any existing commitments. To help you decide when to start your repairs, you can ask your experts and tradespeople:

- for estimates of how long the repairs will take
- how urgently those repairs need to be completed, for example, to protect your property from further damage.

If you need to move out of your home while you complete your repairs, factor this into your plans. Talk to your insurer about what cover you may have for this.

You'll need to bear in mind that material and labour costs generally increase over time, so you probably don't want to leave the work too long.

Which experts and tradespeople you'll need and how to engage them

When deciding who should manage the repairs, you should consider:

- the type and extent of the damage
- the type, size and complexity of the repairs
- how long the repairs will take and whether they need to be carried out in stages or coordinated with other work
- the expertise needed to make sure the repairs are carried out to the appropriate standards and comply with the law.

While you may be able to manage some minor repairs yourself, you'll likely need to engage experts to manage the repairs. For example, you need to be a licensed building practitioner, or LBP, for building repairs or a geotechnical engineer for land repairs.

Whoever you choose to manage your repairs, you'll need to make sure they have the relevant skills and experience for the repairs you need completed.

You should think about having a written contract with anyone you engage to manage the repairs of your natural hazard damage.

Ask family, friends and work colleagues to recommend contractors who have done similar work successfully for them. Talk to several contractors and ask them for testimonials or references from previous customers.

Where to go for more information

About your claim: We partner with private insurers who manage claims on our behalf. Talk to your claim manager if you have any questions about your settlement. This includes if you discover more natural hazard damage not covered by your settlement. If needed, your insurer will arrange for an assessor to carry out a site assessment to determine the type and extent of any new natural hazard damage.

About undertaking repair work: You'll find lots of information about building projects, LBPs, and your legal rights and requirements on the Ministry of Business, Innovation and Employment (MBIE) Building website – www.building.govt.nz

Other useful websites with a register of qualified members include:

- Plumbers, Gasfitters and Drainlayers Board – www.pgdb.co.nz
- Electrical Workers Registration Board – www.ewrb.govt.nz
- Architectural Designers New Zealand – www.adnz.org.nz
- NZ Registered Architects Board – www.nzrab.nz
- Engineering New Zealand – www.engineeringnz.org

About getting extra work done at the same time: EECA has ideas for making your home more energy efficient at www.eeca.govt.nz and you'll find other great ideas for improving your home on MBIE's Smarter Homes website – www.smarterhomes.org.nz

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. We use the term 'land' in this information while the legislation uses the term 'residential land' to refer to your insured land areas and insured land structures.
3. 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.
4. 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.
5. Some insurers may offer additional top-up cover for land structures such as retaining walls, bridges and culverts. Talk to your insurer or broker to find out what cover is available.