

Information for people receiving insurance payments for repairs following the November 2016 earthquakes

This information is for you if your home was damaged after the recent earthquakes and you have made a claim through EQC or your insurance company.

31 January 2017

If you receive a settlement payment to make repairs to your home either from EQC or your insurance company, it's important you use this money to complete the repairs to your home. If the work for which money was paid is not completed, it may affect your future entitlement to EQC and insurance cover.

What to do when you receive your insurance claim money

Your insurer will tell you how they will settle your claim – most are making cash settlements. You should let your insurer know if you need support with managing your repairs, eg if you are an older person, have small children, disabilities or health issues, are financially stressed or geographically isolated. Your insurer may be able to provide support to manage your repairs for you.

If your property is on a unit title or cross lease title, you must work with your neighbours or your body corporate.

If you are managing your own repairs

You are responsible for:

- hiring contractors and managing all repairs to earthquake damage relating to the property
- obtaining all necessary consents
- ensuring repairs comply with all the relevant laws, including the Building Act 2004
- ensuring all health and safety requirements are met, either directly or via your contractor
- informing your insurance company of the repair work to be undertaken and making any necessary additional insurance arrangements prior to work starting on your home
- ensuring that you and/or the building contractors have the necessary Contract Works Insurance in place
- resolving any disputes that may occur
- managing contractor invoices and EQC payments so you can pay the full amount owed to the contractor, by the due date.

For more information about managing your repairs, read the booklet 'Rebuild with Confidence' which you can get from the Ministry of Business Innovation and Employment (MBIE) online at www.building.govt.nz/getting-started/your-rights-and-obligations/homeowner-rights-and-obligations/rebuild-with-confidence/

If your repairs will be managed by your Insurance Company

Your insurance company will arrange for a builder, and any other contractors required, to contact you. They will undertake the repairs and/or re-building required.

Temporary Accommodation during repairs

If you need to move out while your repairs are carried out, there may be a provision for temporary accommodation within your insurance policy. Talk to your insurance company.

Restricted Building Work requirements

Your contractor must be a Licensed Building Practitioner (LBP) to carry out or supervise any "restricted building work".

Restricted building work is work which requires a building consent and is critical to the integrity of a residential building. It includes repairs to the structure and weather tightness of the building. Go to building.govt.nz/lbp for more information.

If restricted building work is carried out, your LBP must provide you with the following items:

- A copy of his or her Licensed Building Practitioner's licence
- A Certificate of Work (from your designer) where design work is carried out, and
- A Record of Work (from your builder).

Your insurer does not need to sight these items, but you need them for your records and the Council.

Useful contact numbers and websites

- Earthquake Support Line **0800 777 846**
- EQC www.eqc.govt.nz/kaikoura
- Insurance Council www.icnz.org.nz/natural-disaster/14-november-2016-earthquakes/
- Health and safety information www.worksafe.govt.nz/worksafe
- Building information www.building.govt.nz
- Licensed Building Practitioners Public Register lbp.ewr.govt.nz/publicregister/search.aspx
- NZ Architects Register www.nzrab.nz/
- IPENZ Engineers New Zealand CPENg search www.ipenz.nz/home/forms/register-search
- Plumbers, Gasfitters and Drainlayers Board – Public register <https://www2.pgdb.co.nz/PGDB/PublicRegister.aspx>
- Information on asbestos detection asbestosaware.co.nz