

You talked, we listened

In response to concerns from our customers about progress on claim settlement and repairs, we'd like to outline our plan for the next two-and-a-half years.

While we've come a long way in recent months to get all our customers' claims moving, we've got a lot of work underway to improve how we deliver our service. Here's some general information on what you can expect as an EQC customer.

If you're in TC3

Our commitment

Homes in TC3 that require foundation repair or rebuilding must get a building consent from the local council before repairs or rebuilding can begin. The requirements for the consent include geotechnical assessment of the land in the vicinity of the damaged house.

EQC is leading a drilling programme to get the necessary information for repairs or rebuilding. We're negotiating with insurers to create a coordinated programme for all TC3 homes with foundation damage. We've been underway since March, and with a dozen rigs on the job, we've put more than 1200 holes in the ground.



Timeframes

We intend to be done by March 2014, subject to negotiations on a collaborative programme. You can find out when we expect to visit your area at Canterbury.eqc.govt.nz by clicking on 'Where we are working'.

What happens next

Once the land near your house has been drilled, engineers analyse the information and design foundations specific to your property. These designs then go to the local council for building consent. Once consent is obtained, work on repairs or rebuilding can begin.

Drilling also provides information on the cost to repair your house, which helps us determine (if we haven't already) whether you stay with EQC or are managed by your insurer.

If your age, health or personal circumstances make your case urgent

Our commitment

Some customers have personal circumstances that mean they need their home repaired sooner.

Where EQC identifies vulnerable customers we prioritise the settlement of their claims. Currently, these claims have to be managed by hand; however EQC is working with other organisations to establish an automated process that identifies vulnerable customers for prioritised managed repair. This process will take into account factors such as age and health.

Timeframes

Once we have established how many customers fit into the prioritised category, we anticipate being able to repair an extra 100 homes each month for these priority customers. We are also prioritising other processes, such as claims processing.



What happens next

While we have a process in place that will give us vulnerable indicators, we accept that some people may have extenuating circumstances that may need to be considered in addition to this. This will be done on a case-by-case basis.

In the meantime, if you, or someone you know, has circumstances that warrant prioritisation, please get in touch by calling 0800 DAMAGE (326 243).

If you have land damage



Our commitment:

We have received about 100,000 land claims. While building claims remain the priority, we've begun working through the land claims in the Port Hills where settlement is delaying repairs or rebuilding of the house.

We're also about to begin the roll-out of land damage information packs, providing homeowners with land claims the information that was gathered by assessors after damage occurred, and giving information about how we will settle land claims.

Timeframes

In most cases, we will cash settle your land claim, but right now we are prioritising repairs to homes. In almost every case, repair of your home does not need to wait for assessment or settlement of your land claim.

Land damage information packs will be out to all affected homeowners by the end of November.

What happens next

Most customers with a valid land claim will get a cash settlement, but in some circumstances EQC will look to arrange repairs.

If you're waiting for EQC & your insurer to decide who repairs your home

The problem

We, and your insurer, need to figure out how much damage each earthquake has done to your home (the process of apportionment).

Our solution

EQC, and your insurer are focussing on the apportionment of claims with greater than \$80,000 damage (only these claims are unable to be settled prior to apportionment).

Timeframes

We're nearly a third of the way through these priority claims, and resolving hundreds each week. It's likely the claims will all be through apportionment within nine months.

What happens next

Once apportioned, a building claim is either cash-settled by EQC (over cap) or sent to a Fletcher EQR hub for repairs (under cap).

If you're waiting for an answer from EQC

Our commitment:

We're improving the way we communicate with you between lodging your claim and getting a settlement outcome.

We're starting by writing to all TC3 customers with structural building damage to update them on the situation facing 'green/blue' residents.

We have brought our call centres and processing from half a dozen sites in two countries, down to three sites, all in New Zealand, to improve the consistency and quality of information available to you. For customers whose situation has led to a dispute, we have introduced a free, independent mediation service, run by the Arbitrators' and Mediators' Institute of New Zealand.

Go to eqcmediation.org.nz for more information.

TC3 TIMELINE

JUNE 2011

Green Zone established (CERA)

OCT 2011

TC1, 2 & 3 established (Building and Housing)

DEC 2011

TC1 & 2 foundation repair guidance released (Building and Housing)

MARCH 2012

EQC begins TC3 drilling

APRIL 2012

TC3 foundation repair guidance released (Building and Housing)

MARCH 2014

TC3 Drilling complete

LATE 2015

All houses in Canterbury Home Repair Programme repaired

0800 DAMAGE (0800 326 243)
or visit us at www.eqc.govt.nz

New Zealand Government

EQC
EARTHQUAKE COMMISSION
Kōmihana Rūwhenua