



FACTSHEET 2 - MEET ON SITE AND DISCUSS YOUR REINSTATEMENT

As one of the first steps you will meet onsite with your Loss Adjuster to talk over your claim; what's covered, what isn't, and what your options are. Your Rebuild Solution Manager will document your house and property. Here are some of the common questions our customers have asked. These may help you as you move through this step.



Why do you need another assessment – don't you have enough information on file?

Our earlier assessments were to understand what was damaged and determine if your home was economic to repair or not, as well as detail the overall costings. The purpose of this visit is to document the finer details of exactly how each part of the reinstatement will be done in the overall schedule including any changes you would like made at the same time. We'll work with you room-by-room to gather the information we need to develop the building and project plans.

What else happens during this visit?

Your Loss Adjuster will explain details about your claim; what's covered, what isn't, and what your options are. Your Rebuild Solution Manager will document your house and property. You may like to discuss any additional changes you are thinking of making.

Can I make changes to the design of my home?

It is possible to make changes to the design of your home. If you want to make major changes, for example, going from a six bedroom home to a one bedroom one discuss this with your Claims Case Manager so that they can explain your options to you.

If you want to make minor changes discuss these with your Loss Adjuster at your first onsite meeting.

Some changes may be covered by your policy and others may be ones you choose to pay for yourself. If you are thinking of making changes you will fund yourself these will be costed as part of the design phase and will need to be paid for before your rebuild/repair begins.

What can I do to keep my job moving?

Have a think about whether there are any changes you'd like to make to your home. If you have drawings, plans or photos for your existing home these are also useful. If your house has already been demolished or suffered significant damage, these plans and photos help us get a better understanding of your home prior to the earthquake so we can discuss options to reinstate it.

Is this the time to discuss new and different building materials for my house and if I can make changes?

Your home will be reinstated using modern building materials and methods. Any building work undertaken has to be consentable so we will only be using materials and methods that meet building consent requirements.

If you have a particular material in mind that you would like to use discuss this with your Loss Adjuster who can tell you whether it is covered by your policy.

WHAT DO I NEED TO DO RIGHT NOW?

- Gather any plans and pre-earthquake photos you have to show you Loss Adjuster and Rebuild Solution Manager at your first onsite visit
- Think about any changes or additions you are considering and discuss these with your Loss Adjuster at the same visit. They will confirm what's covered, what isn't, and what your options are

WHO CAN HELP ME?

Your **Loss Adjuster** will be able to confirm what's covered, what isn't, and what your options are.

Your **Bank**, if you have a mortgage or will need to borrow money for uninsured work you will be paying for yourself.



0800 80 24 24



0800 694 222



0800 800 800



0800 200 242



0800 24 88 88



0800 425 025