Text

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Making your home safer

Diagram, engineering drawing

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# **December 2022What you will find in here**

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# About this document

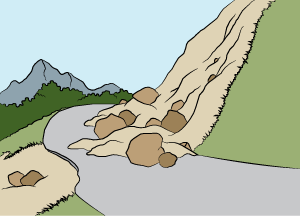


We cannot **predict** emergencies like

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* earthquakes
* A picture containing graphical user interface

  Description automatically generatedfloods
* storms
* landslides.

Not being able to **predict** means it is not possible to know:

* when an emergency might happen
* where an emergency might happen.

A picture containing graphical user interface

Description automatically generatedThere are lots of things we can do to be ready if emergencies or natural disasters happen.

Diagram, engineering drawing

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A good place to start is your home.

A picture containing letter

Description automatically generatedThis document is about how to make your home safer.

# Ways to make your home safer

Diagram, engineering drawing

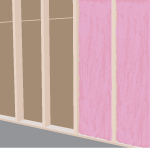
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This part of the document has some ideas to make your home safer.

A picture containing person, indoor

Description automatically generatedAttach your furniture to the wall studs if it is:

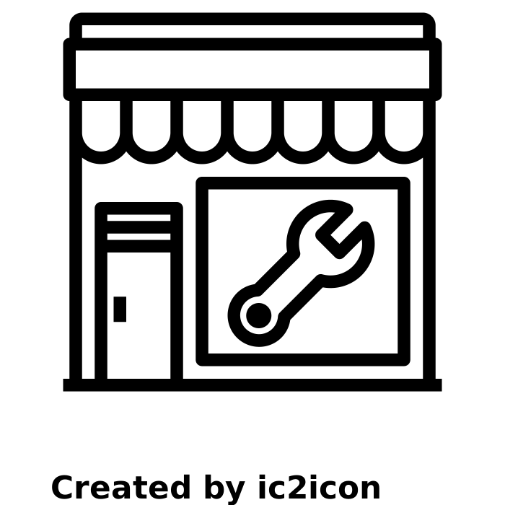
* heavy
* tall.



**Wall studs** are the strongest parts of the walls.

****To attach your furniture to the wall studs you can use:

* brackets
* straps.

You can buy the things you need from hardware shops like:

* Bunnings
* Mitre10.

If you have things that are heavy or **fragile** keep them near the floor like on low shelves.



**Fragile** things are things that break easily.

A picture containing person, holding, player, yellow

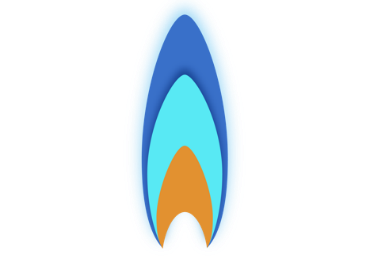
Description automatically generatedUse hooks to hang up:

* pictures
* mirrors.



Do not use nails to hang these up as they may not stay on the wall very well.

Make sure you know where / how to turn off your:

* water
* electricity
* gas if you have it.

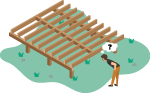


Some brick or concrete chimneys may fall over in an earthquake.

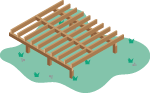


You can find more information about how to make chimneys safer on the Earthquake Commission **website** at:

**www.eqc.govt.nz/be-prepared/homeowners/chimneys/**

If your home has **suspended floor foundations** check:

* they are in good condition such as having no cracks
* the foundations have good connections to the house.



**Suspended floor foundations** are ways of building the bottom of the house.

A picture containing person, holding, player, yellow

Description automatically generated

A builder can tell you if you have them if you are not sure.

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Description automatically generatedIn February 2021 there were changes to the Residential Tenancy Act.

The Residential Tenancy Act is a law about renting places to live.

Diagram, engineering drawing

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These changes made it easier for people who rent their home to make it safer.



If you rent your home talk to your landlord or property manager before you start making it safe.

# Insurance

A picture containing person

Description automatically generated

Having **insurance** is very important to help sort things out if there is a natural disaster.

**Insurance** is when you:

* Graphical user interface, website

  Description automatically generatedpay money to an insurance company
* get money from the insurance company if something bad happens that fits their rules.

Often the insurance company will pay for things to be fixed rather than give the money to you.

A picture containing person

Description automatically generatedIf you own your home you may have home and contents insurance in case something happens to:



* your house
* the things in your house.



If you rent your home you may just have contents insurance for the things you own.

A picture containing person

Description automatically generated

Insurance is very important in a disaster.

A firefighter holding an object

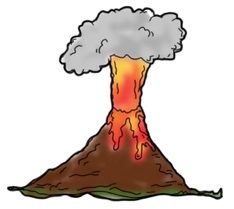
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If your home insurance policy will pay if there is a fire then you also have **EQCover**.

**EQCover** is run by the Earthquake Commission.



It means you have insurance if your home is damaged by something like:

* an earthquake
* a volcanic eruption.

It is important to keep checking the insurance you have is right for you.

A picture containing person

Description automatically generatedYou should check:

* what is part of your insurance
* Graphical user interface, website

  Description automatically generatedwhat is not part of your insurance
* if the money your insurance will pay will be enough to build your home again.



If something damages your home take lots of photos of the damage.

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Then contact your insurer to **make a claim**.

**Making a claim** is when you tell the insurance company that:

* Graphical user interface, website

  Description automatically generatedsomething has gone wrong
* they need to pay for it to be sorted.



The insurance company will sort out your claim.

This includes anything that is part of EQCover.

Text

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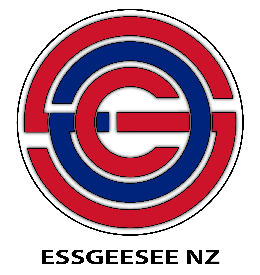
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