NHCOVER DISPUTE RESOLUTION

RESOLVE DISPUTES ABOUT YOUR NHCOVER CLAIM

If your residential property has been damaged by a natural hazard such as an earthquake or landslide, Natural Hazards Cover (NHCover) provides the first layer of insurance for your home and some cover for the land used for supporting and accessing it. It is provided by the Natural Hazards Commission Toka Tū Ake, but usually you make a claim directly to your private insurer.

If you have a dispute about referable decisions made on your NHCover claim, you can access free and independent support from Fair Way's NHCover Dispute Resolution service to resolve it.

ABOUT

We can help homeowners who experience damage from natural hazard events that occur **from 1 July 2024**.

If you disagree with referable decisions made on your NHCover claim, you can contact us directly to start the dispute resolution process. Fair Way can assist you to resolve disputes about referable decisions, such as:

- **whether your claim is valid**, for example whether or not the damage has been caused by a natural hazard event
- **the extent of the claim settlement**, for example the cost to repair the damage or the scope of rebuilding
- **declined claims**, for example if the claim is found to be fraudulent or the damage is due to substandard construction.

WHAT TO EXPECT

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 NHCover, about your dispute.

We can help in two ways – through mediation or adjudication. We recommend mediation as the first step. Both options are free and impartial.

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

AM I ELIGIBLE?

Your insurer will let you know about any decisions made on your claim in writing. Most decisions about natural hazards claims are 'referable decisions' which means you can use our service. If you're not sure, you can contact us to check.

SOMETHING ELSE?

Different pathways are available depending on your issue. For example, if you made a complaint under the Code of Insured Persons' Rights, and don't agree with the outcome, you can apply for an independent review by Fair Way.

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

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.

For example, we can help you agree on what needs to be repaired and how.

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.

For example, we can agree or disagree with the original decision that was made.

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.

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