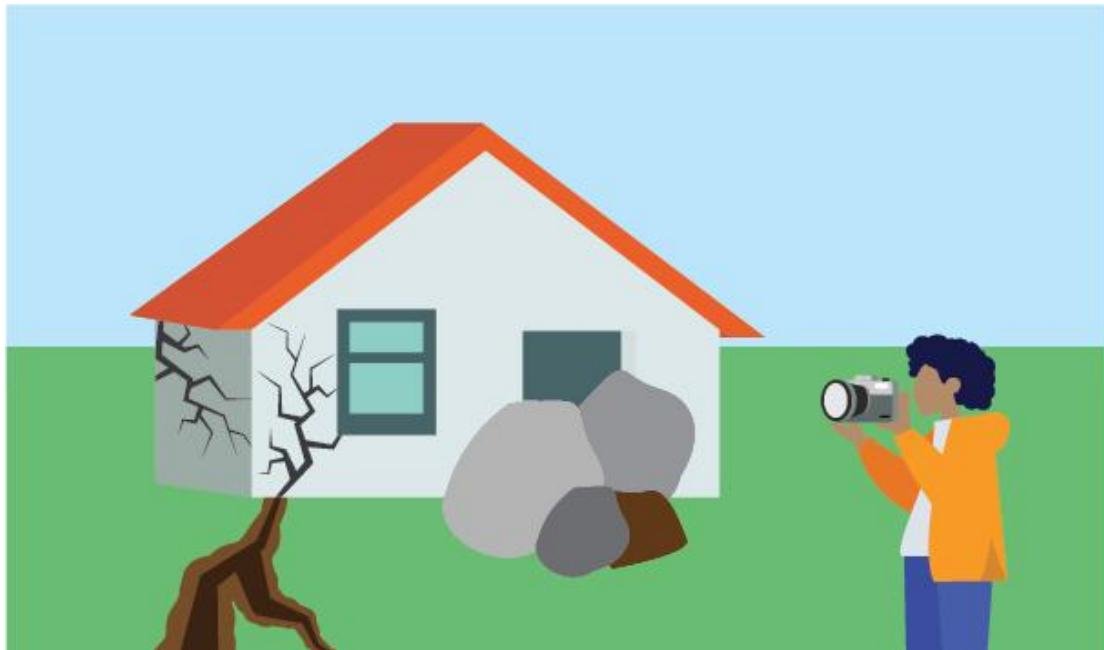




Getting support in an emergency: Additional support



Version 1

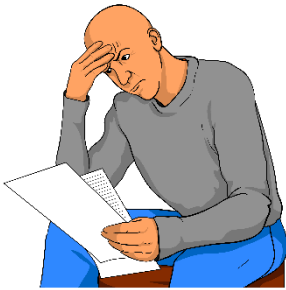
Published: January 2026

Before you start



This is a long document.

It can be hard for some people to read a document this long.



Some things you can do to make it easier are:



- read it a few pages at a time
- set aside some quiet time to look at it
- have someone read it with you to support you to understand it.



What you will find in here

Page number:



About this Easy Read4

What to do right now8



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Ethnic communities.....17



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Schools / Early Childhood
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About this Easy Read



This Easy Read tells you what support you can get after an **emergency**.



An **emergency** is when something dangerous happens that can put people at risk like:

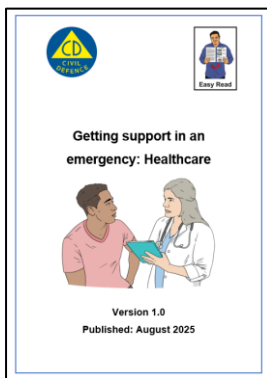
- an earthquake
- a flood
- a storm
- a landslide.





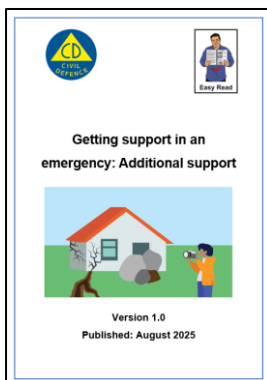
This Easy Read has information that is:

- helpful to know
- **not** the most important information.



You can find information about how to get **healthcare** after an emergency in Easy Read at:

<https://tinyurl.com/aog-health>



You can find other information about what happens after an emergency in Easy Read at:

<https://tinyurl.com/aog-adsupport>



Healthcare means looking after your health like:

- going to the doctor
- taking medicine.



This Easy Read has lots of phone numbers in it.



If you find it hard to use the phone the **New Zealand Relay** service is for people who are:

- Deaf / hard of hearing
- deafblind
- speech impaired / find it hard to talk.





