



Earthquake Commission

The Earthquake Commission (EQC) is the New Zealand government agency providing natural disaster insurance to residential property owners. The Ombudsman can investigate complaints about EQC's administrative conduct under the Ombudsmen Act (OA), and EQC's decisions on requests for official information under the Official Information Act. This fact sheet focuses on the Ombudsman's role under the OA.

What types of complaint can the Ombudsman investigate?

The Ombudsman can investigate complaints about the administrative acts and decisions of EQC, including:

- decisions made on an EQC claim, such as whether to accept a claim for cover
- the standard of service provided by EQC
- delays by EQC in processing a claim ([see Complaints about delays](#)).

What do you need to do first?

The Ombudsman will not normally investigate a complaint before it has been made to EQC.

A complaint to EQC can be made first by phoning its complaints line: 0800 652 333. If the complaint can't be resolved by the complaints line, it will be escalated to an EQC complaint resolution team. A complaint can be referred directly to the EQC complaint resolution team by emailing complaints@eqc.govt.nz. [Information about the EQC complaints process \(particularly as it relates to the Canterbury earthquakes\) can be found here](#). If a complaint can't be resolved by the EQC complaint resolution team, independent mediation may be offered. [Learn more about the mediation scheme here](#). Try to keep a record of your interactions with EQC, including notes of any telephone discussions, and copies of emails or other correspondence.

Complaints about delays

We are aware of a general issue regarding delays in the processing of EQC claims. This relates to the inevitable pressure of work on EQC as a consequence of the Canterbury earthquakes.

If your complaint relates to a delay in processing your claim, there may be little the Ombudsman can do. The Ombudsman cannot follow the progress of individual claims as they go through the various phases of assessment and settlement. Nor can the Ombudsman insist that one claim be given priority over all others in the queue just because a complaint has been made to this office.

However, EQC will consider giving priority to a claim where it can be shown that there are exceptional circumstances involving the claimants. If you consider there are exceptional circumstances justifying priority treatment of your claim you should first put this to EQC.

Particular circumstances that may warrant investigation by the Ombudsman include:

- exceptional circumstances involving your claim, such as health and safety issues
- where the delay may have been caused by an error on EQC's part.

Making a complaint to the Ombudsman

If you have been unable to resolve your complaint with EQC, you can make a complaint to the Ombudsman and we will assess whether we can help.

When making a complaint to the Ombudsman you should identify the act or decision that is the subject of your complaint, and explain why you consider it was unreasonable or unfair. You should also try to provide a record of your interactions with EQC, including notes of any telephone discussions, and copies of emails or other correspondence.

A complaint can be made to the Ombudsman by post, fax, email, or [using our online complaint form](#).

Need more information?

Visit our website www.ombudsman.parliament.nz or call us on 0800 802 602.

Ends