#### Issue 194. March 2023

# Round about.

LOCAL BUSINESS IS OUR BUSINESS

#### Fun in the Sun

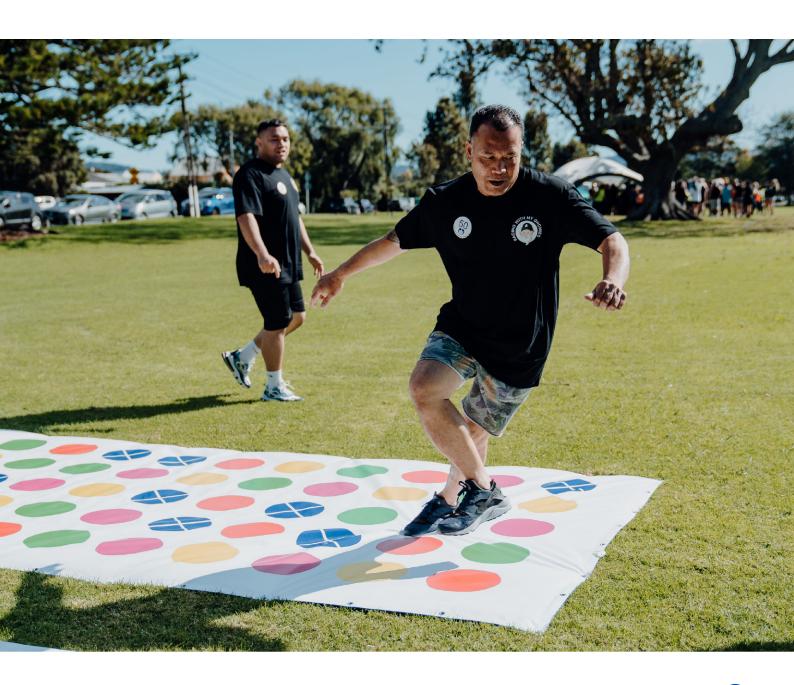
Rosebank Business Challenge

#### **Pet Direct:**

The Purrfect Support for Pet Parents

#### Life and Legacy of

Titewhai Harawira







# Funding of \$1 million available



Apply between 10th February & 10th March 2023.

Support connection and belonging in our community with up to \$10,000 per application.

Learn more at thetrusts.co.nz/west-support-fund





the trusts
Keeping it local

# In This Issue

#### 4 FROM MY PERSPECTIVE

Business Development Manager, Phil Clode

#### 6 ROSEBANK ADVOCATES

- 6 Grant Hewison
- 8 Kim's Corner

#### 10 ROSEBANK NEWS & EVENTS

- 11 Together We Rise
- 12 Good Things Happen in the Kitchen
- 15 Pet Direct: The Purrfect Support for Pet Parents
- 18 Titewhai Harawira: The Life and Legacy of a Renowned Māori Activist
- 20 Fun in the Sun

#### 22 BUSINESS NUTS & BOLTS

- 22 Why build a big business framework into an SME?
- 24 New Recovery Visa
- 25 Keeping on top of your regulatory obligations
- 26 Storm & flood damage: who pays
  - your insurance company or the EQC?

**Cover:** A participant in the Rosebank Business Challenge completing Pit stop 5.



With thanks to our partners.



























#### EDITORIAL AND ADVERTISING ENQUIRIES:

Phil Clode,

Business Development Manager Mobile: 027 448 7009

E: phil@rosebankbusiness.co.nz

#### ROSEBANK BUSINESS ASSOCIATION

18 Jomac Place, Rosebank.
PO Box 71034, Rosebank, Auckland 1348
Phone: 09 820 0551
E: info@rosebankbusiness.co.nz

www.rosebankbusiness.co.nz www.facebook.com/rosebankbusiness



3

The Rosebank Roundabout is published by the Rosebank Business Association Inc. Copies are distributed free to approximately 1200+ businesses and in the Rosebank and other West Auckland districts. Editorial included in this publication reflects the opinions of the contributing authors and does not necessarily represent the views of the RBA.

www.rosebankbusiness.co.nz ISSUE 193

# From My Perspective

Phil Clode, Business Development Manager, phil@rosebankbusiness.co.nz



#### This month we launch our new RBA Members' card.

We're delighted to bring this exciting, innovative offer to our RBA membership. The card, which is available exclusively to RBA members and their employees, gives each cardholder access to special discounts offered by participating RBA businesses. New discounts will be highlighted each month in our newsletter, and with our launch, we're thrilled to present over 20 diverse offers from our members. From a 15% discount at JUMP to a free kitchen installation from Kitchen Mania, there is a wide range of discounted product and services on offer - a win for businesses here in Rosebank and their teams.