You can find out more about the New Zealand Relay service at:

www.nzrelay.co.nz/index



You can find out more about how to get ready for an emergency in Easy Read at:

<https://tinyurl.com/2w2ykrzu>

What to do right now



Phone **111** if you are **in danger** right now.



Being **in danger** means you might:

- die
- get badly hurt.



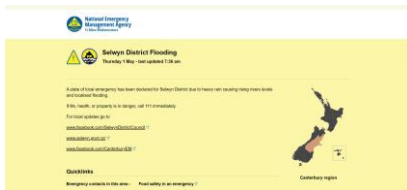
You can sign up to **text 111** if you find it hard to:

- hear
- talk on the phone.



You can sign up to **text 111** on this **website**:

www.police.govt.nz/111-txt



You can find new information about what is happening on this **website**:

www.civildefence.govt.nz/



These websites are **not** in Easy Read.



You can also find new information about what is happening by following your local **Civil Defence Emergency Management Group** on their:

- website
- **social media.**



Your local **Civil Defence** **Emergency Management Group** is the part of the government that is in charge after an **emergency**.



Social media means websites / apps like:

- Facebook
- X / Twitter.



You can find out how to contact your local Civil Defence Emergency Management Group on this **website**:

<https://tinyurl.com/4u4bnp26>



This website is **not** in Easy Read.

Support from banks



You might have a problem with money because of an emergency like not being able to work.



It is good to speak to your bank as soon as you can.



Banks have **hardship teams** who can tell you about the things you might be able to do.



Hardship means going through something difficult.



A **hardship team** is a group of people with the skills to support other people through a difficult time.



Banks can support you in many ways.



1 way your bank might be able to support you is changing your **mortgage** payments to **interest-only** for a short time.



A **mortgage** is a loan you get to buy a house.



Here **interest** is money you pay to the bank for having a mortgage.



Interest is part of each payment you make to the bank to pay back your mortgage.

The rest of the payment is to pay back the money you borrowed.



Interest-only payments means you only pay the interest part of the mortgage payments for a short time.



Another way your bank might be able to support you is by letting you get money from a **term deposit** without having to pay a **break fee**.



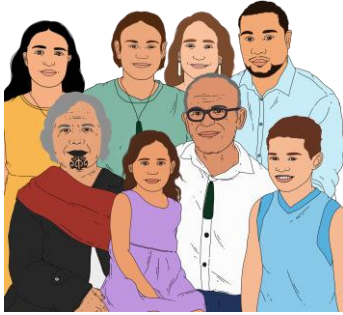
A **term deposit** is where you:

- put money into a savings account for a set amount of time
- get your money back with extra money the bank pays you for using their bank.



A **break fee** is a fee you pay the bank if you need to get money from a savings account like a term deposit early.

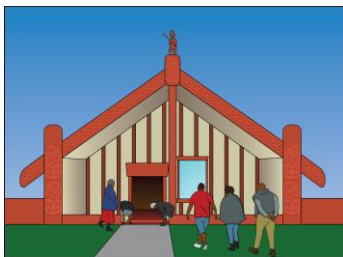
Support for whānau Māori



Civil Defence Emergency Management Groups will work with **Te Puni Kōkiri** to make sure Māori affected by an emergency get support.



Te Puni Kōkiri is the part of the government in charge of making sure the government works well for Māori.



They will do this by working together with:

- iwi / tribes
- hapū / sub-tribes
- Māori organisations.



Support for Pacific peoples



Civil Defence Emergency Management Groups will work with the **Ministry for Pacific Peoples** to make sure Pacific peoples affected by an emergency get support.



The **Ministry for Pacific Peoples** is the part of the government in charge of making sure the government works well for Pacific peoples.

They will do this by working together with:



- Pacific **leaders**
- Pacific **communities**
- Pacific community organisations.



Here **leaders** means Pacific people who speak up for their communities.



Here **communities** means Pacific people who have something the same about them like:

- being from the same island
- living in the same place
- going to the same church.



You can find more information on the Ministry for Pacific Peoples **Facebook page**:

www.facebook.com/MinistryforPacificPeoples/

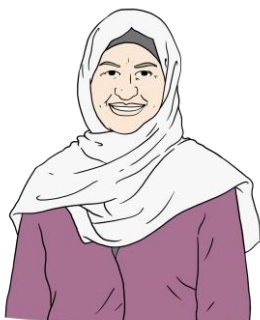


The Facebook page is **not** in Easy Read.

