

# What to do if you think your property might have methamphetamine contamination.



This is a general overview of the process for domestic property with meth contamination. Please check your policy wording for the cover you have.

## STEP ONE Identify

Do you think your property might be contaminated because of someone using or cooking meth?

## STEP TWO Testing

Get a test to see if your property has been contaminated. You can get a screening test or a detailed assessment. You will need to pay for the testing costs yourself.

## STEP THREE Choose your provider

We have a list of qualified testing providers. Please call your insurance provider for details.

### What test should I do?

A screening test is a simple test to detect the presence of meth. It will only indicate if meth is present, not the level of contamination.

A detailed assessment might be better if you're pretty sure there is meth present. A detailed assessment includes using a qualified testing provider who develops a plan, collects samples from individual locations around the house and assists with understanding the laboratory results. They also help with planning any decontamination work needed. You need to supply us with the testing provider's detailed assessment as part of any meth claim.

### Contamination.

If the test results exceed safe levels, please call us so we can open a claim and progress things with you and your testing provider. You'll need to tell anyone living in the property the results as they may need to move out.

We'll also explain what testing costs we'll pay for during the claims process.

Next step is to obtain a quote from a decontamination contractor for remediation work to be carried out.

### No contamination.

If the screening test or detailed assessment determines it is safe, that's great. You don't have to do anything further. Please note there is no cover under your policy for testing costs where the property has no contamination or where it is below the safe levels of the NZ Standard 8510.

If you are a landlord we recommend that you put vetting processes in place with your tenants to reduce the risk of future contamination.

For more information go to [tenancy.govt.nz](https://www.tenancy.govt.nz) or our ebook on our web page.

## STEP FOUR Decontamination

You need to get a company to decontaminate your property. This work will help reduce the levels of meth in the property and help make it safe to live in again.

### Who should you use?

You need to locate and decide on who to use. We suggest you make sure the company you use:

1. Has suitable qualifications and experience
2. Has good references from previous clients
3. Provide you with a proposed decontamination method
4. Provide you with a quote and explain any limitations.

We need to review 3&4 as part of considering your claim.

## STEP FIVE Claim closes

You'll need to provide us with the results of the successful decontamination. We will update your policy and our records. We'll then close the claim.

You choose your testing provider and, if needed, your decontamination contractor(s). We don't arrange these contractors on your behalf. We will explain what costs we will pay you for under your insurance policy. For an accepted meth claim we will pay you based on your policy cover for the contamination, less the amount of your excess. Testing can take 1 - 2 weeks depending on availability. Decontamination time-frames depend on the level of contamination found in the property.