

MANAGING YOUR HOME REPAIR

Once you've received your EQCover settlement to repair natural disaster damage to your home, you have some decisions to make about the natural disaster repair work.

Toka Tū Ake EQC has partnered with a number of Aotearoa New Zealand's private insurers to manage EQCover claims on behalf of Toka Tū Ake EQC. If your private insurer is managing your EQCover claim, you will need to contact them directly for any EQCover related matters.

This factsheet sets out some of the important things to think about. You'll find more information about managing a building project on the Ministry of Business, Innovation and Enterprise's (MBIE) website: www.building.govt.nz

WHERE DO I START ONCE MY EQCOVER CLAIM HAS BEEN SETTLED?

As the homeowner, we know that you'll want to ensure any work done on your property is of a good standard and complies with the law. This will help to protect you and anybody else who may live in, buy or service your property in the future, and of course, you'll also want to preserve the value of your investment, so it pays to do it properly.

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

- when you want the work carried out or completed?
- who should manage the work?
- who should do the repair work?
- how to engage a tradesperson?
- what rights you have? And how you are protected by the law?
- Is the work subject to a building consent or is it exempt?

- whether you want any other building work done at the same time that is not required to repair the natural disaster damage (for example, insulate, renovate or make minor improvements).

WHEN DO I WANT THE REPAIR WORK DONE?

You can decide when to start the work, which can be useful if you have plans or commitments that you need to work around.

To help you decide when to start the work, you could ask your chosen tradespeople how long it will take them to complete the work. You'll need to keep in mind that costs generally increase over time, so you probably don't want to leave the work too long.

It's important your settlement is used to complete any natural disaster damage repair work required to your property. In some circumstances, future entitlement to

EQCover could be affected if the EQCover settlement is not used for this purpose.

If you need to move out of your home during the repair, factor this into your plans. Talk to your private insurer about what cover you may have.

WHO WILL MANAGE MY BUILDING REPAIR WORK?

Depending on the amount of repairs your home needs, you may manage the building repair work yourself, or ask your builder about what options you have available to you. When deciding whether to manage the work yourself, think about the size and complexity of the project, how much time you have available and whether you'll be able to manage the various stages of work.

You'll need to be sure the repair work is carried out correctly. For example, there are health and safety requirements relating to building elements that may contain asbestos.

Where the presence of asbestos is possible, asbestos testing will need to be carried out.

The cost of this testing may be included in your EQCover settlement. Read more about asbestos on www.asbestosaware.co.nz

You can read about stages of the building process on [MBIE's website](#)

WHO CAN DO MY REPAIR WORK?

It's up to you to choose the contractor that will do your work. You need to make sure they have skills and experience relevant to the required work. Talk to friends, family, and work colleagues for recommendations of contractors who have done similar work for them. Talk to several contractors and ask potential contractors for testimonials or references from some of their previous customers.

There is certain work that must be completed by a licensed building practitioner (LBP). This work is known as restricted building work.

Find out more about LBPs and restricted building work, choosing the right people to complete the natural disaster repair work, and a current register of LBPs on MBIE's website at www.building.govt.nz/lbp

Other useful websites, each with a register of members and contact details 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 Architects Register www.nzrab.nz

Engineering New Zealand
www.engineeringnz.org

ENGAGING A TRADESPERSON

You can get tips on engaging a tradesperson from [MBIE's consumer protection website](#)

You should consider having a contract with anyone you engage to complete the natural disaster repair work.

Read more on [MBIE's website](#)

UNDERSTANDING YOUR RIGHTS

If you have questions about your EQCover settlement at any point, let your claim manager know. That includes if you discover what may be more natural disaster damage or your settlement amount doesn't cover all of the natural disaster damage repair costs.

When it comes to your repair work, there are implied warranties set out in the Building Act which apply to all residential building work regardless of the cost of the work and whether or not you have a written contract. You can read more and download the booklet Know your rights from [MBIE's building website](#)

The booklet also provides guidance on a tradesperson's disclosure obligations for residential building work and a consumer protection checklist, which are helpful to refer to both prior to engaging a tradesperson and once the work is underway.

WHAT OTHER WORK CAN I GET DONE AT THE SAME TIME?

As you're in control of the natural disaster repair process, you might want to get some other building work done at the same time.

The cost of this work won't be covered by the EQCover settlement if it's not required to lawfully repair the natural disaster damage. However, you may save money by doing so because you already have a contractor working on your home or the additional work is in the same location as the natural disaster repairs.

For example, if walls are being repaired it might be possible to get them insulated at the same time.

EECA's website has ideas for making a home more energy efficient at www.eeca.govt.nz

You'll find other ideas for improving your home on MBIE's Smarter Homes website at www.smarterhomes.org.nz

FOR MORE INFORMATION:

Visit www.eqc.govt.nz or;

- Call 0800 DAMAGE (**0800 326 243**)
- Write to Toka Tū Ake EQC, info@eqc.govt.nz or PO Box 311, Wellington, 6140
- If your claim is managed by your private insurer, you will need to contact them directly for your EQCover claim related matters.

If English is not your first language you can ask us for an interpreter, at no cost to you, by calling Toka Tū Ake EQC on **0800 DAMAGE (0800 326 243)** or request a translated version of this document on www.eqc.govt.nz