My deepest thanks to the over 40 businesses (and counting) that have put up their hands to participate in the

new scheme. The card has been a labour of love for over a year, motivated by our desire to give our members and their employees the benefit of purchasing from local businesses at a discounted rate. Without you, our RBA members, we wouldn't be able to add this fantastic new benefit to our already comprehensive RBA Membership offering. It's wonderful to see our local business community so enthusiastic about supporting one another.



If you would like to participate in the RBA card scheme, you must first become an RBA member, and we'll be happy to deliver a card to every employee in your business. Please contact Kim Watts kim@rosebankbusiness.co.nz to become a member of the RBA, or contact me if you're already an RBA member and would like to participate in the card scheme card by offering a discount to your fellow members.

February was our first hosting of the new year, and we were delighted to be invited into the world of kitchen manufacturing with Kitchen Mania. Carl Arnold and the team at Kitchen Mania Rosebank invited us into their display showroom on Jomac Place, where all of our RBA members were treated to fantastic food and wine. When you're next passing by for a coffee, take a look at their showroom, located next to Snap Fitness.

In this issue of Roundabout, we have a feature profile on a business that will be close to every pet owner's heart. Petdirect.co.nz launched its online retail store just weeks before the first Covid-19 lockdown in 2020. The business moved into Rosebank a year later, and they've since grown into a one-stop shop for all your pet's needs. Pet Direct operates entirely online; they're at the leading edge of online shops, having been founded by experienced and innovative online entrepreneur Shane Bradley, with pet industry expert Aaron Waters as the General Manager.

We also take a look at the life and legacy of renowned Māori activist Titewhai Harawira, who recently passed away at the end of January. A longtime Avondale resident, Titewhai was an important, nationally recognised figure in the fight for Māori in New Zealand, and Kerrie Subritzky has compiled a fascinating read into her life.

Regards,
Phil Clode,
Business Development Manager

Need those labels or signs done ASAP?

Call or email us today, we'll get it sorted!



09-828-0323 348/4 ROSEBANK ROAD - AVONDALE info@stanleysigns.co.nz www.stanleysigns.co.nz

BUILDING SIGNAGE - FLEET GRAPHICS - DISPLAY - PROMOTIONAL - SAFETY SIGNAGE - DIGITAL PRINTING





# Rosebank Advocates

With **Dr Grant Hewison**, specialising in local government consultancy and legal services



Dr Grant Hewison

Auckland floods:
Independent review
into emergency
response

Auckland Mayor Wayne Brown has announced an independent review into the response over the first 24 to 48 hours of the major weather event over Auckland Anniversary weekend.

The four-strong review team will be led by former Police Commissioner Mike Bush CNZM, who led the response to the 15 March 2019

terrorist attack on Christchurch masjidain and was Strategic Operations Lead for the New Zealand Government's Covid-19 response.

Mr Bush has chosen three other experts to be members of his review team:

- Debbie Francis, former Chief People Officer at the New Zealand Defence Force and partner at PwC New Zealand;
- Gary Knowles, former New Zealand Director of Civil
  Defence and Deputy Chief Executive of the National
  Emergency Management Agency (NEMA), who led the
  Pike River Mine disaster response for the New Zealand
  Police; and
- Michael Paki, former Senior Sergeant, Senior Investigator, Head of Iwi and Community relations at Counties Manukau, New Zealand Police.

The review team will draw on other expertise as required.

Terms of Reference: Rapid Review of the Immediate Official Emergency Response to Auckland's Severe Weather Event, 27–28 January 2023

The purpose of the review is to:

- report on the performance of the immediate official emergency response to the Auckland weather event of 27 – 28 January 2023; and
- identify any actions that need to be implemented immediately to ensure better preparation for the next event.

The review will consider:

 How well did Auckland Emergency Management and emergency services perform leading up to, and during, the weather event of Friday 27 January and the morning of Saturday 28 January?

