



**LANTERN**  
insurance

underwritten by **N-1**

# EARTHQUAKE CLAIM PACK

GETTING STARTED ON YOUR CONTENT  
CLAIM AND CLAIMS NOT COVERED BY EQC



# GETTING STARTED ON CONTENTS AND NON-EQC CLAIMS

**WE UNDERSTAND THIS IS A DIFFICULT TIME AND WOULD LIKE TO REASSURE YOU THAT WE'RE DEDICATED TO PROVIDING YOU WITH PRACTICAL ADVICE AND SUPPORT TO HELP YOU THROUGH THE CLAIMS PROCESS.**

**YES, THERE'S A LONG WAY TO GO, AND UNFORTUNATELY A LOT OF NEW DAMAGE TO ASSESS AS A RESULT OF THE LATEST EARTHQUAKE, BUT WE'LL BE THERE EVERY STEP OF THE WAY FOR EACH AND EVERY ONE OF OUR AFFECTED CUSTOMERS UNTIL IT'S PUT RIGHT.**

## GET STARTED NOW

There is a significant amount of coordination and consultation that needs to take place with all parties (EQC, councils, insurers etc.) in relation to how land will be remediated before the most damaged homes can be repaired or rebuilt. However, there are some practical things you can do now to keep things moving – like getting started on your contents claim or claims for losses the EQC doesn't cover such as fences, paths, driveways, paving or external swimming and spa pools.

## MAKING A CLAIM

We encourage you to make a claim as quickly as possible. This brochure includes two handy guides: one for preparing your contents claim and one for non-EQC claims. Simply complete the relevant sections, and the general claims form, and post to us at the freepost address below, or scan and email it to: [claims@lanterninsurance.co.nz](mailto:claims@lanterninsurance.co.nz)

Lantern Claims Centre  
Freepost 237368  
Private Bag 4987  
Christchurch 8140

## SUPPORTING INFORMATION

The more information you can provide the easier it will be for us to process your claim. While we understand you may have lost documentation in the earthquake, it's helpful if you can assemble as much supporting information as possible:

- Photos of all items being claimed
- Receipts or bank and credit card statements showing purchases
- Confirmation of whether you have replaced any lost or damaged items, and if so, copies of receipts.

We suggest you pull together the supporting information and keep it on hand until it's requested.

## OUR FOCUS

Given the scale of the event and the volumes of claims we're receiving, we are prioritising claims for houses with severe structural damage first, including homes that are uninhabitable. Houses with minor or no structural damage and contents and non-EQC claims will be prioritised as efficiently as possible, although it could be a while before we get to you.

### THE PROCESS FROM HERE

1. Lodge your claim by posting this form or scanning it and emailing it to [claims@lanterninsurance.co.nz](mailto:claims@lanterninsurance.co.nz)
2. Once we receive your form we'll allocate a claims case manager who will be your central point of contact and keep you up-to-date with progress along the way.
3. Our current approach is to prioritise houses with severe structural damage or those that are uninhabitable first. Next are houses with minor or no structural damage followed by contents and non-EQC claims. Given the volumes of claims we're receiving it could be a while before we get to you. That's why the more information you can provide us now means we've got a head start when we get to your claim.
4. For contents claims, your claims case manager will review your claim form and contact you to request additional information and/or advise how we'll settle your claim.
5. For non-EQC claims such as driveways, we'll assess your claim against the known damage to your house. This is because it may not be practical to repair your driveway first if heavy machinery will be needed to repair your home and create new damage to the driveway.

### STAY UP-TO-DATE

We know it's a long road ahead and are committed to providing you with support and advice throughout. We encourage you to check our website regularly as new information comes to hand – [www.lanterninsurance.co.nz](http://www.lanterninsurance.co.nz)

### SUMMING UP CONTENTS CLAIMS

#### IF THE AMOUNT IS LESS THAN \$20,000 + GST

You need to make a claim with the EQC. You can do this online at [www.eqc.govt.nz](http://www.eqc.govt.nz) or by calling 0800 DAMAGE.

