



Earthquake Update

DECEMBER 2015

We hope you've got plans for a relaxing holiday season ahead. We're keeping this month's update brief and will be back with more detailed construction-related topics in the New Year.



Your EQC land claim

Back in July, we covered keeping a record of your project. Among the documents listed is a Deed of Assignment – which allocates any land claims you've received from EQC to MAS. We've had some queries and thought you may find some information about when and why you'll need to sign one helpful.



Foundation enhancements

In New Zealand, house insurance covers damage to dwellings, while land damage is covered by EQC. This

means as your insurer we cover the cost to repair the earthquake damage to your dwelling (and related structures) within the boundaries of your property, while EQC provides limited cover for the land within those boundaries.

If the land under your property has been damaged or designated as vulnerable to flooding and/or liquefaction, the foundation may need to be enhanced – and this will often require a site-specific engineering solution. Enhanced foundations incorporating or requiring land remediation also need to be reviewed with EQC and in some cases we may engage geotechnical engineers to take part in the review.

Because we're not asking you to use your EQC land claim funds to fix the land before your house is repaired or rebuilt, you'll need to sign a Deed of Assignment to MAS if we're covering the cost of enhanced foundations to address vulnerable land issues.





External works

Similarly, if your external works or 'hard landscaping' items such as pathways, driveways, swimming pools, tennis courts or retaining walls need to be repaired or replaced because the land beneath them is damaged, you'll need to sign a Deed of Assignment.

In the case of retaining walls – where we're repairing or replacing a wall under EQC land cover – we'll need to ensure that the repair methodology EQC proposes is appropriate and all costs including professional fees are allocated to the retaining wall. This means that in some circumstances we may need you to be involved in our engagements with EQC about damage to your land, and we'd appreciate your assistance if this is required.

If your claim does require land remediation, we'll only seek to recover the costs of the solution. This means if the costs exceed your land payment, we won't seek to recover the shortfall from you.

Jill Banwell
Senior EQ Claims Adviser
jill.banwell@mas.co.nz

Joe Pearce
Senior EQ Claims Adviser
joseph.pearce@mas.co.nz



Our progress

To date we've completed physical works on 132 properties in our programme. We've now made 297 payments including pre-construction payments and cash settlements.

In the past month we've received a further four claims confirmed as over-cap by EQC and transferred to our programme.

Many businesses involved in payment processing and construction will be closed during the holiday period. We would appreciate you contacting us about any time sensitive tasks for your project before 16 December so that we can contact any necessary technical advisers if required, particularly if you will be away for an extended holiday.

Wishing you Happy Holidays,

MAS EQ Team

Stephaine Smith
EQ Claims Adviser
stephaine.smith@mas.co.nz

Katy Pheloung
EQ Claims Adviser
katy.pheloung@mas.co.nz

Call us today:
0800 800 627
Visit us online at [mas.co.nz](https://www.mas.co.nz)

