



**Natural Hazards  
Commission**  
Toka Tū Ake

# Your natural hazards cover

A summary of your natural hazards cover including what is covered, how much you're covered for, and how to make a claim.

The Natural Hazards Commission Toka Tū Ake provides natural hazards cover for homes and residential land.

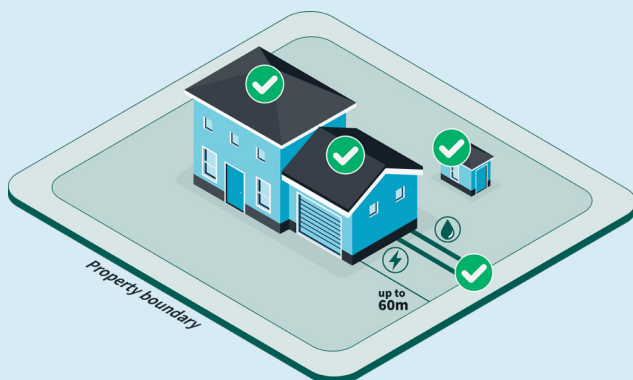
You access your natural hazards cover through the levies you pay with your private insurance policy.

It's good to know what's covered through natural hazards cover, what's not covered and what we're able to pay.

You are insured for damage from:

- earthquake
- landslide (also known as a natural landslip)
- volcanic activity
- hydrothermal activity
- tsunami
- storm or flood (land cover only)
- fire caused by any of the natural hazards above.

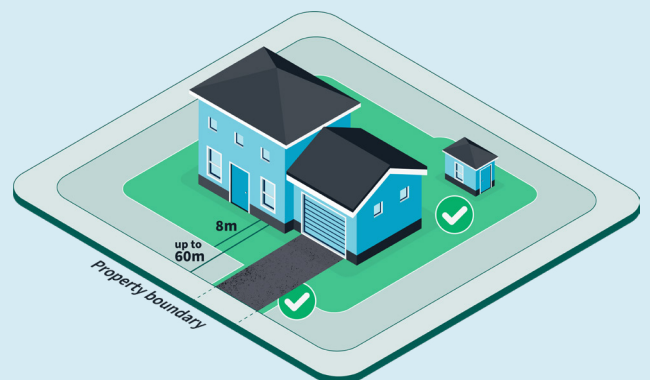
## Cover for your home



You are covered for:

- your home or holiday home
- separate buildings or structures that you use as part of your day-to-day living, such as sheds, garages or pergolas
- some essential services associated with your home up to 60 metres from your home, such as water, drainage, sewerage, gas, electricity and telecommunications.

## Cover for your land



You are covered for the land:

- under your home
- under some related buildings and structures, for example your garage or pergola
- within 8 metres of your home and some related buildings and structures
- under or supporting your main access way up to 60 metres from your home, for example under your driveway.

You are also covered for some retaining walls, bridges and culverts, to a limit.

# Your natural hazards cover

## How much you're covered for

### The building cover cap

For each natural hazard event that happens, there is a maximum that we can pay towards rebuilding or repairing your home. This is called the building cover cap and is generally \$300,000 plus GST.

MAX  
\$300K  
+GST

Any cover over this amount is provided by your private insurance policy. The maximum settlement amount that you can be paid is set out in your policy and it's important to regularly check that this is enough to rebuild.

### The land cover cap

You are covered for the cost of repairing damage, up to the land cover cap, which is generally based on the value of your insured, damaged land.

If the cost of repairing the damaged land is more than the value of that land, settlement will be based on the market value of the portion of land that was damaged. This is the maximum amount that we can pay and is called the land cover cap.

### The land cover cap is calculated by adding:

The market value of your insured, damaged land



The value of your insured, damaged retaining walls, bridges and culverts, to a limit

The market value of land is decided by an independent valuer, usually based on its estimated value on the day the damage happened.

The maximum value available for retaining walls, bridges and culverts depends on the date of the damage. Contact your insurer or refer to our website for more information.

**The cover we provide is generally a contribution to repairs, and it sometimes won't be enough to fully repair all of the damage to your land.**

## Cover changed on 1 July 2024

From 1 July 2024 our new governing legislation, the Natural Hazards Insurance Act 2023, came into effect, replacing the Earthquake Commission Act 1993.

Our name changed at the same time from the Earthquake Commission to the Natural Hazards Commission Toka Tū Ake.

There may be some small differences in your cover depending on which Act your claim is subject to.

**EQCover claims** - Damage first occurred before 1 July 2024.

These are subject to the Earthquake Commission Act 1993.

**NHCover claims** - Damage first occurred on or after 1 July 2024.

These are subject to the Natural Hazards Insurance Act 2023.

## Make a claim

**In most cases you should contact your insurer to make a claim. Your insurer will assess, manage and settle your claim, and be your central point of contact during the claims process.**

If you have an insurance broker, contact them directly to confirm how they can assist you with your claim.

If your insurer does not partner with us, or you are a Direct NHCover customer, please use our [web form](#) to get in contact, or give us a call.

## For more information

Visit: [www.naturalhazards.govt.nz](http://www.naturalhazards.govt.nz)

Call: 0800 DAMAGE (0800 326 243)

If English is not your first language you can ask for an interpreter, at no cost to you.

This document provides a general summary of the insurance we provide under the Natural Hazards Insurance Act 2023, and the Earthquake Commission Act 1993. The relevant Act will always prevail over the content of this flyer.

- 1 We use the term "home" in this information while the Act uses the term "dwelling".
- 2 Generally, everyone with valid private insurance for their home or holiday home that includes fire insurance pays the Natural Hazards Insurance levy and has access to our insurance cover.
- 3 Information in this document is valid for homeowners who pay the Natural Hazards Insurance levy through a private insurer that is a member of the insurance partnership with us. For Direct NHCover customers or those whose private insurer does not partner with us, details on how you access NHCover or make a claim may be different. Please refer to our website for more information.
- 4 Some insurers may offer additional top-up cover for land structures such as retaining walls, bridges and culverts. Talk to your insurer or broker to find out what cover is available.