



What support is available and where you can get help

Find out what support you can get if you have been affected by an emergency event.

If your life is at risk, phone 111.

For the latest updates, visit www.civildefence.govt.nz and follow your local Civil Defence Emergency Management Group online and on social media.

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Evacuation and accommodation

Evacuation

If you need to evacuate, please evacuate to friends or whānau/family if you can.

If you cannot stay with whānau/family, you can evacuate to a Civil Defence Centre. Check your Civil Defence Emergency Management Group's website for a list of open Civil Defence Centres.

Take any essential items you might need. Including medication, warm clothing and items for babies.

If you have a disability assist dog, take your dog with you.

If you cannot reach a Civil Defence Centre, contact your Civil Defence Emergency Management Group to talk about your options.

Find your Civil Defence Emergency Management Group at www.civildefence.govt.nz/find-your-civil-defence-group/.

Traffic and travel

Road travel

Follow the advice of your Civil Defence Group and local authorities.

For traffic and travel information follow NZ Transport Agency on social media or visit www.nzta.govt.nz/traffic-and-travel-information/

Use NZ Transport Agency's Journey Planner to plan your trip at www.journeys.nzta.govt.nz/journey-planner/

Financial support

Financial help

If you're struggling to meet your essential costs, Work and Income might be able to help you. Even if you're working.

Everyone's situation is different. Work and Income may be able to help you pay for things like:

- bedding,
- food,
- rent,
- power bills,
- repairs, or
- replacing appliances.

What you can get and if you need to pay it back depends on your situation.

Visit www.workandincome.govt.nz or call 0800 559 009 for more information.

Support from banks

If you are experiencing financial difficulty because of an emergency, speak to your bank as soon as you can.

Banks have hardship teams who can talk to you about your options.

Banks can help in many ways depending on your situation. This includes:

- Changing to interest-only repayments for a short time, and
- Waiving break costs for term deposits.

Every situation is different. The sooner you talk to your bank, the better they can help.

Health and wellbeing

Available healthcare

Healthcare is still available when you need it.

If you are seriously unwell and need emergency care, go to your nearest emergency department **or call 111**.

Not an emergency? You can call Healthline on 0800 611 116. Healthline is available 24 hours a day, 7 days a week for free health advice from health professionals. This advice includes where and when to go for assessment and treatment if that's what you need.

Enrolled at a GP or have a regular healthcare provider? Call your GP or healthcare provider to make an appointment. An urgent appointment may be available if you explain what's wrong.

If you are not enrolled or your regular provider isn't available soon enough, you can go to your local urgent care centre. You do not need an appointment, but you might have to wait.

Find an urgent care centre at www.healthpoint.co.nz/gps-accident-urgent-medical-care/.

Prescription medication

If you're out of your prescription medication or you can't access it, your best option is usually to see a doctor to get a new prescription.

If you cannot see a doctor, pharmacies may be able to help. Pharmacists may give you a three-day emergency supply. This can be expensive as there is no funding from the Government for this.

Find a pharmacy at www.healthpoint.co.nz/pharmacy/.

Powered medical equipment

If you need power for medical equipment, medications, or life support and you don't have a back-up generator, contact your power company and explain your situation. If this does not work, contact the supplier of the equipment. If this does not work, call 111.

Wellbeing

Anxiety is very common during an emergency event. This is a normal response to a stressful situation. Talking to people and helping others can be very useful.

For help with anxiety, distress or mental wellbeing, call or text Need to Talk? on 1737. You can speak to a trained counsellor for free, 24 hours a day, 7 days a week.

For free face-to-face mental wellbeing support, visit www.wellbeingsupport.health.nz

It's important to try and get enough sleep during challenging times. Find sleep tips at www.healthnavigator.org.nz/sleep-tips/.

If kids are affected by the emergency, talk to them about what's happening. Find tips for helping kids cope with a natural disaster at www.kidshealth.org.nz/coping-natural-disaster.

Find more mental wellbeing resources at www.getready.govt.nz/mental-wellbeing/.

Rural support

If you are a farmer or grower, support is available through the Rural Support Trust.

Contact Rural Support Trust 0800 Rural Help (0800 787 254) or visit www.rural-support.org.nz.

Support for disabled people

General support

If you need immediate help, call 111. If you have difficulty hearing or talking on the phone, you can register for the 111 TXT service at www.police.govt.nz/111-txt.

For health support, contact Whakarongorau Aotearoa, New Zealand Telehealth Services. Phone 0800 111 213 or text 8988.

If you have difficulty hearing or talking on the phone, you can use the New Zealand Relay Service to communicate with others on the phone. Learn about the service at www.nzrelay.co.nz.

