



You've been impacted by Cyclone Gabrielle – where do you start with the clean up?

We understand the damage caused by Cyclone Gabrielle is stressful for you and we're standing by to help you get back on your feet as quickly as possible. Here's some information on how you can start cleaning up your property.

Before cleaning your property, make sure it is safe to do so. We recommend you wear protective clothing such as gloves, a mask, safety glasses and gumboots.

The first step in cleaning up your property is to make a detailed list of damaged items and take plenty of photos of the inside and outside of your house and property.

Can I start to clean up my land?

Yes. Please take photos before the clean-up begins to help with the assessment process. We also recommend that you check with your local council around whether they have any additional support or guidance on safe removal of silt in your area.

My home has been damaged. How does my insurance cover interact with EQCover?

You're covered for your home by both Toka Tū Ake EQC and your insurer for some causes of damage. Landslip is one of these causes. Your private insurer still manages the total claim to ensure that you receive your full entitlements.

For a full explanation of EQCover, please check out this explanation on the EQC website: www.eqc.govt.nz/what-we-do/what-youre-covered-for/

My land is damaged. What can I expect?

Land cover is only provided by Toka Tū Ake EQC although we'll manage the claim for you on their behalf. Your land cover is limited to certain areas of the property only. In general, it covers an area 8 metres under and around your home and driveways up to 60m from your home.

The full description of what land is covered can be found here: www.eqc.govt.nz/what-we-do/what-youre-covered-for/land-cover/.

Land damage is limited to certain causes only, which includes landslip and storm/flood inundation. Where the damage is caused by landslip, it is likely that a geotechnical engineer and a land valuer will need to be engaged to determine the potential solutions for the property. The settlement will be a cash settlement that is calculated based on either the estimated cost of repair or the value of the amount of land damaged, whichever is less.

If the cause is storm/flood that does not involve a landslip, then EQCover will help in some circumstances to clear the land of silt and/or debris. The amount of silt normally needs to be above 15mm before it will be considered as damage. You can find more information on this here: www.eqc.govt.nz/assets/Publications-Resources/Land-Cover-Storms-and-Floods-Customer-Factsheet.pdf

These claims are cash settled based on either the estimated cost to clear the area of land covered by EQCover or the value of that land, whichever is less.

Can Vero help manage my silt removal and landslip damaged land and/or home?

Yes, we can in some cases. You may be entitled to a cash settlement from Toka Tū Ake EQC and we know that many of our customers have the skills or contacts to move ahead with their own repairs and clean up. For those customers, a cash settlement is the best option. However, we know that some of our customers need help.

If you need silt to be removed, we are happy to work with you to provide some help or advice on what we can do for you. In most cases, we can organise for the silt to be removed if you need us to. Please note that this would mean that you would not receive a cash settlement directly from Toka Tū Ake EQC and you would be agreeing that your EQCover payment can be paid directly to the repairer when the works are completed. There may also be some works needed outside the scope of the EQCover and/or your insurance cover. Any such additional works would need to be agreed and paid for by you.

If you have landslip damage to your land and/or to your home, we won't know your cash settlement entitlement until we get engineering advice. There will be some instances where the repairs you need are routine and in that case, we may be able to assist you further with organizing those repairs. Much depends on each homeowner's situation and for that reason, we need to consider each property on a case-by-case basis.

My landscaping is damaged from the storm, flood or landslip. Is there any cover for landscaping?

Some landscaping cover is usually available as part of your insurance cover. You qualify for a payment under this benefit if your home is damaged and the same event also damages your gardens, garden edging and lawns. There is a maximum limit that applies, which is dependent on your specific policy. The benefit is not payable in situations where your home was not damaged.

If the cost of repairing the damage to your house is higher than your policy limit, we will pay that limit only and any damage to landscaping will be included within that limit. If the damage to your house is less severe and the cost of repair is potentially less than the policy limit, you may be eligible for payment under the landscaping benefit.

If we are already assessing your home damage, we will also calculate the loss to your landscaping at the same time. If not, we can do this assessment remotely. A general description of the landscaping features (area/type etc) will help us to calculate your entitlement.

What do I do with things like carpets, contents etc?

Flood water and mud/silt that enters your property from the ground up, as opposed to through the roof or an internal overflowing water system, is likely to be contaminated water and so soft furnishings will be difficult to save. For those customers that can, moving carpets and other waterlogged soft furnishings outside of the home will help to dry out the property. We can arrange disposal of these items as part of your claim.

For landlords, please note that carpets are usually only insured for indemnity value in tenanted properties and not replacement value.

For other affected items that can potentially be restored with cleaning and appropriate servicing, storing these somewhere safe and where there is protection from further damage is preferred if possible.

My refrigerated and frozen food has spoiled – what do I do?

You can dispose of any perishable items that are unsafe. Keep photographic evidence and let us know what the value of the food is. You may be required to provide an itemised list and a quote or invoice for reimbursement, although in most cases, if your claimed amount looks reasonable, we'll reimburse you straight away.



Where can I dispose of damaged items such as carpets, contents etc?

If you're able to get to the tip, the Council are taking your damaged items free of charge.

If you can't get these items to the tip, secure the items on your property until we arrange for them to be removed.

Is there anything from below the flood line that I can save?

Soft furnishing items such as carpet, linen and beds are difficult to economically save due to contamination. Waterproof items like metal furniture, pots and pans, or plastic items like buckets or storage boxes can be saved but will likely need a good clean.

Is there anything I can do myself to get urgent repairs done?

If you have access to the right tradespeople, urgent repairs to make the property safe and to help avoid any further loss or damage are permitted. You should take plenty of photos and provide a detailed invoice for the work that is done.

The work done should be the minimum amount needed to prevent further loss or damage. Any land related damage should be referred to us in the first instance before any work is done.

My car has been submerged – what happens next?

Do not drive any vehicles that have been submerged. We can have them towed to our storage area for assessment. If you need to move vehicles out of the way urgently, please move them to the nearest safe spot that you can, and we can take it from there. And don't forget to remove your contents from the vehicle first.

If your vehicle has already been towed by the authorities, let us know where and we can sort it out for you.

If you can't find your vehicle or get to it to take photographs and it's in a flood impacted area, a reasonable assessment can be made without photos.

Most submerged vehicles are likely to be a total loss. The general process for a total loss will be to agree the value of the vehicle with you and confirm the amount payable to you. The vehicle will then be disposed of with any salvage value retained by us.

I can't live in my property at the moment due to the damage. Where do I stay?

If you have home insurance with us, we can help you with the cost of temporary accommodation for your family and your pets if we agree that the home is uninhabitable.

As you know your circumstances and requirements the best, it is usually better for you to find something that is equivalent to your current living arrangement that will work for you. Short term this might be a motel or staying with relatives. Longer term may require a rental property.

We can work with you to determine the best options and how to pay for it. If you're a tenant and have contents insurance with us, there is also some cover available to give you time for small repairs to be completed or until you find another place to live permanently.

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Disclaimer – The information in this flyer is of a general nature only and intended to provide guidance about how your claim may be managed. The steps which will be taken to manage your particular claim will depend upon your individual circumstances and your policy wording. Please refer to your policy wording for full details of your insurance cover. If you are in doubt about what you should do, speak to your Broker or contact Vero on 0800 800 134.

(FAQs 01/3/23)