Support for Ethnic communities



Civil Defence Emergency Management Groups will work with the **Ministry for Ethnic Communities** to make sure **Ethnic people** affected by an emergency get support.



Here **Ethnic people** means people from:

- Africa
- Asia
- Europe
- Latin America
- the Middle East.



The **Ministry for Ethnic Communities** is the part of the government in charge of making sure the government works well for Ethnic communities.



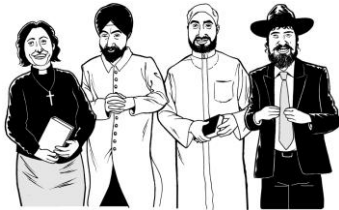
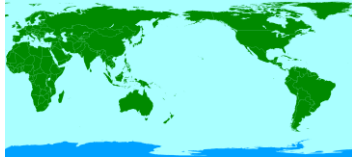
Civil Defence Emergency Management Groups and the Ministry for Ethnic Communities will support Ethnic people by working together with:



- Ethnic community **leaders**
- Ethnic **communities**
- Ethnic community organisations.



Here **leaders** means Ethnic people who speak up for their communities.



Here **communities** means Ethnic people who have something the same about them like:

- being from the same country
- living in the same place
- belonging to the same **religion**.

A **religion** is a group of people who believe similar things about ideas like:

- if there is a god or gods
- what happens after we die.

Some examples of religions are:

- Islam
- Buddhism.



The Ministry for Ethnic Communities has information about what happens after an emergency in lots of languages.



You can find this information on their **website**:

www.ethniccommunities.govt.nz/



You can also find this information on their **Facebook page**:

www.facebook.com/ethniccommunities.govt.nz



These websites are **not** in Easy Read.

Support for foreign nationals



The places this Easy Read talks about can support you if you are a **foreign national** who has been affected by an emergency.

Here a **foreign national** is someone who is not:



- from Aotearoa New Zealand
- allowed to live in Aotearoa New Zealand all the time.



You can also get support from your:

- **Embassy**
- **High Commission.**



An **embassy / high commission** is a place in Aotearoa New Zealand where people from other countries can get support from their government.



You can find your embassy / high commission on this **website**:

www.mfat.govt.nz/en/embassies



This website is **not** in Easy Read.



Talk to your travel **insurance** company if:

- you are visiting Aotearoa New Zealand
- there is a problem with your travel after an emergency.



Insurance is money you pay so you can get support if something bad happens like:

- being robbed
- an earthquake
- your house burning down.



Contact **Immigration New Zealand** if your **visa**:

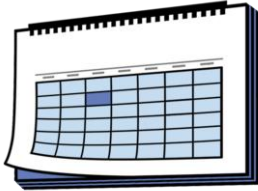
- has **expired**
- will expire soon.



Immigration New Zealand is the part of the government that supports people who want to come to Aotearoa New Zealand.



A **visa** says that you are allowed to enter a country.



Most visas have a date when you have to leave the country by.



Your visa has **expired** after the date when you have to leave the country by.



You can find out how to contact Immigration New Zealand on this **website**:

www.immigration.govt.nz/contact-us/



This website is **not** in Easy Read.

Looking after animals



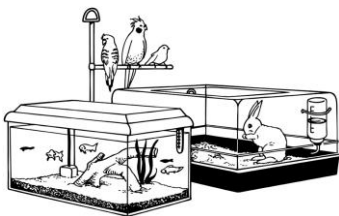
You are in charge of looking after your animals in an emergency.

Take your animals with you if:

- you need to **evacuate**
- it is safe to take your animals.



Evacuate means leaving your home when it is not safe to stay there.



Make sure your animals are somewhere safe if you have to leave them behind.



You can find out more about how to look after your animals in an emergency on this **website**:

<https://tinyurl.com/yc4fk9dc>



This website is **not** in Easy Read.



Tell your local Civil Defence Emergency Management Group if you are worried about any animals.

They will get the **Ministry for Primary Industries** to check on the animals.



The **Ministry for Primary Industries** is the part of the government in charge of making sure people look after animals well.



You can find out how to contact your local Civil Defence Emergency Management Group on this **website**:

<https://tinyurl.com/4u4bnp26>



This website is **not** in Easy Read.



Talk to your vet if your animals are:

- sick
- hurt.

Insurance



You might have:

- **home insurance**
- **vehicle insurance**
- **contents insurance.**



If your home is damaged **home insurance** pays for:

- your home to be fixed
- a new home.



If your **vehicle** is damaged **vehicle insurance** pays for:

- your vehicle to be fixed
- a new vehicle.