**Note:** *The EQC does not cover contents such as jewellery, money, works of art, securities or documents etc.*

#### IF THE AMOUNT IS MORE THAN \$20,000 + GST

You need to make a claim with the EQC and us.

**Note:** *The cost of replacing damaged drapes and carpets will usually be covered by your contents policy rather than your home policy. Check your policy documents to clarify.*

This newsletter is a guide only. For a complete description of your Lantern Insurance cover, refer to your policy wording, policy schedule and any other relevant policy documentation. Further information is available on our website [www.lanterninsurance.co.nz](http://www.lanterninsurance.co.nz)

References to Earthquake Commission (EQC) cover summarise provisions of the Earthquake Commission Act 1993 (and regulations made under that Act) and should be treated as a general guide only. You should contact the EQC if you are unsure how that legislation applies to your own particular circumstances.

Lantern Insurance is a specialist of NZI. Lantern Insurance and NZI are business divisions of IAG New Zealand Limited which is New Zealand's largest general insurer.

# CLAIMING FOR CONTENTS

## WORKING OUT WHAT YOU'VE LOST

To help you work out what contents have been lost or damaged, we've listed common household items found in New Zealand homes.

Depending on your policy coverage some of your contents will be insured for replacement and some for indemnity or present value.

Replacement means we will cover the cost

of the item to be repaired, where possible, or replace new for old. With items that are covered for indemnity value, we will pay the second hand value of that item. Please refer to your policy wording for clarification of your cover.

If you're claiming for a few items you may like to use the short form schedule in the claims form at the back of this brochure.

KITCHEN	Your value \$	Make/model	Age of item	Present purchase price	Where purchased	Repairable Y/N?
Coffee Machine						
Cutlery						
Dishwasher						
Food						
Food Mixer						
Food Processor						
Fridge						
Frypan/Crockpot						
Glassware/Crockery						
Jug/Kettle						
Microwave						
Pots/Pans/Bowls						
Radio						
Sandwich Maker						
Table and Stools						
Toasters						
Utensils						
Other Electrical Appliances						
Other						
Total						

BEDROOMS	Your value \$	Make/model	Age of item	Present purchase price	Where purchased	Repairable Y/N?
Baby Furniture						
Beds/Mattresses/Pillows						
Blankets/Duvets/Quilts						
Books						
Desks/Chests						
Dressing Tables/Tallboys						
Electric Blankets						
Main Bedroom Suite						
Pram/Pushchair						
Radios						
Toys						
Other						
Total						

LAUNDRY	Your value \$	Make/model	Age of item	Present purchase price	Where purchased	Repairable Y/N?
Brooms/Mops/Buckets						
Cleaning Materials						
Clothes Dryer						
Iron						
Ironing Board						
Washing Machine						
Other						
Total						

STORAGE/GARAGE	Your value \$	Make/model	Age of item	Present purchase price	Where purchased	Repairable Y/N?
Bicycles						
Camping Gear						
Freezer						

DINING ROOM	Your value \$	Make/model	Age of item	Present purchase price	Where purchased	Repairable Y/N?
China Cabinet						
China/Crystal/Pottery						
Dining Suite						
Liquor						
Silverware						
Other						
Total						

PERSONAL	Your value \$	Make/model	Age of item	Present purchase price	Where purchased	Repairable Y/N?
Bags/Suitcases/Wallets						
Binoculars						
Camera						
Clothing						
Computer Software						
Cosmetics						
Dentures						
Electric Shaver/Hair Dryer						
Footwear						
Home Computer (each)						
Jewellery/Watches						
Photographs/Albums						
Spectacles/Sunglasses						
Sports Equipment/Sleeping Bags						
Toiletries						
Video Camera/Camcorder						
Other						
Total						

LOUNGE	Your value \$	Make/model	Age of item	Present purchase price	Where purchased	Repairable Y/N?
Bookcases						
Books/DVDs/Tapes/Video Games						
CDs/Cassettes/Records						
Coffee Tables						
Lounge Suite/Chairs						
Stereo/Radio						
Television						
Video/DVD Player/Games Console						
Wall Unit						
Other						
<b>Total</b>						

