

# TAKING PHOTOS AFTER A NATURAL HAZARD EVENT

This factsheet provides tips on how to take photos to support your EQCover claim.

We know after a natural hazard event occurs, one of the first things you want to do is start the clean-up process. It's always best to follow your local civil defence and council advice about whether it is safe to do so first. Following that, check in with your private insurer for advice on what you need to do, how to manage urgent repairs and how to protect your home and land from further damage.

If your property has been damaged by a natural hazard event, it's essential to provide proof of damage to support an EQCover claim, and it's important to take photos **BEFORE** you repair or move anything. This will help your insurer understand the extent of damage to your property before they carry out an assessment.

## THESE GUIDELINES WILL HELP YOU GET ACCURATE PHOTOS TO SUPPORT YOUR EQCOVER CLAIM WITH YOUR INSURER:

- If you need to make your home safe, sanitary, secure and weathertight, record the works being done and take photos BEFORE you make/undertake any urgent repairs after the natural hazard event. Remember to keep receipts and invoices for all the work completed.
- Digital photos taken with a mobile phone are just as good as printed photos. If you send digital photos, please note you will not need to send printed copies too.
- It's a good idea to make a list of each area you photograph as you go. This will help you identify the photos in the future and ensure you capture everything.

## RECOMMENDATIONS OF PHOTOS TO BE TAKEN:

- Take a photo of your house number or mailbox to confirm the location of your property. If you are taking photos on a smartphone, these will generally capture a timestamp.
- If possible, include a tape measure in the photo to show the size of particular damage and / or areas.
- Photograph all damage that you can see. If you know how to, take wide shots as well as zooming in on specific details (e.g. photograph the whole wall followed by a series of close-up photos of the damage to the wall).

### Damage to homes

- Photograph the front, sides and back of your home and any insured residential buildings (e.g. garage) – If you can, fit the whole building into the photo. This helps the assessor understand the scale and extent of the damage to your property.
- When photographing inside rooms, it's useful to take photos from different views and angles.

### Damage to residential land

- Photograph any damage to insured land structures (i.e. retaining walls, bridges or culverts), especially those within 8 metres of your home.
- Photograph any landslips on your property near your home (where it's safe to do so).
- Photograph any inundation or debris (e.g. silt) left by flood water on your residential land, including under your home (if possible).

### TIPS THAT MAY BE HELPFUL WHEN TAKING PHOTOS:

- Check the photo on the screen to ensure the detail is clear, sharp and that you've captured what you need.
- If the image is blurry or wobbly, brace yourself against something, use a tripod, or stand your camera on a solid surface.
- If the photo looks too dark:
  - Open the curtains or blinds to let in as much light as possible if you're inside, then stand with your back to the window.
  - Turn on the flash - you'll need to stand closer to the subject of your photo to make sure the light from the flash reaches it.
  - Turn up the camera's brightness control (this may be called EV or Exposure compensation).
  - If you're using a digital camera, turn the date stamp function on, or with prints, note the date the photo was taken on the back. This will help assessors match the image to the natural disaster.

### WHAT TO DO ONCE YOU HAVE TAKEN YOUR PHOTOS:

- You may be able to send the photos directly to your insurer through their website or email, or to your claim manager if you have one assigned.
- Alternatively, you can hold onto your photos and send them to your claim manager once they have made contact.

### FOR MORE INFORMATION:

- Your insurer is always your best point of contact – they'll manage your entire EQCover claim on our behalf.
- Visit your private insurer's website or contact them directly.
- Otherwise, you can visit [www.eqc.govt.nz](http://www.eqc.govt.nz), call us on 0800 DAMAGE (**0800 326 243**), or you can write to us at, [info@eqc.govt.nz](mailto:info@eqc.govt.nz) or PO Box 311, Wellington, 6140

If English is not your first language you can ask us for an interpreter at no cost to you by calling Toka Tū Ake EQC on 0800 DAMAGE (**0800 326 243**).