- How well did the emergency management response operating model / procedures perform in response to the event?
- What were the key legislative, regulatory, policy and operational considerations that led to the recommendation to the Mayor, and the decision by the Auckland Council and Mayor, to declare a state of emergency in Auckland on 27 January 2023?
- Should the state of local emergency have been recommended and approved earlier than it was; and, if so, when and why, and why did this not happen; and what were the consequences?
- How effective and timely were related communications, including declarations and alerts, with partner agencies, central government, elected members (including the mayor) and the public?
- Were clear decision-making procedures and sufficient communications templates and draft materials available, and known to be available, to decision-makers and communicators to facilitate fast decision-making and communications to affected communities specifically and the public generally?
- How were decisions made about the number and location of evacuation centres / Civil Defence Centres set up on Friday 27 January and the morning of Saturday 28 January, and how effectively were these decisions communicated?

The review team may review any other matters that emerge from its inquiries, which it considers, in the public interest, to require immediate review.

The team should complete its work so that it can be made available to other reviewers, policy makers and the public by no later than Monday 6 March 2023.

The scope of the review includes actions and decisions of the Mayor and the Mayor's Office, as well as other local and national agencies.

The Mayor has said: "Time is of the essence – with climate change, we do not know when or how soon the next severe weather event or other civil-defence emergency might occur."

The Mayor anticipates there will be further reviews, including those commissioned by central government, but says this initial review is important to move quickly on this initial review to ensure immediate lessons are learned.

ISSUE 193 www.rosebankbusiness.co.nz

# BARFOOT & THOMPSON COMMERCIAL IT'S HOW GOOD HAPPENS IN WEST AUCKLAND

Over \$275,000 donated annually to West Auckland schools, community groups and sports. We are the agency that keeps money local.



#### Unit 5, 4161 Great North Road, Glen Eden

103m² retail / office in a sought-after location

Meir Alfassi



#### 7D Veronica Street, New Lynn

250m² unit title warehouse with dual road access

Meir Alfassi



#### 83 Henderson Valley Road, Henderson

Freehold 2,117m² land with 650m² building

Max McCarthy, Nick Wilson



#### 483B Rosebank Road, Avondale

Industrial 734m<sup>2</sup> unit of warehouse, office, and amenities, with 16 car parks

Max McCarthy, David Hazewinkel



#### 485B Rosebank Road, Rosebank

218m² well-presented, professional office

Peter Jeromson, Meir Alfassi



#### 199B Lincoln Road, Henderson

Large 544m<sup>2</sup> high-quality office space with amenities

Meir Alfassi



#### 25 Stock Street, New Lynn

600m² warehouse, 180m² office and 150m² yard

Max McCarthy, Nick Wilson



#### 3 Rankin Avenue, New Lynn

938m² warehouse/showroom with 22 on-site car parks

Colin Stewart

If you think you'd like to secure your own slice of one of these prestigious properties, we'd love to hear from you.



**Colin Stewart** 021 555 642



**Meir Alfassi** 021 221 0155



**Max McCarthy** 027 610 3786



Peter Jeromson 021 904 050



**Scott Whitten** 021 685 063



# **Kim's Corner**

**Kim Watts** RBA Executive Engagement Manager Phone: 021 639 509, kim@rosebankbusiness.co.nz

#### **Pathways to the Future Trust**

With the Rosebank Business Challenge now behind us, we will once again be concentrating on looking for nominations for this year's Pathways to the Future Trust (PTTFT) Awards.

Do you have a young go-getter in your workplace whom you would like to reward for his/her contribution to the team? PTTFT wants to reward the efforts of young (18-35 years) employees who demonstrate talent, leadership, and initiative within their employment roles.

The successful nominees will receive funding from the PTTFT to advance their vocational careers through courses, textbooks, or tools of the trade and will be presented with a trophy at an awards (hosting) presentation attended by their boss and family.

This is a fantastic opportunity for your business to give back to your employees, and to find out more information about who they are. Visit https://www.pathwaystrust.co.nz/



#### **Rosebank Crime Prevention Group**

8

The new year has bought a re-set for the Rosebank Crime Prevention Group where key areas of focus will be:

- Education for businesses/staff on the roles of different factions that make up the Crime Prevention Group and how they can help/contribute to making Rosebank a safer community.
- Data and statistics that can highlight our problem areas.
- Collaboration within the Crime Prevention Group to bring together knowledge and individual areas of expertise with smaller groups working together for a general outcome i.e.: Matrix Security & Police working closer together.

