

## FACTSHEET 3 - DESIGNING YOUR NEW HOME

You may like to start thinking about any changes, modifications or additions you would like to make to the design of your home. At your first onsite meeting your Loss Adjuster will explain what's covered, what isn't, and what your options are. Here are some of the common questions our customers have asked. These may help you as you move through this step.



### **I have an older home so I want to add insulation and double-glazing to make it warmer. Can I do this?**

If your house is being rebuilt the required insulation and double-glazing will be included as part of meeting current building codes.

If your house is being repaired and the repair requires walls and windows to be replaced the required level of insulation and double-glazing will be included to meet current building codes. If there are parts of your house which don't have earthquake damage, you may opt to have these areas upgraded at your cost.

### **I have an older home – what sort of new building standards do you apply?**

All building work has to comply with today's building code, not the building code that was in place when your house was built.

### **I have some special features in my house I want to make sure are kept.**

This is an option. Your Loss Adjuster will go over any special features you want to retain at your first onsite meeting.

### **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.

### **I would like my home to be easier to live in as I get older. What can you do?**

If your house is being rebuilt we can discuss incorporating aspects like wider corridors and doorways, ramps to replace steps, and 'wet-room' style showers. There are organisations that can provide professional design advice in this area. We can work with them to look at options covered by your policy, and extras you may wish to pay for.

If your house is being repaired depending on the level and type of repairs, we can still look at a number of options such as wider corridors and doorways, ramps and 'wet-room' style showers.

### **My home has quite complex damage – how do you check this?**

Depending on your home and circumstances, IAG may require specialists to check parts of your property. These can include engineers, quantity surveyors and/or geotechnical engineers.

### **WHAT DO I NEED TO DO RIGHT NOW?**

- Consider any changes you would like to make so you can discuss what might be covered by your policy and what you will need to pay for yourself. Discuss with your Claims Case Manager
- If there are changes you will need to pay for yourself, talk to your bank about your plans and ideas of costs to confirm they will support you

### **WHO CAN HELP ME?**

Your **Claims Case Manager** will be able to discuss policy cover for your claim to help you decide if there are any changes that you will need to pay for yourself so you can discuss them with your bank.

