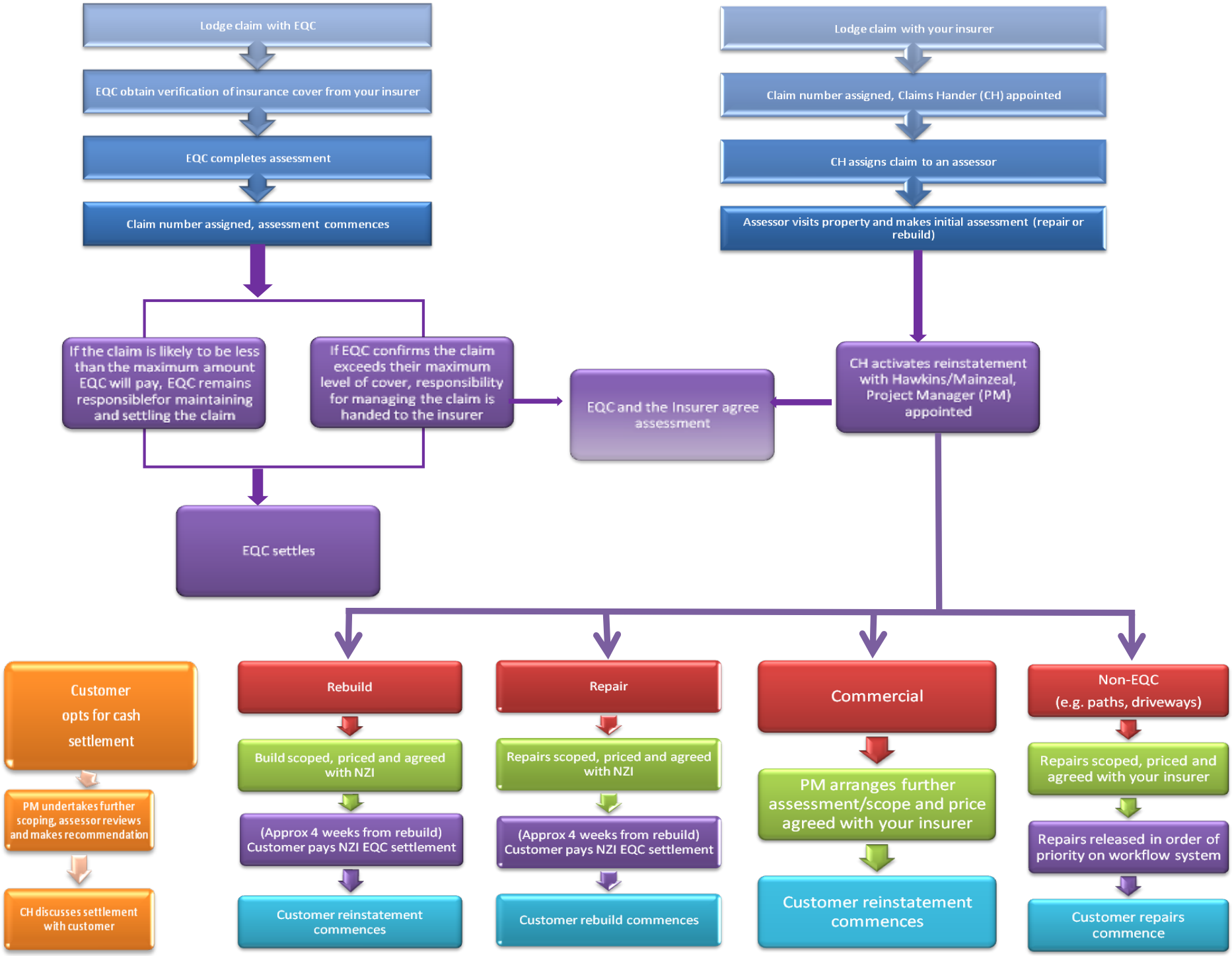
Lodge claim with EQC
EQC obtain verification of insurance cover from your insurer
EQC completes assessment
Claim number assigned, assessment commences
Lodge claim with your insurer
Claim number assigned, Claims Hander (CH) appointed
CH assigns claim to an assessor
Assessor visits property and makes initial assessment (repair or rebuild)
If the claim is likely to be less than the maximum amount EQC will pay, EQC remains responsiblefor maintaining and settling the claim
If EQC confirms the claim exceeds their maximum level of cover, responsibility for managing the claim is handed to the insurer
EQC and the Insurer agree assessment
CH activates reinstatement with Hawkins/Mainzeal, Project Manager (PM) appointed
EQC settles
Customer opts for cash settlement
PM undertakes further scoping, assessor reviews and makes recommendation
CH discusses settlement with customer
Rebuild
Build scoped, priced and agreed with NZI
(Approx 4 weeks from rebuild) Customer pays NZI EQC settlement
Customer reinstatement commences
Repair
Repairs scoped, priced and agreed with NZI
(Approx 4 weeks from rebuild) Customer pays NZI EQC settlement
Customer rebuild commences
Commercial
PM arranges further assessment/scope and price agreed with your insurer
Customer reinstatement commences
Non-EQC (e.g. paths, driveways)
Repairs scoped, priced and agreed with your insurer
Repairs released in order of priority on workflow system
Customer repairs commence