Highlights for 2022 were the installment of the Liquor Ban signs on all our streets within the Rosebank BID area, along with a notable decline in burglary numbers when the Police were stationed down in Rosebank last year for training. It was also

pleasing to see more businesses installing CCTV cameras as well as neighbours looking out for each other to help create a safer community for our businesses and their employees.









#### Rosebank Wellbeing Collab (RWC)

As the Rosebank Wellbeing Collab gains more momentum, we are now seeing the benefits of creating a workplace wellbeing initiative for our Rosebank business community.

The impact of this initiative is evident by system change occurring within our local businesses. We thank and acknowledge the support of the Oversight Group which consists of local business leaders, and system stakeholders - MSD & Tātaki Auckland Unlimited.

The Rosebank Wellbeing Collab toolbox has created opportunities for our Rosebank employees to draw on shared skills, resources, venues, and tools that help grow the movement. Benefits have included having access to free Health Checks, opportunities to offer flu vaccinations at work, Bay Audiology hearing tests, as well as a more extensive test from Diabetes NZ. Other highlights included 'Donate a Can' where over 2,000 food items and kids' Christmas presents were donated to Kai Avondale by the fantastic Rosebank business and employee community we have down here in Rosebank.

As inflation and the price of living continues to rise, the RWC will once again concentrate on financial wellbeing options for our business employees.

Haven Financial will look to hold online workshops in the next few months covering budgeting and Kiwisaver to help provide options to alleviate pressures created by increases in costs of living and the stress that comes with it.

We are excited for 2023 and what the Rosebank Business Association can offer through the various initiatives we are putting into place to make Rosebank a **safer, cleaner and smarter** business community.

ISSUE 193 www.rosebankbusiness.co.nz

### AFFORDABLE VIDEO PRODUCTION



#### Our experienced team specialises in:

- Efficient video shoots (usually half-day filming)
- Fast production (get the final video in your inbox quickly)
- Options to suit: location, studio, drone, green screen filming

#### We can create:

- Business profiles
- Customer testimonials
- Product demonstrations
- Social media videos
- Events (incl. pre and post-event coverage)
- Video podcasts
- Internal communications
- Training videos

#### What you get:

• Slick-looking videos at an affordable price!



Real-world videos for real businesses

**©** 0800 872 337

helpdesk@twrmedia.co.nz









# Rosebank News & Events

News, views and any other tidbits from the Rosebank Business Community.

# RBA welcome you to join us for a hosting with Willory Agencies

## Stonger Together



We are thrilled to invite you to join us for a hosting with Willory Agencies, a long standing Rosebank Business that is family-owned and specialises in pots, water features, statues and outdoor living products.

Owners Marcus and Janine Barnes are known for their community support and strong relationships with those in the industry, providing clients with a large range of innovative, high quality products .

Join us for an unmissable event - canapes, drinks and great company are assured!

Spot prizes, special offers and buying opportunities on the night. Bring your business card!

#### Willory Hosting

Where: 372 Rosebank Road, AvondaleWhen: Wednesday, 8th March 2023

**Time:** 5pm - 7.30pm

**RSVP:** anouschka@rosebankbusiness.co.nz



# Creating Connections and Empowering Actions for Te Whau

Sunday 19 March, 11am to 3pm

#### **EcoMatters Environment Trust, 1 Olympic Place, New Lynn**

Learn more about the local Whau awa and the initiatives underway to restore the catchment, at a very special event which will include connection to the water, cultural and ecological storytelling, speakers and hands-on environmental activities.

Happening at EcoMatters Environment Trust in New Lynn, on Sunday 19 March, from 11am to 3pm, this day will bring together the people, organisations and local businesses who are all committed to restoring the vitality of this local awa and catchment for future generations.

Meet the people helping improve the health of the Whau River and get inspired to take action yourself. There'll be opportunities to share, engage and develop together through stalls, speakers and water activities that connect us to place and source, including:

- Hear about the latest science investigating the effects of pollutants on the health of our waterways.
- Discover the cultural significance of places and names locally and across Tāmaki Makaurau that share the essence of the place.
- Experience water sampling to better understand the pollutants and life-force that is present in the water.
- Discover the local efforts underway and learn what you can do to take action and be a part of the change.
- Gain a better understanding of what's happening at a grassroots level, nationally and on a global scale to address the issues of water pollution.

