



23rd February 2011

Christchurch Customers- Earthquake Damage

We are very sorry to hear of the damage our customers may have suffered as a result of the earthquake. In the first instance the protection of life is of utmost importance. Please follow the instruction of authorities and do not attempt to make temporary repairs unless specially authorised to do so by an appropriately authorised agency.

Home and Contents Customers

For our Home and Contents customers please phone the Earthquake Commission (EQC) 0800 652 333, 0800 326 243 or 0800 508 765. Claims can also be lodged on the EQC website www.eqc.govt.nz

Through the EQC levy you pay on your insurance they fund the first \$100,000 of damage for dwellings and \$20,000 contents.

After notifying EQC **you must** still complete an Ansvar Insurance online claim form and send to Ansvar Insurance. Please ensure the post code section is complete as this helps identify the location of your home.

If you have any queries please phone Ansvar Insurance 0800 123 344 or your adviser.

If you need temporary emergency accommodation and have your contents insured with us please keep your receipts and your reasonable costs will be reimbursed up to the sum insured of your policy.

Commercial Customers

For all our Faith, Education, Care, Heritage, Charity and other Commercial Customers firstly please notify the following Loss Adjusters who are acting on our behalf.

Godfrey and Company:

Email: claims@godfrey.co.nz

Following this please notify Ansvar Insurance office Ph 0800 123 344. Or complete an on-line claim form. Please also notify your broker or business adviser if applicable.



4th September 2010 – Initial advice

Christchurch Customers- Earthquake Damage

We appreciate that this is an unsettling time for you, your families and the community.

Whilst all residential claims must be lodged with the Earthquake Commission (EQC) in the first instance, we would like to remind you that we are here to assist you where we can, throughout the process.

Making a Claim with the EQC

We are aware that the EQC still has a lot of homes to inspect. We ask for your continued patience and understanding at this time.

If you have lodged a claim with EQC and it exceeds the EQC coverage amounts of \$100,000 + GST for your dwelling or \$20,000 + GST for your contents, your policy with us will cover any amount over this, up to your Sum Insured. If you have lodged a claim with EQC but your home has not yet been inspected by an EQC representative, and you believe the EQC coverage limits are likely to be exceeded, please contact our office on 0800 123 344 and we will arrange for one of our assessors to visit and inspect your property.

In some instances EQC will not cover items such as driveways, swimming pools or fences, not forming an integral part of the home. If you have your home insured with us, you will be able to claim for these items under your Ansvar Insurance Home Policy. If you have a claim for property that you believe the EQC will not cover, please contact our office to discuss the situation further.

If you have suffered damage to your home or contents during the earthquake, or subsequent aftershocks, and have not yet lodged a claim with the EQC, we urge you to do so by phoning the EQC on 0800 DAMAGE, or online at www.eqc.govt.nz.

You must lodge your claim within 90 days of the earthquake i.e. 90 days from 4 September, so time is running out. We understand from EQC that this is an absolute time limit and they will not be extending this period. It is also important for you to be aware that in an earthquake event your house and contents policies operate to top up the loss covered by EQC. If you do not lodge a claim with EQC within the 90 day time limit you will also not be able to make a claim for the loss with Ansvar Insurance either.

Payments you receive from EQC

If the EQC assessment indicates the damage to your house is likely to exceed \$100,000 (excluding GST), which is the maximum amount of cover provided under the EQC Act, EQC will arrange for payment of your house claim to you, unless you have a mortgage, in which case they will pay the money directly to your mortgage holder. Confirmation of this assessment and where the money will be sent will be forwarded to you by EQC. It is important to note that once the repair or rebuild of your house commences the funds paid to you or your mortgage holder by EQC are required to be spent on the repair or rebuild of your house before your insurance entitlement is used. It is important therefore that you do not spend your EQC settlement on anything else.

The amount of any payment you receive from the EQC will have an EQC excess of \$1,150 deducted from it. You will also need to have this excess amount of \$1,150 available to be used on the repair or rebuild of your house before any of your insurance contribution is used.

Temporary or Make-Safe repairs

If you need to carry out temporary repairs to essential services, such as toilet's or water systems to prevent further damage, or to ensure your home remains safe for you to occupy, please ensure you keep the damage items, along with the copy of the invoice(s), and where possible photographs of the damage.

Temporary Accommodation

If you have an Ansvar Insurance Contents policy, and your home is uninhabitable due to damage caused by the earthquake, we will cover the reasonable expenses incurred by you for alternative temporary accommodation. The amount we will pay will vary, depending on the type of policy you have. We will need to have inspected your home and confirmed that it is uninhabitable before you are eligible for this cover.

Loss of Rents

If you have your rental property insured with us, your Ansvar Insurance Home policy will cover your net loss of rent if your tenants have vacated the home due to it being uninhabitable. The maximum we will pay is 12 months loss or rent, or \$25,000 whichever is the lesser. We will need to have inspected your rental property and confirmed that it is uninhabitable before you are eligible for this cover.

If we can help you in any way, please call our claims team on 09 30031320 or 0800 123 344.

Yours sincerely,



David Leather