Make your home safer

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Notes for the Large Print Reader

Print page numbers are indicated as:

Page 1

Main text is in Arial typeface, 18 point.

Headings are indicated as:

Heading 1

Heading 2

Heading 3

Omissions and alterations

Some page layouts have been edited for clarity.

Make your home safer

We can't predict disasters, but we can prepare for them. One of the best places to start is with your home. Find out what you can do to make your home safer.

How to make your home safer

You can take steps to help reduce the effects of an emergency on you and your property.

- Use brackets or straps to secure tall and heavy furniture into wall studs.
- Move heavy and fragile items to shelves or cupboards lower down.
- Hang pictures and mirrors on appropriate hooks (no single nails).
- Make sure you know the location of emergency cut-off switches and taps for gas and water mains.
- Some brick and concrete chimneys are at greater risk of collapsing in an earthquake. Find more information on how to make chimneys safer at https://www.naturalhazards.govt.nz/be-prepared/.
- If your home has suspended floor foundations, check that they're in good condition. Check that good connections are in place between the foundations and house above.

In February 2021, there were changes to New Zealand's Residential Tenancy Act. These changes make it easier for renters to quake safe their homes. If you're a renter and want to quake safe your home, make sure you talk to your landlord or property manager first.

Check your insurance

Having insurance cover for your home and contents is really important to help you get back on your feet if you suffer damage in a disaster. Plus, having a private home insurance policy that includes fire cover (most do) means you automatically qualify for the Natural Hazards Commission Toka Tū Ake's insurance product, NHCover (formerly EQCover).

It's important to review your insurance regularly. Some key things to check are:

- What your insurance policy covers, as well as what it doesn't cover.
- If you have enough insurance cover to rebuild your home and replace your valuables after an emergency.

If you suffer damage from a natural hazard, remember to take plenty of photos. Then get in touch with your private insurer to make a claim. They'll assess, manage and settle your entire claim on behalf of the Natural Hazards Commission Toka Tū Ake, including the NHCover part.