

BASIC FLOW CHART FOR CLAIMS INVOLVING HOUSE & CONTENTS

EQC CLAIMS →

If your claim **IS NOT LIKELY** to exceed:

- **House** - \$100,000 excl. GST
- **Contents** - \$20,000 excl. GST

Contact FMR Risk to obtain your **Insurer name & policy number.**



Then notify the EQC via their website: **www.eqc.govt.nz**
free phone: **0800 652333**



The EQC covers temporary repairs, weather proofing and emergency demolition of chimneys and other potentially dangerous structures. Separate list of excluded items on Page 2 (Schedule 2).

INSURER CLAIMS →

Contact **FMR Risk** if claim **IS LIKELY** to exceed:

- **House** - \$100,000 excl. GST
- **Contents** - \$20,000 excl. GST

Or if there is likely to be a claim on excluded items **not covered by EQC** such as:

- Vehicles
- Boats
- Temporary Accommodation
- Landscaping
- Anything else on the EQC list that would be covered by insurance

Schedule 2 Property not insured by this Act

Section
[21\(1\)\(a\)](#)

- 1 Any property that is not tangible property.
- 2 Any motor vehicle (being a vehicle drawn or propelled by mechanical power), or any parts of, or accessories to, a motor vehicle.
- 3 Any trailer (being a vehicle without motive power that is capable of being drawn or propelled by a motor vehicle and that is not being used as a dwelling), or any parts of, or accessories to, a trailer.
- 4 Any vessel (being anything made to float, whether it is fixed or free, and whether or not it has any means of propulsion), or any parts of, or accessories to, a vessel.
- 5 Any aircraft, or anything in or on an aircraft.
- 6 Any bush, forest, tree, plant, or lawn.
- 7 Any growing crops (including fruit trees and vines) or cut crops in the open fields.
- 8 Any explosives.
- 9 Any animals, including livestock and pets.
- 10 Any road, street, drive, path, bridge, or culvert other than a gangway, ladder, access platform, or other form of access, constructed in a residential building or being an integral part of a residential building.
- 11 Any drain, channel, tunnel, or cutting, unless used to connect parts of one or more residential buildings.
- 12 Any dam, breakwater, mole, groyne, fence, pole, or wall that does not constitute an integral part of a residential building.
- 13 Any reservoir, swimming pool, bath, spa pool, tank, or water tower, other than—
 - a. A reservoir, swimming pool, bath, spa pool, tank, or water tower that constitutes an integral part of, and that is within, a residential building; or
 - b. A reservoir or tank used in a residential building as a storage vessel for any liquid product; or
 - c. A water tank forming part of the water supply to a residential building; or
 - d. A septic tank.
- 14 Any tennis court, whether inside or outside and whether lawn or not.
- 15 Any jetty, wharf, or landing.
- 16 Any paving or other artificial surface.
- 17 Any jewellery, precious stones, money, works of art, securities, documents, or stamps.