

# Natural Hazards Portal

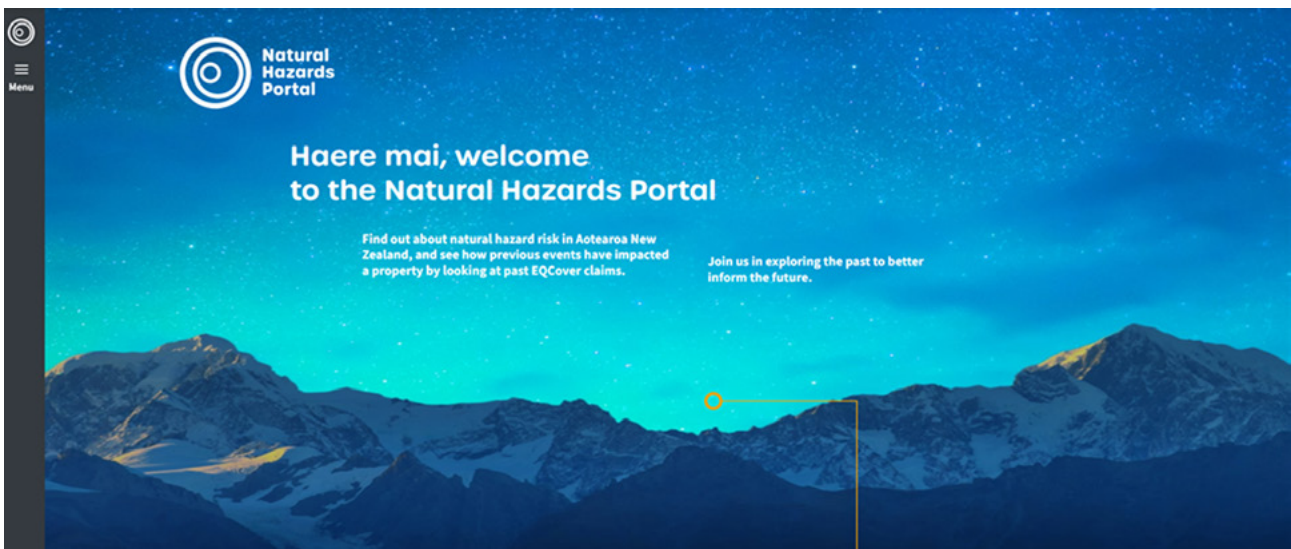
The Natural Hazards Portal is a government initiative led by Toka Tū Ake EQC, to enable users to explore Aotearoa New Zealand's natural hazard risk and how it may impact them. The first release, in July 2023, gives users the ability to geospatially view our Toka Tū Ake natural hazard claims data to better understand previous natural hazard events in specific areas.

At Toka Tū Ake, we place a strong emphasis on using data and knowledge about natural hazards to make informed decisions for our homes, towns and cities. This is part of our commitment to share information that helps people and communities understand the choices they can make to build more resilience to natural hazards.

A resilient New Zealand is one in which the potential consequences of natural hazards are carefully considered and included in everyday decisions and longer-term plans.

Aotearoa New Zealand is rich in scientific information, data, experience and knowledge about our natural hazards and ways to reduce risk.

We are providing public information on natural hazards and links for people to explore natural hazard risk information in their local areas and on past events. These links will take people to different websites, including local and central government sites.



Our goal is to build awareness of and resilience to natural hazard risks.

People can use the Portal to:

- Improve understanding about natural hazard risk.
- Understand how natural hazard events may impact individuals, homes, and communities.
- Explore where natural hazard events have occurred in New Zealand before.
- Consider the actions to take to manage risk and build resilience.

## Natural hazards insurance claim information

Settled EQCover claim information from 1997 onwards is now available in one place for residential properties across Aotearoa New Zealand for the first time.

The information displayed will identify if there has been a claim on a property; if the claim was for land or building damage and the event type and date.

This information will help people understand if natural hazards have previously caused damage to their properties and communities and to consider whether they need to make further enquiries to ensure appropriate remedial action has been taken.

Where a claim has previously been lodged, homeowners (or potential homeowners) can investigate whether damage has been properly repaired – this could mean the property is more resilient because of the action taken.

## How the Portal can support better decision-making

Providing easy access to information about natural hazards in communities will help build people's awareness of their risks and identify mitigation actions they can take.

Being able to see where there have previously been EQCover claims will give people buying a property more information about natural hazard risks to support their decision making. They can use the information as part of their due diligence to check repairs have been undertaken.

A property with a previous EQCover claim is not necessarily a bad thing. If an EQCover claim has been settled on a property, it means:

- there has been damage in the past from a natural hazard and a payment was made to settle the claim, or the repair was managed and completed by Toka Tū Ake
- the damage may have been minor, such as a crack in wall plaster
- the property may have been restored to its previous state
- the building may have been demolished and rebuilt to current day standards, making it stronger and more resilient to future natural hazard events
- work may have been done to lessen the impact of future natural hazard events (for example building a retaining wall to hold back a potential landslide).

## Future vision for the Portal

Our vision for the Portal is to create a 'go-to source' for natural hazard risk management in New Zealand, useful at property, community, local and national level.

Over time, we intend to increase the functionality of the Portal so it becomes a comprehensive platform for natural hazard risk management, providing people with the information they need to make informed choices about managing their risks in relation to property and land.

## More information about settled EQCover claims

If you are looking for more information about a settled EQCover claim related to a property, please contact the [Toka Tū Ake team](#).