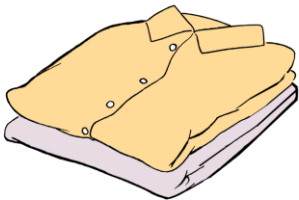
Vehicles are things like:

- cars
- trucks
- motorbikes.



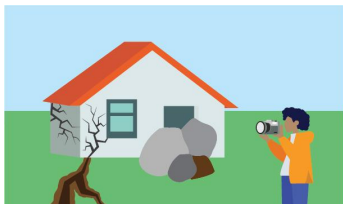
If things in your home are damaged **contents insurance** pays for:

- the things to be fixed
- new things.



Here **contents** means anything in your home like:

- computers
- the fridge
- clothes.



Take photos of the damage before you:

- throw anything away
- fix anything.



Tell your insurance company about the damage as soon as you can.

Your insurance company will tell you what to do next.



You might need to do work right now to make your home:

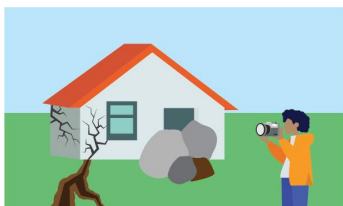


- clean
- safe.

Keep a **record** of the work you do.



Here a **record** means information that shows your insurance company what work you did.



Take photos:

- before you do the work
- after you do the work.



Keep copies of any bills you pay.



Some people:

- have contents insurance
- do not have home insurance.



If you are 1 of these people talk to your insurance company about what they can pay for.



Take lots of photos.



Keep a record of anything you throw away.

Most people who have insurance for their house have **NHCover**.



NHCover is insurance that pays for damage caused by:

- **earthquakes**
- **natural landslides**
- **volcanic eruptions**
- **hydrothermal activity**
- **tsunami.**

An **earthquake** is when the ground shakes.

A **landslide** is when lots of land falls down a hill.



A **natural landslide** is when the thing that made the landslide happen was something in nature like:

- an earthquake
- lots of rain.



A **volcanic eruption** is when a type of mountain called a volcano does things like:

- sending lots of ash into the air
- sending rocks into the air
- making hot melted rocks called lava come out of the mountain.



Hydrothermal activity is when very hot water comes out of the earth.



A **tsunami** is a wave that is:

- very big
- moves quickly.



NHCover can also pay for damage caused by a fire if the fire was started by:

- an earthquake
- a natural landslide
- a volcanic eruption
- hydrothermal activity
- a tsunami.





NHCover can also pay for land that gets damaged by:

- storms
- floods.



Some damaged land may not have NHCover.



You can read more about NHCover on this **website**:

<https://tinyurl.com/hdyfk9dz>



This website is **not** in Easy Read.

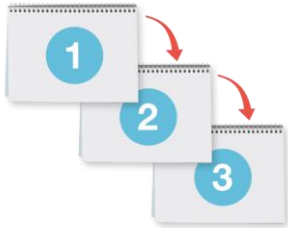


You can find information about NHCover in Easy Read on this **website:**

<https://tinyurl.com/yeywwu9t>



Talk to your insurance company if you want NHCover to pay for damage caused by an emergency.



Your insurance company will tell you what to do next.



You can talk to the **New Zealand Claims Resolution Service** if you:

- have questions about your insurance
- are worried about your insurance.



The **New Zealand Claims Resolution Service** supports people who have home insurance problems after an emergency.



You can **phone** them on:

0508 624 327



You can **email** them at:

contact@nzcrs.govt.nz



You can visit their **website** at:

www.nzcrs.govt.nz/



This website is **not** in Easy Read.

Renting



Tenancy Services has information about what to do after an emergency for:

- **tenants**
- **landlords.**

Tenancy Services



Tenancy Services is the part of the government that tells people what they have to do when they are renting a house:

- from someone
- to someone.



A **tenant** is a person who rents a house from someone else.



A **landlord** is a person who rents a house to someone else.



You can **phone** Tenancy Services on:

0800 836 262



You can visit their **website** at:

www.tenancy.govt.nz/



This website is **not** in Easy Read.

Schools / Early Childhood Centres



After an emergency:

- schools might be closed
- **early childhood centres** might be closed.



Early childhood centres are places where children go to learn before they start school like:

- kindy
- daycare.



Check with the school / early
childhood centre your children go to
to find out:

- if they are closed
- when they will open again.



This information has been written by the National Emergency Management Agency and contributed to by participating agencies.



It has been translated into Easy Read by the Make it Easy Kia Māmā Mai service of People First New Zealand Ngā Tāngata Tuatahi.



The ideas in this document are not the ideas of People First New Zealand Ngā Tāngata Tuatahi.



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