GENERAL	Your value \$	Make/model	Age of item	Present purchase price	Where purchased	Repairable Y/N?
Heaters/Fans						
Light Fittings/Lamps						
Medicine Cabinet Contents						
Mirrors						
MP3 Players/iPod						
Ornaments						
Paintings/Pictures						
Pot Plants/holders						
Telephones						
Mobile Phones						
Other						
<b>Total</b>						

SPECIAL ITEMS	Your value \$	Make/model	Age of item	Present purchase price	Where purchased	Repairable Y/N?
Please list any special or specified items here						
<b>Total</b>						

SUMMARY	Your value \$
Kitchen	
Bedrooms	
Laundry	
Storage/Garage	
Dining Room	
Personal	
Lounge	
General	
Special Items	
Total	

**SUMMING UP CONTENTS CLAIMS**

**IF THE AMOUNT IS LESS THAN \$20,000 + GST**  
 You need to make a claim with the EQC. You can do this online at [www.eqc.govt.nz](http://www.eqc.govt.nz) or by calling 0800 DAMAGE.

**IF THE AMOUNT IS MORE THAN \$20,000 + GST**  
 You need to make a claim with the EQC and us.

**A WORD ABOUT EXCESSES**

Generally speaking, the sum insured in your policy schedule represents the maximum amount that will be paid by IAG and EQC under the policy less any excesses.

An excess is the amount you have to contribute towards a claim that is accepted by the EQC or your insurer. The amount of the excess is deducted from the amount of your claim.

**IAG EXCESSES**

The amount of excess depends on your policy. Please check your policy schedule.

**EQC EXCESSES**

**A) YOUR HOME, OR YOUR HOME AND PERSONAL POSSESSIONS**

Your EQC excess is 1% of the loss up to \$1,150 with a minimum of \$200.

**B) YOUR HOME CONTENTS AND PERSONAL POSSESSIONS**

EQC will deduct an excess of \$200 if your claim is for \$20,000 or less.

# CLAIMING FOR NON-EQC LOSSES

The diagram below shows what the EQC covers and what we cover. You can lodge a claim with IAG for non-EQC works such as fences, driveways, paths and outdoor swimming pools. Simply complete the form below and return to us.

This information provides a guide only.

Please refer to:

- your policy document for full details of policy cover and terms and conditions.
- the FAQ section of the EQC website [www.eqc.govt.nz/insurance/faq.aspx](http://www.eqc.govt.nz/insurance/faq.aspx) for full details of EQC cover and further information.