Te Hau o Te Whau is a long-running project, bringing together partners across science, community and iwi who are all contributing to the restoration of the Whau catchment. This event is a valuable opportunity to explore how we can continue to identify further connections and actions for the greater benefit of the Whau and the regeneration of people and place.

Find out more at:

ecomatters.org.nz/event/connect-empower-whau/



# Together We Rise

#### In the aftermath of the recent flooding, the spirit of our West Auckland communities has shown its strength.

There's an old saying that often rings true in times of crisis: Hard times reveal true friends. For communities across West Auckland, those hard times arrived with the rainfall over Auckland Anniversary weekend, and then multiplied with the onslaught of Cyclone Gabrielle and the continuing wet weather. As many Auckland families grapple with the catastrophic loss of their homes, belongings-and in some cases, livelihoods, pets, and loved onesneighbours and strangers alike have put up their hand to help.

"Our communities have been the backbone carrying Tāmaki Makarau through these difficult times," says Kerrin Leoni, Ward Councillor for Whau. "The Rosebank Community Hub, as well as the Kelston and Glenavon Community Hubs, all came together to help with feeding families that needed support. The business associations, like the Rosebank Business Association, have been a huge support as well."

Volunteer organisations across the region have also waded in - sometimes literally - to help flood-affected families. The Student Volunteer Army has been door knocking to offer aid, and Kai Avondale continues to provide food parcels to families in need. Auckland Council mobile libraries have even joined in to help check on the elderly.

"The community has really come together to help," says Kerrin, noting that people's efforts are still very much needed. "Right now, the focus is on recovery. Reaching out to our senior citizens across the ward, seeing if there's any help that they need."

Peter Leilua of The Global Hope Mission says he's welcomed 187 volunteers since the onset of the flooding. Peter and his team manage a project called The ARK Collective ('Acts of Roskill Kindness'), which was established in 2020 to meet community needs in times of crisis. On the Friday of Auckland Anniversary weekend, as floodwaters began to rise across West Auckland, the ARK Collective team worked with the leadership at Wesley Primary School to set up an emergency shelter in the school hall - and then set out to quide older residents through the water to safety. From there, the team sought donations of food, clothing, and essentials "to give some humanity" to the people sheltering with them, as well as helping to sort out temporary housing.

"The volunteers are amazing," says Peter. "The volunteers are what keeps this operation going, and we can't thank them enough for their support, efforts and time. We had a lot of local businesses that helped, too. That's the beauty of it all - there's compassion in people's hearts to come out and support and help the community, which is amazing."

People across West Auckland also mucked in on their own initiative, from helping to divert flood waters and clear debris to sheltering wayward pets and checking on neighbours' properties. Avondale resident Mandeep Gurjal was among those who reached out via Facebook, posting in the Avondale Community group with an offer of free transportation to those with an urgent need. Mandeep drives for a popular rideshare service, and he says he was disappointed to learn that the company had hiked its prices on the first day of the flooding.

"This country and community has given me so much," he says of what compelled him to help. Even though he was earning more money at the higher rates, "I thought I should volunteer, rather than charging people to leave them safely. It makes me happy. Living in the local community is such a blessing."

Builder Jeremiah Buckbeak volunteered the use of his van to collect donations for the ARK Collective. "It was just so clear that there was a severe need for help," he says. "At the start I was collecting donated mattresses, but over the days, like many volunteers who came to help out, I was involved in receiving and sorting donations, deliveries, helping whānau into temporary accommodation, admin support, all sorts really! The turnout from volunteers and community groups, and the donations as well, was a great example of generosity and the desire to help those in need."

As February ticks over into March, the work to support flood-affected families continues. "We still need volunteers," says Peter. "We're sorting out donations and helping families directly. I know people are busy - if they could offer two or three hours, that would be wonderful."

For anyone keen to help out or donate, you can find the Rosebank Community Hub, Kai Avondale, The Student Volunteer Army and the ARK Collective on Facebook.

11

Story by Beth Caunter

www.rosebankbusiness.co.nz ISSUE 193



# Good Things Happen in the Kitchen

The first RBA networking event for 2023 kicked off in mid-February, hosted by Kitchen Mania. It was a good turnout of RBA members attending who enjoyed catching up and socialising with industry peers.

Wines sponsored by RBA partner Babich were an excellent accompaniment to the charcuterie boards that were beautifully curated by Good to Grace. Even home-grown figs and honeycomb were featured to complement the various cheeses.

