



S O U T H E R N  
R E S P O N S E  
Ururapare ki te Tonga

KEEPING IN  
TOUCH

FEBRUARY 2017

## Moving forward

Firstly, we would like to extend our thoughts to all the people of Christchurch who have been affected by the devastating Port Hills fires. Please take care and look after one another.

It is our privilege to help you get your earthquake claim sorted and we are absolutely committed to getting all claims settled as fairly and as quickly as possible.

In 2017 we are increasing our focus on making sure that you have the right information at the right time, so you can keep your claim moving forward and make the best settlement for you.

In this edition:

- Take a closer look at our [progress](#) to date
- Learn more about how [cash settlements](#) work
- Check what's needed for seeking [technical advice](#)
- Understand the [support](#) options available
- Discover customer stories in our [video library](#)

If you have any questions or concerns, please [contact your Claims Specialist](#) or

any of our team members on **0800 501 525**.

Kind regards,



**Anthony Honeybone**  
General Manager - Claims Settlement

## Making progress, every day



This month marks **84%** of our nearly 8,000 Over Cap claims being **fully settled**, as well as **99.48%** of our Out of Scope claims fully settled and this programme nearing completion

That makes thousands of Cantabrians that have moved on by receiving a cash settlement for their earthquake claim, or had their home repaired or rebuilt as part of our programme.

For more information about our claim settlement process, click to view our comprehensive **repair** and **rebuild** guides.

To find out more about your claim and the next steps, please **contact your Claims Specialist or any of our team members**.

## Settling your claim



Cash settling your claim gives you added flexibility, be it the extra time to consider your next steps such as arranging for additional renovations, or reinvestment in new endeavours.

A lot of background work goes into a settlement offer before it is presented to you.

Some of the documentation you may receive depending on the stage at which you choose to settle includes:

- a full inspection of your home
- plans and specifications compiled by a designer and other technical experts
- a solution which aligns with your AMI insurance policy and the Building Code
- a full set of relevant documentation for your property, such as structural engineering and geotechnical reports
- a detailed breakdown of your cash settlement offer, including quantity surveyor and/or builder costings, a contingency allowance and any remaining professional fees.

All the information we gather is available for you, and our team are here to assist you with getting from A to B and achieving a settlement of your claim as soon as possible.

If you'd like to know more, have a look at our **repair** and **rebuild** claim settlement guides, or **talk to your Claims Specialist or any of our team members.**

# Independent advice

Wherever you are in the process of settling your claim with us, you may need access to key documents and reports to help you make decisions, or to review with others. We will provide you with all the reports we gather, every step of the way.

Our aim is to make this process as simple as possible for you, so if you are considering seeking third party advice or even if you are just looking for some technical information, please speak with your Claims Specialist or any of our team in the first instance. We can guide you through the process and provide you with what's needed, so that we can keep things moving forward as smoothly as possible.

Please **contact us** to find out more about how we can provide you with the right information at the right time.

# Additional support services

If you are looking for independent support with any aspect of the claim settlement process, there are several free options available to you which offer different types of support, depending on your situation.



- **Residential Advisory Service ([RAS](#))**

RAS now offer brokered solutions for customers. RAS works with customers, private insurers and EQC, and has legal and technical expertise available to provide opportunities to get to a satisfactory resolution.

- **Insurance and Financial Services Ombudsman ([IFSO](#))**

IFSO works with customers on complaint resolution concerning insurance and financial services.

- **Breakthrough Services ([Breakthrough](#))**

Breakthrough offers assistance to anyone lacking confidence in the way their earthquake claim is progressing. The aim is to understand where the claim is at from the homeowner's perspective and facilitate a process and conversation between the homeowner and the insurer.

## Building in a flood management area (FMA)



If you haven't browsed our video library lately, have a look at this month's feature video, including tips and advice from Aaron and Rachaelle about their experience during the claim settlement process.

They had some gems of wisdom throughout their planning and building process, which they were keen to share with other customers in their video updates.

Click to see [part one](#) and [part two](#) of their story. There are also many others available in our [video library](#).

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