Making complaints about EQC (Earthquake Commission)
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Before you start

This is a long document.

While it is written in Easy Read it can be hard for some people to read a document this long.

Some things you can do to make it easier are:

- read it a few pages at a time
- have someone to assist you to understand it.
Hard words

There are some words in this book that may be hard to understand.

These words are in large print.

Go to the List of hard words on page 21 if you want to know what the words mean.
About EQC

The Earthquake Commission (EQC) is a government agency.

This means EQC reports to the Government.

EQC gives insurance to people who have their own homes broken or destroyed in a natural disaster.

A natural disaster can be things like:

- an earthquake
- a flood
- a hurricane
- a tornado.
Complaints about EQC the Ombudsman can look into

The Ombudsman Act tells us what complaints we can look into.

The Ombudsman can look into complaints about EQC when they about:

- **administrative conduct** – how EQC is run

- **getting official information** from EQC.

This fact sheet is only about complaints about how EQC is run.
The Ombudsman can look into complaints about how EQC is run like:

- a decision made by EQC about a claim
- the service EQC gives you
- EQC taking too long to work on your claim.

For information about complaints to do with getting official information read our booklet called:

Making or complaining about requests for Official Information.
What you need to do before you contact the Ombudsman

You need to do some things first before you contact the Ombudsman.

If you do not do these things we may decide we cannot look into your complaint.

Before you contact us you need to complain to EQC.

There are 3 ways you can do this.
1. Contact the EQC

You can contact the EQC to talk about your problem.

**Call** the EQC complaints line:
0800 652 333

You can write an **email** and send it to:
complaints@eqc.govt.nz

There is more information about how to make complaints to EQC on the **EQC website**:

www.canterbury.eqc.govt.nz/contact-us
2. EQC Resolution Team

If you *cannot* sort out your problem by talking to EQC on the phone your complaint can be sent to the EQC resolution team.

The resolution team will try and sort out your problem.
3. Mediation

Sometimes EQC will not be able to sort out your complaint.

If this happens you might go to mediation.

This means a mediator will have a meeting with you and EQC.

You can find out more about this by visiting the website:
www.eqc.govt.nz/about-eqc/make-complaint/mediation-service
Try to keep all of the information about your complaint.

You will need to:

- write down the dates you spoke to EQC
- write down notes about what you said when you talked to EQC on the phone
- keep any information you have about your complaint like letters, emails and other paperwork.
What to do if your complaint is about EQC taking too long

The Ombudsman knows that it is taking EQC a long time to deal with some complaints.

This is because there have been many earthquakes in Canterbury.

If your complaint is about how long it is taking to sort out a claim there is not much the Ombudsman can do.

This is because there are lots of claims being sorted out by EQC.

We cannot tell EQC to sort out your claim first.
If you think it is important that your claim is sorted out before other claims you can ask EQC.

You will have to tell them:

- why you think it is important to get your claim sorted out quickly

- what might happen if it is not sorted out quickly.

_Sometimes_ the Ombudsman can look into complaints about how long EQC is taking to sort out a claim.
This can only happen if the time it is taking to sort out your claim means it is:

- putting you or someone else in danger
- making you or someone else sick
- because EQC has made a mistake about your claim.
How to make a complaint to the Ombudsman

If you have not been able to sort your complaint out with EQC you can contact the Ombudsman.

We will look at your complaint to see if we can help you.

When you make a complaint to the Ombudsman make sure you:

- you tell us what EQC did to worry you
- tell us why you think EQC have not done the right thing
• give us all the information you have about what EQC did

• give us copies of documents, letters and information you have about your complaint.

You can make a complaint to the Ombudsman by:

• calling us:
  **Free Phone**: 0800 802 602

• using our online complaint form:
  [www.ombudsman.parliament.nz](http://www.ombudsman.parliament.nz)

• emailing us:
  info@ombudsman.parliament.nz
• writing us a letter and posting it to:
  The Office of the Ombudsman
  P.O. Box 10152
  Wellington 6143

• faxing us:
  Fax: 04 471 22 54

Our offices are open:
8:30am to 5pm Monday to Friday.

Call to make a time if you need to come and see us.

There is an Ombudsman office in
Auckland, Wellington and Christchurch:

**Auckland**
Level 10, 55–65 Shortland Street,
Auckland 1010
**Wellington**
Level 7, 70 The Terrace,
Wellington 6011

**Christchurch**
Level 2, 138 Victoria Street,
Christchurch 8013
List of hard words

Administrative conduct
Administration means the way a group of people run an organisation.

Conduct is the way people behave or do things.

Administrative conduct is the way an organisation is run by people.

Claim
A claim is when you ask EQC:

- for some money to fix something that was badly broken in a natural disaster
- to fix something that was badly broken in a natural disaster
- for money to replace something that was destroyed in a natural disaster.
Destroy
Destroy means to break something so badly that it cannot be fixed again.

Hurricane
A hurricane is a very bad storm with very, very strong winds.

A hurricane can destroy buildings.

Insurance
Insurance is money a person will get from EQC to sort out their claim.

Mediation
Mediation is when 2 groups are having problems they cannot fix by themselves.

Another person or group comes in to help both groups get to a decision they are both happy with.
Mediator
A mediator is a person who runs a mediation between 2 groups.

A mediator helps the 2 groups get to a decision they are both happy with.

Natural disaster
A natural disaster is a very bad thing that happens in nature.

A natural disaster can be like a hurricane or tornado.

Natural disasters can destroy many things and kill people.

Official information
Official information is the information a government agency has.
Tornado
A tornado is a kind of very bad storm.

It is a cloud that is shaped like a funnel.

A tornado has very strong winds that can destroy buildings.
Other Ombudsman fact sheets

We have made other fact sheets about making complaints to other agencies.

They are all in Easy Read.

The other fact sheets are about making complaints about:

ACC (Accident Compensation Corporation)

Immigration New Zealand

Inland Revenue Department
Oranga Tamariki – Ministry for Children

Work and Income.
This information has been translated into Easy Read by People First New Zealand Inc.– Ngā Tāngata Tuatahi