

Earthquake update

December 2011



UPDATE FOR CUSTOMERS WITH CLAIMS FOR NON-EQC DAMAGE

Thank you for your continued patience as we work through our non-EQC claims (i.e. earthquake damage not covered by EQC such as driveways, paths, fences).

We are doing our best to help you move forward. We have a team dedicated to processing all non-EQC claims. We are currently prioritising repairs by location, focusing on properties on the flat and in areas with no land damage first. In addition to location, we take into account factors including age and health, prioritising claims for elderly

or impaired customers, or families with young children; and council infrastructure plans.

To date, we have made considerable progress. In fact we've laid 3,600 cubic metres of concrete, which laid end-to-end would create a one metre wide pathway stretching from the city to Rangiora!

By March our programme will be in full swing with staffing levels increasing in the New Year to enable us to achieve this.

Thank you again for your ongoing patience as we work through these claims.

Merry Christmas and best wishes to you and your family for the festive season.



CHRISTMAS HOURS

If you have an urgent query during the Christmas/New Year period, we will be available 8.30am – 5pm on standard business days.

NON EQC QUESTIONS & ANSWERS

What does non-EQC mean?

If your claim is deemed non-EQC this means that you have damage to parts of your property that are not insured by EQC, but are covered by your policy with us. You will need to lodge a claim with us for damage to these parts of your property.

What does Lantern Insurance cover? What does EQC cover?

The following property damage is not covered by EQC, but may be covered by your home policy with us:

- Drives, paths, fences and bridges

- Drains, channels, tunnels and cuttings unless used to connect parts of one or more residential buildings
- External swimming and spa pools
- Paving and other permanent artificial surfaces.

What happens once your 'non-EQC' claim is lodged with us?

Once we are ready to commence work on your property we will contact you to arrange payment of any policy excess (if applicable). On receipt of any excess payment required, we will refer your claim to one of our Hawkins project managers

who will arrange to visit your home and assess the damage. You may also be visited by specialist engineers and tradespeople to assist with estimating the full extent of the damage.

What happens after the assessment is complete?

We will contact you to discuss the options available to you. If there is more than one option available, then you choose which option you would like to proceed with.

