

Understanding Earthquake Insurance

PROTECT YOUR HOME

Your home is one of your most valuable assets.

Should the unthinkable happen, it's important to have the right insurance cover to help protect your home.

EARTHQUAKE COMMISSION COVER

- Earthquake Commission (EQC) cover provides natural disaster* insurance for residential homes and some of your land. You automatically have EQC cover if you have a current private insurance policy for your home (including fire insurance).
- The EQC provides cover up to \$300,000 for damage to your home caused by natural disasters*. This cover is referred to as the EQC cap.

*Natural Disasters that EQC cover: an earthquake, a natural landslide, a volcanic eruption, hydrothermal activity, a tsunami.



HOME INSURANCE COVER

- You may be required to set your sum insured as part of your home insurance policy.
- This dollar value represents the maximum amount the insurer will pay if your home is damaged or destroyed following a natural disaster.
- Your sum insured should be set at what it would cost to rebuild your home to the size and standard it originally was (just prior to the loss).



ROTHBURY INSURANCE BROKERS HAVE GOT YOUR BACK!

- Rothbury's brokers are locals who live and work in your community. They've got the local knowledge and expertise to tailor your insurance cover to your needs.
- Rothbury has a dedicated Claims team to help manage your claim from beginning to end, and will advocate on your behalf for the best possible outcome.



Talk to your broker about the right insurance solutions to protect your home and contents against damage caused by a natural disaster.