Evacuating with disability assist dogs

If you need to go to a Civil Defence Centre and have an assist dog, take your dog with you. Take any essential supplies for you and your dog. Including devices, medicine, warm clothing and items for babies.

Powered medical equipment

If you need power for medical equipment, medications, or life support and you don't have a back-up generator, contact your power company in the first instance and explain your situation. If this does not work, contact the supplier of the equipment. If this does not work, call 111.

Support for Whānau Māori

General support

Civil Defence Emergency Management Groups are in partnership with Te Puni Kōkiri. They will work with iwi, hapū and Māori organisations to make sure Māori affected are supported.

Support for Pacific people

General support and information

Civil Defence Emergency Management Groups work with the Ministry for Pacific Peoples. They will work with Pacific leaders, communities and Pacific community organisations to make sure Pacific people affected are supported.

Find emergency response information for Pacific people on the Ministry for Pacific Peoples website and Facebook page.

- Website: www.mpp.govt.nz/emergency-response
- Facebook: @MinistryforPacificPeoples

Support for ethnic communities

General support and information

Civil Defence Emergency Management Groups work with the Ministry for Ethnic Communities. They will work with Ethnic Community leaders, communities and organisations to make sure Ethnic people affected are supported.

Find emergency response information in multiple languages on the Ministry for Ethnic Communities website and Facebook page.

- Website: www.ethniccommunities.govt.nz
- Facebook: @ethniccommunities.govt.nz

Foreign nationals

Help for foreign nationals

If you are not a New Zealand citizen and you need help, you can use the support on this page. You can also contact your Embassy or High Commission.

Find your embassy or high commission at www.mfat.govt.nz/en/embassies/.

If you are a visitor to New Zealand and your travel has been disrupted, contact your travel insurer.

Expired/expiring visa

Contact Immigration New Zealand for help with visas at www.immigration.govt.nz/about-us/contact

Animal welfare

Protecting animals

Your animals are your responsibility. You need to look after them in an emergency event.

If you have to evacuate, take your pets with you if it is safe to do so.

If you have to leave your animals behind, make sure they're in a secure and sheltered place.

Learn about how you can look after your animals in an emergency at www.mpi.govt.nz/animals-in-emergencies/.

Animal welfare concerns

Contact your Civil Defence Emergency Management Group to log any animal welfare concerns. The Ministry for Primary Industries will follow up on any concerns.

Find your Civil Defence Emergency Management Group at www.civildefence.govt.nz/find-your-civil-defence-group/.

Sick and injured animals

If your animals are sick or injured, contact your veterinary clinic.

Insurance

Severe weather event January 2026

[The Insurance Council of New Zealand have developed guidance for people whose property has been damaged by the January 2026 Severe Weather Event.](#)

Property damage

If your home, vehicle or contents have been damaged, take photos before you remove or repair anything.

Report the damage to your insurance company as soon as possible. Your insurance company will tell you what you need to do next.

If you need to do urgent work to make your home clean and safe, make a record of the work you do. Take before and after photos. Keep copies of the bills you pay.

If you have contents insurance but not home insurance, talk to your insurer about what is covered. Take lots of photos and keep a record of anything you throw out.

Making an insurance claim

Contact your insurer to make an NHCover claim for damage from natural hazards.

Natural Hazards Commission Toka Tū Ake has partnered with insurers to make a single point of contact for homeowners.

Your insurer will assess, manage and settle the entire claim. Including the NHCover part.

Help with insurance claims

The New Zealand Claim Resolution Service is a free service. It can help you with any questions or concerns you have about your house insurance policy or the insurance claim process.

To talk to someone about your claim and how the service can help you, call 0508 624 327, email contact@nzcrs.govt.nz or visit www.nzcrs.govt.nz.

NHCover

NHCover is natural disaster insurance. You have NHCover already if you have a private residential insurance policy for your house or land that includes fire insurance. Some damaged land may not have NHCover.

NHCover insures you against loss or damage from:

- earthquakes,
- natural landslides,
- volcanic eruptions,
- hydrothermal activity,
- tsunami, and
- fire caused by these natural hazards.

It also insures your land for damage from storms or floods.

Read the Householders' Guide to NHCover to learn more at www.naturalhazards.govt.nz/our-publications/guide-to-natural-hazards-cover/.

Tenants and landlords

General information

If you are a tenant or landlord of a rental property, learn about your rights and obligations at www.tenancy.govt.nz or call 0800 TENANCY (0800 836 262).

Schools and early childhood education centres

General information

Check with your school or early childhood centre for updated information and to see if they are closed and when they plan to reopen.