

Checklist for insurance claims

The following checklist offers suggestions on how you can assist with making an insurance claim if an earthquake or other natural disaster causes you a loss. However, seek professional advice for your specific situation.

1. Check your policy. Make sure you have the most current, up-to-date copy because that will tell you exactly what your coverage is. Understand as much as you can about what it covers, what is excluded, and to what you are entitled
2. If you have lost your insurance documents request a replacement copy
3. Notify your insurance company or agent immediately that you have sustained damage and will be making a claim
4. To make filing a claim easier, document and support your claim with proof, details and estimates to repair and replace everything that was damaged or destroyed
5. If possible take photos before moving anything. One of the easiest ways to document damage to household and farm infrastructure is by taking photos of every room in the house and all farm buildings and equipment. Digital still or video cameras are great for this purpose
6. Make sure you photograph any damage to:
 - Dairy sheds and equipment
 - Grain silos
 - Irrigation pumps, piping and other infrastructure
 - All farm buildings, in particular fresh cracks
 - Personal and staff dwellings
 - Farm vehicles.
7. For any equipment that you have repaired immediately, keep everything the repairer replaces, and keep original bills or receipts for the repair work
8. Keep all receipts for other expenses such as meals, lodging, and purchases to replace damaged items if you must vacate your home
9. If you have current home and/or contents insurance, you also have the Earthquake Commission's (EQC) cover. EQC covers damage to residential property (your home, its contents and the land immediately surrounding the dwelling). For information on the Earthquake Commission's insurance cover, cleaning up and making a claim visit <http://www.eqc.govt.nz/>

