



PROGRESSING YOUR NON-EQC CLAIM

Your claim is deemed 'non-EQC' if damage from a single earthquake has not reached the EQC 'cap' (which for most people is \$100,000 + GST). In this case:

- EQC will be managing any earthquake damage claims for your house and outbuildings.
- IAG will be managing your claim for 'non-EQC' damage only. These are the parts of your property not covered by EQC, but covered by us under your policy. For most customers, non-EQC typically includes fences, driveways, pathways and swimming pools.

Note: Your claim is deemed over-cap if damage from a single earthquake has reached the EQC 'cap' (which for most people is \$100,000 + GST). In this case IAG will be managing your earthquake damage claim for both your house and outbuildings as well as the non-EQC parts of your property.

Introducing Hawkins

Hawkins is IAG's Project Management partner in the rebuild of Canterbury. For any non-EQC repairs required, a Hawkins Rebuild Solutions Manager (RSM) will be assigned to your claim to co-ordinate the process.

If you have land damage

It is possible that during the repair process the IAG approved contractor may discover that your land needs remediation. For example, after removing the damaged driveway land cracking or slumping is found.

EQC provides some cover for land, however, a land excess applies. For each dwelling this is 10% of the land remediation costs with a minimum of \$500 and up to a maximum of \$5,000.

If land damage is discovered, an IAG claims team member will discuss with you the land remediation process for your non-EQC claim.

The following chart shows the repair process IAG has for non-EQC claims.

