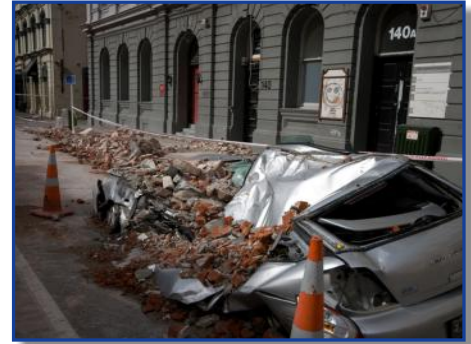


Why Use a Broker?

One of the questions we often come across is "Why use a broker... why not go direct, as it is often cheaper?" Here is a great example from Karen Austin (broker) in Christchurch...

Going Direct:

"I was at golf on Sunday and an old timer there (in his early 80's I suspect) was describing his claim experience with *** (a leading insurance company). He had 2 chimneys which were damaged, and one of them was teetering precariously over his kitchen area - so badly the council inspectors told him to limit his usage of the kitchen. He resorted to cooking on his barbecue in his bedroom! He came into town to visit his local *** office after lodging his claim online with EQC. He didn't know what to do regarding the chimneys and just needed to be pointed in the right direction as far as who to contact and what to do regarding temporary repairs. He was told 'We cannot help you - your claim is with EQC not us'. The manager was also brought in to emphasis this point. He has now sorted the repairs himself, and is living with his daughter."



Through a broker (AMICUS):

"Yesterday - I overheard a call to Sarah from one of [our] older clients. He had received a form from EQC which needed completing and returning to them - he was a bit stuck. I heard Sarah saying - 'so you need some help with this form - no problem, send it to me and I'll do it for you'. Sitting where I sit, I hear most conversations, and over the last 2 1/2 weeks this is typical of the type of help our clients have been getting. Sarah, Haylie and Gwyn have taken hundreds of calls and each one is treated with sensitivity and concern for their welfare. From helping to arrange the finer details of temporary accommodation for clients, to filling out an EQC form - nothing seems to be a problem for these guys. Job well done I say!"