

## Be Summerset Sure We are prepared if disaster strikes

We believe we have a responsibility to make sure our residents will not be left without a home should a disaster strike.

Summerset is a large group with the advantage of having villages spread throughout the country. With our expertise and experience in developing quality villages, we are in an excellent position to assist residents swiftly and efficiently.

In April 2013 Summerset in the Sun, Nelson had to evacuate a number of residents from their homes after the Nelson area was flooded. Residents were quickly evacuated and provided with alternative accommodation while necessary repairs were made.

"All the staff, without exception were absolutely brilliant. On the night, residents opened their homes to us. After that, Summerset arranged everything. The following day they arranged accommodation for us and had our furniture moved over. Shortly after, they arranged builders to assess our villa."

## **CLAIRE MCWATT**

"They were excellent, they arranged it all for us and had motels and food sorted out. They even got the cat put in a cattery. I couldn't recommend them enough."

JOHN TINDALL



## **Questions and answers**

The following relates to units sold under an ORA only. I.e. the disaster policy doesn't apply to care centre rooms sold under an Admission Agreement only.

How safe am I in a Summerset village?	All our buildings are fully compliant with the building code and are built with top quality materials.
What is Summerset's plan for my village if a disaster were to occur?	As required by law, each Summerset village has a disaster plan tailored for each village. These Emergency and Civil Defence plans outline the village emergency response process, resources, water and food supply, evacuation and much more. We will coordinate and lead the disaster response for our residents. Staff are trained in the event of an emergency and will look after residents as best they can.
What emergency supplies are residents expected to keep for themselves?	Apartment and village residents should prepare their own emergency kits as recommended by Civil Defence. Of course, if you are unable to reach these supplies or are left without them, we will look after you the best we can.
What happens if my home is not able to be occupied following a natural disaster?	In the immediate aftermath of a disaster we will endeavour to get suitable accommodation in place.  As quickly as we can following a disaster we will use all reasonable endeavours to rehouse you at our cost. This may be within unaffected units in your village, at another Summerset village, or at another place which we will arrange.  If you would like to go somewhere else, for example to stay with family, you are welcome to but this will be at your cost.
What happens if my home or the whole village is destroyed?	We and our insurer will decide within a reasonable timeframe whether or not it is practicable to repair or rebuild your home.  We will consult with you before making our decision which will depend on a number of factors, including what our insurer says and whether any necessary consents are likely to be granted. We will write to you with our decision.
What standard would my new home be built to?	All rebuilds will be substantially the same standards as previous, with any applicable changes to the building code incorporated.
What happens if my home or the village is not rebuilt?	<ul> <li>If we notify you that your home will not be repaired or rebuilt, then we will pay you the greater of:</li> <li>the fair market value of your home immediately prior to the disaster; or</li> <li>the licence price you paid for your home, with no deferred management fee deducted.</li> </ul>
What insurance does Summerset hold?	Summerset holds full replacement insurance for all of its villages.
Who is Summerset's insurer?	Summerset has a range of insurance policies. Our main insurer is QBE Insurance. QBE is a member of QBE Insurance Group Limited, one of the world's 'Top 20' general insurance groups. At the time of print, QBE has a Standard and Poor's A+ financial strength rate, which is classified as a 'strong' claims paying ability.