After plenty of time to catch up with old friends and make new acquaintances, the event moved onto the more formal part of the evening. A key part of these events is to focus on the business of the member who is hosting. The backstory that gets revealed is always fascinating. As businesses we have all faced our challenges – and then, of course, in a class of its own, there was Covid. It is encouraging to hear how other businesses not only survived, but often thrived.



12

Branch Manager Rowena Dooley introduced the Kitchen Mania Avondale team: Kalpit Modi (Sales and Design Specialist), Cherry Bi (Sales and Design Specialist), Rayan Jay (Sales Manager), along with Greg Arnold (General Manager), and Managing Director Carl Arnold who took it from there.

Seeing West Auckland as a strong strategic area, in 1995 Carl Arnold positioned his business first in Copsey Place, then later in Rosebank Road until in 2006 he sold the business. After running the business for a couple of years for the Italian purchasers, he was considering his next step. Carl had been on the supply side of the furniture industry and the kitchen industry, and he knew it was in crisis.

He started Kitchen Mania as a solution to a perceived gap in the market. Bespoke kitchens were the norm in the 2000s then the big box stores came on the scene with modular kitchens which made changing kitchens more accessible and affordable to the general public. But was there a space between the expensive one-off designer kitchens, and the prefabricated one-size-fits-all model?

"We concentrated all our efforts into the reno market, and today Mr and Mrs Smith and their one-off kitchen reno is ninety per cent of our customer base", said Carl at the Rosebank event.

To service this market Carl came up with an idea for a range of kitchen cabinetry based on base units, but with the bespoke factor; flexible in style and with the ability to go floor to ceiling and wall to wall, all using the same base units. He and his team developed three ranges; Maniac, Q-Bix, and Big Box to ensure they covered all ends of the market.

"The others are fighting for their share of a [new build] market that doesn't require a lot of service, but we are backed up by our technical team, all the things the designers aren't as good at", said Carl. "Then there's the finishing team which makes sure the job is finished to the customer's satisfaction. Communication is the key".

Once it got to market, Kitchen Mania started growing. Everything



is made in their 8,000m2 Mt Wellington manufacturing facility, and today they are industry leaders. From their three showrooms in Mt Wellington, Milford, and most recently, Avondale, Kitchen Mania strategically covers the Auckland region, offering the best of kitchen design, processing, manufacturing, and installation.

The guests continued to mingle at the function, after a giveaway for everyone present – a lovely cookbook with favourite recipes from all the Kitchen Mania employees, and a voucher for free kitchen installation.

An Ironclad Pan was also up for grabs, with the extremely happy recipient being artist Stephen Bambury.

It's networking events like this that are part of the attraction of RBA membership. See the RBA website to find out more about the benefits.















# Local eco festival goes regional to contribute to climate action across Tāmaki Makaurau

A local festival with more than a decade of history is going regional this year, giving more Aucklanders the opportunity to learn new skills and connect with their community by sharing practical ideas to make sustainable living easier.

Starting on Saturday 18 March, the month-long EcoFest 2023 programme will be packed with events, activities, installations and workshops for people of all ages and at any stage of their sustainability journey.

There will be more than 100 events to choose from in West Auckland alone, from composting workshops to silent disco clean-ups. EcoFest's aim is to make sustainability fun and accessible; inspiring people to make simple changes to reduce their impact on the environment.

"EcoFest has always been a grassroots festival, offering local change-makers a chance to share their skills and ideas, championing our local environment, supporting collaboration and celebrating the importance of community," says Carla Gee, CEO of EcoMatters Environment Trust.

This year, west Aucklanders can take their pick from a huge range of events whether that be exploring Whau River's bike trail on a guided ride or practical knowledge and gardening tips for container gardens. There'll also be an interactive workshop where people can learn, share and be inspired to reduce waste and save money with simple, delicious and nutritious dishes using leftovers.

The kids will enjoy a holiday program designed to enhance mind, body and spirit using games, drama, art, and more.

This year, three other Auckland eco hubs have also joined EcoMatters to host EcoFest 2023, expanding the festival's reach right across Tāmaki Makaurau. Find out more at ecofest.org.nz





Mauri Noho - Conscious Living

#### **Strangers helping Strangers**

Te Whaihanga - Makers Mayhem

It's nice to see a call for help answered and that is exactly what Tasi Ah Fook from Stormwater Systems based down here in Patiki Road, Avondale did.

