

## LAND COVER—STORMS AND FLOODS

### EQCOVER FOR RESIDENTIAL LAND

This factsheet provides general guidance on EQCover relating to storm or flood damage. EQCover is EQC’s natural disaster insurance and only covers your residential land following a storm or flood.

If you have a valid private insurance policy for your home<sup>1</sup>, you likely have EQCover.

### CLAIMS PROCESS

Private insurers now manage most EQC claims, so if your residential land has been damaged following a natural disaster, you will need to lodge a claim with your private insurer.

They will manage your EQCover land claim and your private insurance claim (if any) at the same time. For example, your private insurance policy may cover damage within your home, while EQCover may cover some of the land damage.

EQCover land claims may require several steps to occur in a particular order before an outcome is determined. This may include general, geotechnical engineering and valuation assessments.

### YOUR EQCOVER LAND CLAIM ENTITLEMENT

EQCover land claims are settled either on the value of your covered damaged land (and the indemnity value of any covered damaged land structures) at the time of the natural disaster or the repair or reinstatement cost (whichever is lower).

All residential land claims are subject to an excess of 10 percent of the amount payable, with a minimum of \$500 per home in the residential building (as disclosed to the private insurer) per claim. The maximum excess is \$5,000.

### SILT AND DEBRIS INUNDATION

Silt and debris inundation is commonly caused by materials that are swept up and moved by water and/or wind during a storm or flood and are deposited and remain on any insured residential land.



**Silt inundation**  
Deposit of soil and sand



**Debris inundation<sup>2</sup>**  
Deposit of other items (e.g. rocks, fallen trees and destroyed fences)

### Silt inundation less than 15mm deep—no removal required

Generally, in open areas where the buildup of silt is minimal (less than 15mm deep), the grass should grow through relatively quickly and you will not necessarily need to remove the silt. It will gradually disappear in the weeks following the floods, assisted by the effects of sun, wind and rain.



0mm



<5mm



10mm

<sup>1</sup> In this guide we use the term ‘home’ while the EQC Act uses the term ‘dwelling’ to refer to any self-contained premises used, or capable of being and intended to be used, as a home or holiday home.

<sup>2</sup> Debris inundation can include items regardless of whether they are covered under schedule 2 of the EQC Act.

### Silt inundation 15mm or deeper—removal required

EQCover will cover the cost to remove silt that is 15mm or deeper from your insured residential land up to the **LAND CAP**.



<15mm



50mm



100mm



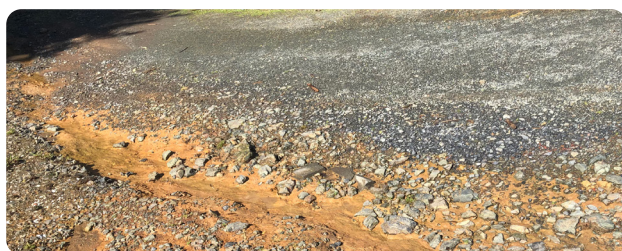
200mm

### Debris inundation

EQCover will cover the cost to remove the debris inundation from your insured residential land up to the **LAND CAP**.

### LAND SCOUR (EVACUATION)

Land scour is the evacuation of land caused by water flowing over land or in a watercourse.



#### Land scour (evacuation)

The sudden evacuation of land caused by water movement.

EQCover will cover the cost to repair evacuation of land from your insured land up to the **LAND CAP**.

Land scour can affect any insured land area, although it more commonly affects main access ways and can generally be repaired by applying coarse inorganic fill (e.g. gravel).

Artificial surfaces (e.g. paving, concrete or asphalt) are not covered, so you should contact your private insurer about these.

The actual repair methods will be considered on a case-by-case basis, appropriate to your specific site and the nature of the land damage.

### DEFINITION

#### What is covered?

EQCover is limited to certain areas of residential land within the land holding of your insured property:

- the land under your home and/or any outbuildings covered by EQCover (such as a shed or a garage)
- the land within eight metres of your home and outbuildings
- the land under or supporting your main accessway, up to 60 metres from your home
- bridges and culverts within the above land areas
- retaining walls up to 60 metres from your home and outbuildings that are necessary to support or protect your home, outbuildings or insured land.

### FOR MORE INFORMATION:

- Contact your private insurer for information about a new or existing claim
- For general information, visit [www.eqc.govt.nz](http://www.eqc.govt.nz)
- Write to EQC, info@eqc.govt.nz or PO Box 311, Wellington, 6140

**Please note:** This factsheet is only a snippet of the entire available residential land information<sup>3</sup>.

Refer to the guide on our website for more information including what is and what is not covered and key definitions like the land cap.

[www.eqc.govt.nz/our-publications/householders-guide-to-residential-land/](http://www.eqc.govt.nz/our-publications/householders-guide-to-residential-land/).

You can also find detailed provisions on EQCover in the Earthquake Commission Act 1993 at [www.legislation.govt.nz](http://www.legislation.govt.nz).

The provisions of that Act will be applied by EQC at all times.

<sup>3</sup> The damage types shown in this guide are not exhaustive. Other types of land damage can occur from storms and floods which may also be covered.