EQCOVER DISPUTE RESOLUTION

RESOLVE DISPUTES ABOUT YOUR EQCOVER CLAIM

EQCover provides the first layer of insurance for your home and cover for some of your residential land for natural disaster events before 1 July 2024.

The first step is to make a complaint to the organisation managing your claim. Usually this will be your insurer but sometimes it may be NHC Toka Tū Ake (previously known as EQC) if they are managing your claim directly.

If it remains unresolved, you have the option to refer it to Fair Way's EQCover Dispute Resolution service.

ABOUT

The EQCover Dispute Resolution service may be able to assist if your claim:

- involves damage from natural hazard events that occurred **before 1 July 2024**
- is not related to the Canterbury earthquake series - other pathways are available
- and both you and NHC Toka Tū Ake agree to participate.

We can help resolve disputes about:

- **Building claims** (within the relevant Act limit depending on date of the event)
- **Land claims** (lesser of the relevant Act limit or $200,000)
- **Building and land claims** (not exceeding combined limit of $400,000).

WHAT TO EXPECT

You can **contact Fair Way** directly to start the process. Our first step is to check if we can help, find out more about you and your claim, and answer any questions. You can tell us about your needs and learn about support options.

We will inform NHC Toka Tū Ake, who provide EQCover, and **invite them to join**. Once everyone agrees to participate, we can help in three ways – through facilitation, mediation or adjudication.

Our team will guide you through the process and make all arrangements. They'll stay in touch with you each step of the way.

Our service is **free to use**. Talk to our team to find out how we can support you.

P 0800 266 588

W WWW.FAIRWAYRESOLUTION.COM

E NHCOVER@FAIRWAYRESOLUTION.COM

fair way | kia tau
YOUR EXPERTS IN DISPUTE RESOLUTION

WHAT YOU NEED TO KNOW

IS IT FREE?

The EQCover Dispute Resolution service is free for homeowners, so there is no charge. However, you are responsible for meeting your own costs if engaging any experts, such as getting legal or engineering advice.

AM I ELIGIBLE?

NHC Toka Tū Ake or your insurer will usually let you know if you are eligible, or about the other pathways that are open to you, at the end of their complaints process. If you're not sure, you can contact us to check.

SOMETHING ELSE?

Different pathways are available depending on your claim and insurer. For example, you may be able to use your insurer's dispute resolution scheme, contact the Ombudsman or the NZ Claims Resolution Service.

THE PROCESS



GET IN TOUCH

You can get in touch by phone, email or online.



HAVE A CHAT

Share your details, ask questions, and find out more.



CHOOSE OPTION

We will discuss and recommend a pathway.



NEXT STEPS

We make arrangements and guide you through the steps.



RESOLUTION

The aim is to resolve things and help you move forward.

HOW WE HELP



FACILITATION

Explore the issue

Facilitation is a way to explore issues or agree actions early. Facilitators help you communicate, and to share information and perspectives. The aim is to reach your own agreed solution.



MEDIATION

Find a way forward together

The mediator leads the meeting and helps you explore the issues and options. The aim is to find a lasting agreement that works for everyone.



ADJUDICATION

We make an independent decision

If you can't agree on an outcome through mediation, we will weigh up all the information and make an independent decision on the matter.

GET STARTED

It's easy to get started. Simply get in touch by freephone, email or online and we will guide you through the process.

P 0800 266 588

W WWW.FAIRWAYRESOLUTION.COM

E NHCOVER@FAIRWAYRESOLUTION.COM