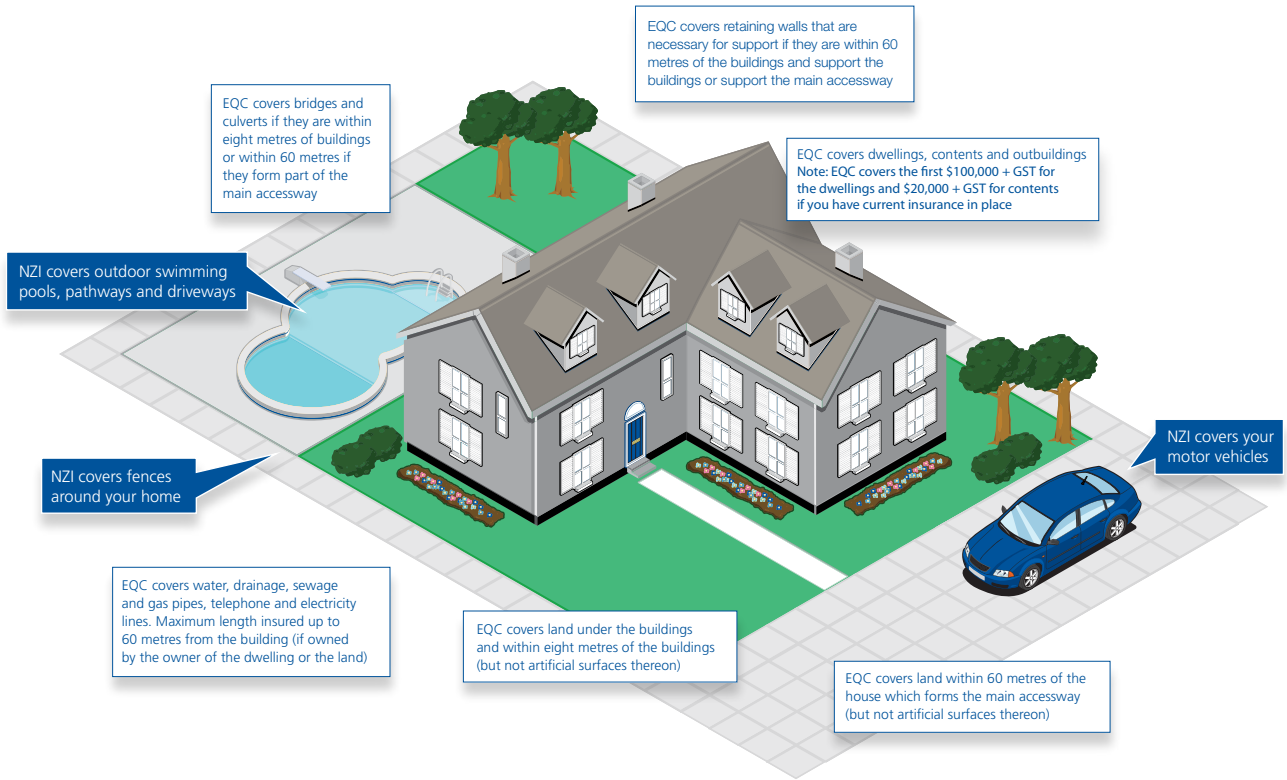
Have you lodged a claim with EQC? Yes  No

If yes, please complete the EQC claim number  
 \_\_\_\_\_

If no, please do so. You can lodge a claim by phoning 0800 326 243 or online at [www.eqc.govt.nz](http://www.eqc.govt.nz)

Have the EQC visited your property? Yes  No

If yes, please summarise below their assessment?  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



This information provides a guide only. Please refer to your policy document for full details of policy cover and terms and conditions. Please refer to the FAQ section of the EQC website [www.eqc.govt.nz/insurance/faq.aspx](http://www.eqc.govt.nz/insurance/faq.aspx) for full details of EQC cover and further information.

How much damage is there to your house?

*We need to ask this because if there is significant damage to your home it may not be practical to repair your driveway first e.g. heavy machinery may be needed to repair your home and could create new damage to the driveway.*

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Is there damage to your driveway or paths? Yes  No

If yes, please describe what has happened to the area(s) affected.

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_



Are your fences damaged?

Yes  No

If yes:

What is the length of each fence and how much are they damaged?

\_\_\_\_\_  
\_\_\_\_\_

What is the height and construction of each fence?

\_\_\_\_\_  
\_\_\_\_\_

If they are boundary fences who is your neighbour and who are they insured with?

*We need to ask this because boundary fences are shared property and your neighbour will need to contribute to the cost of the damaged fence.*

Neighbour A \_\_\_\_\_  
\_\_\_\_\_

Neighbour B \_\_\_\_\_  
\_\_\_\_\_

Neighbour C \_\_\_\_\_  
\_\_\_\_\_

Are there any other parts of your property that have been damaged?

Patios \_\_\_\_\_

Swimming Pools \_\_\_\_\_

Other \_\_\_\_\_

The following space has been provided for you to draw a sketch plan of the situation. Please include your boundaries and clearly mark yours and your neighbours' property.

Sketch plan



# HOME, CONTENTS AND PROPERTY DAMAGE CLAIM FORM



**WARNING: IF YOU SUPPLY ANY UNTRUE OR FALSE INFORMATION AND KNOW THAT IT IS NOT TRUE NZI SHALL HAVE THE RIGHT TO REFUSE THE CLAIM**

This form collects personal information about you so we can consider your claim and update your insurances.

It will be held at the NZI claim centre that handles your claim and some details will be loaded into the NZI computer system.

The collection of this information by NZI is required under the terms of your insurance policy. Failure to provide this information may result in your claim being declined.

