

WORKMANSHIP ISSUES

Some IAG customers have raised questions about workmanship issues which arise during the repair or rebuild process.

Before your repair or rebuild begins you will sign a contract with your builder - this spells out your rights and obligations, and those of your builder.



What should I do if I am not satisfied with the work done by my builder?

If you have an issue relating to the quality of the work carried out under the building contract, you should raise this with your builder in the first instance.

You can refer to the Ministry of Building, Innovation and Employment (MBIE) website for information and technical guidance (www.mbie.govt.nz).

If you are still not satisfied with the work done by your builder you will have rights under the building contract which enable you to require the builder to remedy the issues; you may wish to discuss this with a lawyer or a trusted advisor.

You and your builder will also have rights and obligations under the Consumer Guarantees Act.

You can find out more information at: www.consumeraffairs.govt.nz and www.building.govt.nz/hand-consumer-protection

What can IAG do to assist me if workmanship issues arise?

If you are repairing or rebuilding through the IAG Programme your Loss Adjuster and Rebuild Solutions Manager will provide appropriate assistance within the limits of IAG's policy obligations to assist you to resolve any disputes which arise between you and your builder.

In the first instance, this is likely to include a meeting between the various parties to discuss your concerns, and document any agreed actions regarding remedial works.

What is IAG's obligation under my policy?

Your insurance policy responds to earthquake damage and this is what is covered by IAG.

In most IAG insurance policies, IAG pays money for reinstatement works.

If you are having reinstatement work carried out as part of the IAG Programme, IAG will pay for the work specified in the building contract signed by you and your builder.

IAG does not provide any guarantee in respect of the workmanship and has no obligation under your insurance policy to indemnify you (again) if there are workmanship issues that need rectifying.

*Please note that while this document is designed to assist with general queries, IAG cannot provide legal advice. IAG recommends independent legal advice if you are unable to resolve the issue by speaking directly with the builder.

Who can help me?

Your Loss Adjuster and Rebuild Solutions Manager can help you with initial discussions with your builder.

Your Claims Case Manager can provide you with additional information or clarification.

Your lawyer or other professional adviser can help if you wish to seek independent legal advice.



