



GUIDE TO DISASTER RELIEF/RECOVERY

Below is some information put together to assist anyone in need within HB and Gisborne regions affected by Cyclone Gabrielle.

Lost persons

Anyone who has not yet been able to contact someone following the cyclone is also encouraged to make a Person Inquired For report.

<https://forms.police.govt.nz/person-inquired-for>

Banks

Most banks have put together a one-off payment/package, please see the links below for your bank and what they are offering:

- [ANZ](#)
- [Westpac](#)
- [BNZ](#)
- [ASB](#)
- [Co-operative](#)
- [KiwiBank](#)

Insurance

Please contact your insurance company for any insurance claims.

[Civil Defence](#) have provided the following advice:

If your home, car, or contents have been damaged by the severe weather, take photos before you remove or repair anything and report it to your insurance company as soon as possible. You only need to contact your insurance company and they'll let you know what you need to do next, how to claim and – if applicable – how EQ Cover from Toka Tū Ake EQC works.

If you need to make your home safe, sanitary, secure, and weather tight, please record the work done, take before and after photos, and keep copies of the bills you paid.

If you don't have house insurance but do have contents insurance, speak to your insurer about what is covered. Make sure you take lots of photos and keep good records before you throw anything out, where possible.

Free and independent advice is available through the New Zealand Claims Resolution Service (NZCRS), this will provide expert support to homeowners with insurance claims after a natural disaster to avoid disputes, resolve issues and ensure claims are settled as quickly as possible. This service is available from Monday 20 February 2023. The NZCRS will replace the Greater Christchurch Claims Resolution Service (GCCRS) and the Residential Advisory Service (RAS).

Homeowners who have concerns about their claim or are unsure about the process can contact NZCRS on 0508 624 327, email contact@nzcrs.govt.nz or visit www.nzcrs.govt.nz.

EQC

EQCover for this event EQCover provides the following:

- Landslip damage, EQCover available for damage to house and land.
 - if the house is damaged by the landslide, cover available up to the building cap (up to \$150k or \$300k, depending on policy renewal date);
 - cover for repair or reinstatement of some residential land, up to the value of the insured land.
- Flood and storm damage, EQCover only applies to insured land, with private insurers generally providing cover for homes.
 - removal of flood debris such as silt and fallen trees.

Land claims can take some time to resolve and communication between impacted people and their insurer is critical. Information that may be useful for homeowners are in links below:

- [Householders guide to EQCover](#) - overview of how EQCover works, what is and isn't covered, and how EQCover claims are settled
- [Factsheet - Land Cover: Storms and Floods](#) – how EQCover works for storm or flood damage to insured residential land.
- [Factsheet - EQCover: Land claims](#) – steps involved in an EQCover land claim, people involved and how settlements are calculated.
- [Householders' Guide to Residential Land](#) - overview of how EQCover works for insured residential land, what is and isn't covered.

Civil Defence

If you are wanting to know more about the Civil Defence response, e.g. civil defence centres, road closures, water updates, phone and internet etc. Please see the link below:

<https://www.hbemergency.govt.nz/>

Work and Income

If you have been affected by this emergency event, work and income may be able to make a Civil Defence payment to you. To apply, please see the link below:

[Civil Defence Payment](#) or call 0800 400 100 (7am to 5pm)

For more information about urgent or unexpected costs, go to workandincome.govt.nz

Hastings, Napier and Gisborne Councils

The councils have published advice for those who unfortunately need to clean your property or business premises.

[Click here](#) to read more.

Contact details for the councils are as follows:

[Napier City Council](#),

email: info@napier.govt.nz

Tel: (06) 835 7579

[Hastings City Council](#) (including Wairoa district)

Email: customerservice@hdc.govt.nz

Tel: (06) 871 5000

[Gisborne District Council](#)

Email: service@gdc.govt.nz

Tel: 0800 653 800 / (06) 867 2049

Ministry of Primary Industries (MPI)	<p>Dealing with floods A national state of emergency has been declared to assist in the response to Cyclone Gabrielle.</p> <p>The Government is providing an initial \$4 million to help farmers, growers, whenua Māori owners and rural communities mobilise and co-ordinate recovery efforts.</p>
Business support	<p>Business.govt.nz have published tools, links and other reference information to support businesses affected by the extreme weather to keep yourself, your employees and your business safe.</p>
IRD - Tax relief	<p>If you need help keeping up with your tax obligations, please see the link below: Tax relief</p>
KiwiSaver Financial Hardship withdrawal	<p>You may be eligible to withdraw KiwiSaver earnings early if you are experiencing financial hardship. If you would like to make an application, please email lisa.bentley@peak.net.nz and I can assist you with the paperwork.</p>
Mental Health Support	<p>During these times of emergency, your mental and emotional wellbeing is important. If you or family members are feeling stressed or anxious, the following support may be of use:</p> <ul style="list-style-type: none"> • For anyone who is anxious, the 1737 line is available 24 hours. Text 1737 and you will be able to talk or text with a trained counsellor or peer support person. • Xero has XAP for any small business owner, employee or their families to access. XAP gives three confidential and free telephone, live chat, online or face-to-face counselling sessions through until 31 March 2023. Xero Assistance Programme XAP or email xap@xero.com to get access. • Red Cross offers recovery matters workshops to support people through the long, challenging and complex recovery process Disaster recovery matters workshops <p>If you feel you're not coping, talk to a health professional. Seek medical help from your doctor or a mental health provider familiar with the effects of disasters. Some people may never have a reaction. Others may have delayed reactions that show up days, weeks or even months after the disaster happens. Not everyone has reactions right away. Your symptoms may go and then come back again when something makes you think of the disaster.</p> <p>After a disaster, be sure to talk to someone about how you are feeling. There may be a specialist post-disaster crisis counsellor appointed in your area.</p>