You may request access to, and correction of, this information subject to the provisions of the Privacy Act 1993.

Name of Insured \_\_\_\_\_ Policy number: \_\_\_\_\_

Address \_\_\_\_\_

Phone Day \_\_\_\_\_ Mobile \_\_\_\_\_ Email \_\_\_\_\_

Date of Event \_\_\_\_\_ Time \_\_\_\_\_ a.m./p.m. Date \_\_\_\_\_

Where loss or damage occurred \_\_\_\_\_

Cause of loss or damage (full description please) \_\_\_\_\_

Have you lodged a claim with the EQC? Yes  No  If yes EQC Claim Number: \_\_\_\_\_

1 Is there Finance on any of the property claimed for? Yes  No  If 'Yes' supply full details \_\_\_\_\_

2 Does anyone else have an interest in any of the property claimed for? Yes  No  If 'Yes' supply full details \_\_\_\_\_

3 Is the property insured with anyone else? Yes  No  If 'Yes' supply full details \_\_\_\_\_

4 Did you take any action to recover the property? Yes  No  If 'Yes' supply full details \_\_\_\_\_

**ITEMS LOST OR DAMAGED**

Description Including Make and Model	Repairable		Where Purchased From	Purchased New		When Purchased	Present Purchased Price
1 _____	Yes	No	_____	Yes	No	_____	_____
2 _____	Yes	No	_____	Yes	No	_____	_____
3 _____	Yes	No	_____	Yes	No	_____	_____
4 _____	Yes	No	_____	Yes	No	_____	_____
5 _____	Yes	No	_____	Yes	No	_____	_____
6 _____	Yes	No	_____	Yes	No	_____	_____
7 _____	Yes	No	_____	Yes	No	_____	_____

**(Assemble receipts, guarantees or other documents you have which support ownership and keep on hand in case requested).**

For any additional items complete form CP 262.

I declare that to the best of my knowledge the details given in this claim form are true.

I undertake to render all possible assistance to NZI in connection with this claim.

I agree that NZI may give to or obtain from appropriate individuals or organisations information relevant to this claim.

The Insurance Claims Register Ltd (ICR), P.O. Box 474, Wellington holds details of claims made after 1 February 1998 under policies issued by participating insurers. Participating insurers can check details of your claims history on the ICR. I agree that NZI may give to or obtain from ICR details of information relevant to this claim.

Signature \_\_\_\_\_ Date \_\_\_\_\_

**COMPLETE ONLY WHEN ASKED BY NZI TO HAVE CLAIM ATTESTED**

And I make this solemn declaration conscientiously believing the same to be true and by virtue of the Oaths and Declarations Act 1957.

Signature \_\_\_\_\_

Declared at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

Every separate page of the Schedule is to be signed by the declarant.

This and the \_\_\_\_\_ (e.g. four) attached pages comprise the declaration.

Made at \_\_\_\_\_ this \_\_\_\_\_ day of \_\_\_\_\_ 20 \_\_\_\_\_

Before me

Signature \_\_\_\_\_

Justice of the Peace or other person authorised to take a Statutory Declaration

**OFFICE USE ONLY**

Item	Indemnity or Replacement	Quote Obtained From	Proof of Ownership Supplied		Present Purchase Price	Age (months)	Expected Life (months)	Depreciation	Amount Less Depreciation
1.	I / R		yes	no					
2.	I / R		yes	no					
3.	I / R		yes	no					
4.	I / R		yes	no					
5.	I / R		yes	no					
6.	I / R		yes	no					

<b>Salvage</b> Item							
Amount							

<b>Sub Total</b>	
<b>Less Salvage</b>	
<b>Less Excess</b>	
<b>Settlement</b>	

**REPLACEMENT LETTER ISSUED**

Item	Company	Amount	Date
		\$	
		\$	
		\$	

Memo \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

Name \_\_\_\_\_ Date \_\_\_\_\_

Lantern Insurance is a specialist of NZI. Lantern Insurance and NZI are business divisions of IAG New Zealand Limited which is New Zealand's largest general insurer.

