

INFORMATION FOR CUSTOMERS OBTAINING EXPERT REPORTS

In some claim scenarios, you may not agree with an assessment relating to your EQCover claim. You should speak with your claim manager about the options you have, which might include having an expert conduct a further assessment. This factsheet explains the information Toka Tū Ake EQC requires from experts providing information to support an EQCover claim.

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.

Your claim manager can provide guidance on how an expert may be able to help progress your claim and help identify where to find an appropriate expert. This factsheet can be provided to your chosen expert when you engage them.



When reviewing any expert or technical reports provided by a customer, Toka Tū Ake EQC focuses on the same questions it considers when determining the scope of natural disaster damage and the appropriate repair strategy. These include:

1. **Has all natural disaster damage been correctly identified?**

Toka Tū Ake EQC can only repair what

was damaged by certain natural disasters (landslip, earthquake, volcanic eruption, hydrothermal activity, tsunami, and land damage caused by a flood).

Where a house has damage that either existed before the natural disaster or was not caused by the natural disaster or had construction defects, Toka Tū Ake EQC will not repair that damage unless this is required as part of carrying out a lawful repair of the natural disaster damage.

2. **Will the proposed EQCover repair strategy lawfully repair the natural disaster damaged building elements to the standard required under the Earthquake Commission Act 1993 (the Act)?**

This standard requires the damaged building elements to be returned to substantially the same (but not better or more extensive than) as their condition 'when new', modified as necessary to comply with any applicable laws. When carrying out an EQCover repair, Toka Tū Ake EQC is not bound to replace or reinstate exactly or completely, but only as circumstances permit and in a reasonably sufficient manner.

COMMON MISCONCEPTIONS

Common misconceptions include an expectation that EQCover will:

- Improve or change building elements with no natural disaster damage when that is not necessary for a lawful repair of the natural disaster damage.
- Upgrade undamaged building elements (for example, part or all of the foundations) to satisfy the current Ministry of Business, Innovation and Employment (MBIE) guidelines when that is not necessary for a lawful repair of the natural disaster damage to the building element.

QUESTIONS FOR EXPERTS TO CONSIDER WHEN REVIEWING PROPERTIES

When engaging your chosen expert, you may like to provide the following questions to your expert. This will assist them with their assessment for natural disaster damage.

Question 1 – If there is already an EQCover scope of works - do you think there is natural disaster damage not identified in the EQCover scope of works (SOW)?

If you disagree with the EQCover assessment of natural disaster damage at the property, please set out on a line-by-line basis (using each of the areas/descriptions in the SOW):

- any damage you consider is natural disaster damage that was not included in the SOW;
- why you consider that damage is natural disaster damage. If Toka Tū Ake EQC has previously indicated to you that it considers

some damage is not natural disaster damage (for example, because it was pre-existing damage) you should provide any evidence you have that supports your assessment.

Question 2 – If there is already an EQCover SOW - do you agree with the EQCover repair strategy set out in the SOW?

If you disagree with any part of the proposed EQCover repair strategy, please set out on a line-by-line basis:

(a) why you consider the proposed EQCover repair strategy will not:

- repair that part of the building to substantially its condition ‘when new’; and/or
- be lawful.

(b) the repair strategy that you consider will most cost-effectively repair the Toka Tū Ake EQC identified natural disaster damage to the standard specified in the Act, including:

- how that repair strategy differs from the proposed EQCover repair strategy; and
- the difference in outcome your repair strategy will provide.

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

If you identified any additional damage under question 1, please set out on a line-by-line basis the repair strategy you consider will most cost-effectively repair that additional damage to the standard specified in the Act.

Question 4 – Does your preferred repair strategy upgrade or otherwise address undamaged aspects of the building?

If your repair strategy upgrades or improves any undamaged aspect of the building, please set out on a line-by-line basis why this work on the undamaged part of the building is necessary to carry out the repair of the natural disaster damage.

COST OF AN EXPERT REPORT

Toka Tū Ake EQC may cover the reasonable costs of a suitably qualified expert report that you have commissioned if it either:

- uncovers legitimate natural disaster damage that Toka Tū Ake EQC did not identify during the assessment of your property; and/or
- we agree with the repair strategy proposed in the report.

However, Toka Tū Ake EQC will determine the reimbursement of any such expenses on a case-by-case basis.

EXPERTS

You need to make sure the expert has skills and experience relevant to the information required. Your claim manager may be able to help ensure your chosen expert has the relevant experience for your particular situation.

You might find these websites useful - each has a register of members and 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

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