

# Insurance Information

## 2023 Weather Events

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If your home, car, or contents have been damaged by severe weather, take photos before you remove or repair anything and report it to your insurance company as soon as possible. Your insurance company will let you know what you need to do next, and will also provide information on how to claim.

If you need to make your home safe, sanitary, secure and weather-tight, please record the work undertaken; take before and after photos and keep copies of the expenses incurred.

If you don't have house insurance but do have contents insurance, speak to your insurer about what is covered. If possible, make sure you take lots of photos and keep good records before you throw anything. Free and independent advice is available through Te Kūiti Citizens Advice Bureau. You can contact [www.cab.org.nz](http://www.cab.org.nz) or phone 07 878 7636 for more information.

EQ Cover is available when houses and land are damaged as a result of a landslip/landslide:

- If the house is damaged by a landslide, cover is available (up to \$150,000 or \$300,000, depending on the policy renewal date)
- Cover for repair or reinstatement of some residential land, up to the value of the insured land
- Removal of flood debris such as silt and fallen trees.

For flood and storm damage, EQ Cover only applies to insured land, with private insurers generally providing cover for homes:

- Householders' guide to [EQCover](#)
- [Guide to Residential Land](#)

### New Zealand Claims Resolution Service

The New Zealand Claims Resolution Service (NZCRS) is a free service that provides residential homeowners with advice, case management support where appropriate, and access to legal, technical and wellbeing services so they can achieve timely, fair, and enduring resolution of their residential insurance claims resulting from natural disasters. Phone 0508 624 327 or visit [www.nzcrs.govt.nz](http://www.nzcrs.govt.nz)

### Talk to Insurers

IAG represents the following companies: AMI, State, NZI, Lumley, Westpac, BNZ, ASB, The Co-operative Bank, Lantern Insurance, NAC Industries and Swann Insurance.

For AA Insurance customers, if your property or vehicle is critically damaged or if you need immediate assistance, AA Insurance recommends you call 0800 500 216. For non-urgent claims, these can be lodged via [aainsurance.co.nz](http://aainsurance.co.nz)