Tasi was scrolling through her social media posts and saw Shy Raihania's post asking for people to donate and volunteer their time. When asked why she had got involved her reply was "I saw this as an opportunity for a bunch of strangers to help other strangers".

14

The Kahungunu, Hawkes Bay Tāmaki Donation
Drive was set up for Saturday 18th of February,
where donations could be dropped off between 9:00
am - 5:00 pm. This locally-organised donation drive for
the Hawkes Bay cyclone Gabrielle victims was taking place at the
Strive Community Trust based at 253 Buckland Road, Mangere.
Shy and her cousins' call to action came about with wanting to
help their whanau and the wider community.

Tasi had asked her workmates if they wanted to contribute and then approached the wider Rosebank business community as well. Generous owners and employees dropped off much-needed donations to Tasi on the Saturday morning with Tasi then

loading them into a Stormwater van to be dropped out to the Mangere address for sorting.

On arrival, there were already volunteers sorting products into the various categories that had been requested. Items included clothing, shoes, linen, bedding, hygiene packs, toiletry items, and backpacks. Then of course essentials like water and unwanted camping gear were requested along with crucial cleanup gear like spades, mops, and buckets.

Andrea Denize from Storage King down here in Rosebank Road also rose to the occasion and offered to supply packing boxes to the Mangere drop-off centre.

Because of the generosity of Aucklanders, it has taken over 100 volunteers who continue to sort through everything with more than six truckloads heading down to Hawkes Bay.

Thank you, Tasi, Andrea, our business employees, family, and friends for contributing to a critical call for help.

ISSUE 193 www.rosebankbusiness.co.nz

Torohe Nuku - Explore Nature



# **Pet Direct:**

#### The Purrfect Support for Pet Parents

Remember that first day back in the office in 2022, as the Covid-19 mandates came to a close? The still-half-empty building, the eerily quiet hallways... not to mention that first horrifying sip of break room coffee and the desperate hunt for an open café. Many Kiwis returning to work in person had considerable adjusting to do, from rolling out of bed early to facing the quirks of our colleagues without the option to stay on "mute." But human beings weren't the only ones challenged by the change: our nation's pets went from enjoying human company 24/7 to facing long hours alone at home. For pets who had found their 'furever' homes during lockdown, these days were the first they'd ever spent alone, leading to howls and chewed shoes aplenty.

Thankfully for pet parents across New Zealand, PetDirect.co.nz was ready to

help

"Our vision to is to make it easier for Kiwi pet parents to look after their pets," says Aaron Waters, General Manager of the New Zealand-owned online pet retailer. "We pride ourselves on our customer service and helping give Kiwi pet parents the information they need."

PetDirect.co.nz's focus on support and advice puts them heads and tails above the average online retailer. Not only do they stock thousands of products, many of them NZ-made, but they offer a 0800 helpline and online chat to answer any and all pet queries - whether from a customer or a casual browser.

"Our Customer Care team is always available to help with any challenges people have with their pets," says Aaron. "They're all really experienced pet people, and some have been in the industry for a long time, so they're really well equipped to help with any challenges or problems."

From answering common questions about puppy training "with puppies, there's always something," laughs Aaron to providing the best possible product recommendations for each unique animal, the team at PetDirect.co.nz is dedicated to doing more than just selling products: they sincerely want to help pets and pet parents live their best lives together.

PetDirect.co.nz is the second meeting



15

www.rosebankbusiness.co.nz ISSUE 193



of minds for Aaron and business owner Shane Bradley. An innovative entrepreneur, Shane is the founding force behind over 15 businesses, including GrabOne and Neighbourly. In 2012, he launched his first pet venture, Pet.co, after struggling to find quality products online for his golden retriever, Cooper. When it came time to employ a product manager, Aaron entered the picture.

"I was his first employee," he says. The role was a perfect fit for Aaron's wealth of experience in retail and the pet industry. "With Shane's business skill and my pet knowledge, it was a match made in heaven from day one."

Pet.co was eventually sold and both Shane and Aaron moved on to other opportunities. But a few years later, a coffee catch-up led to their joining forces once again. In December of 2019, they decided to start PetDirect.co.nz, a move that got tails wagging in the industry.

"I had a talk with a few suppliers who I knew pretty well," recalls Aaron, "and they were all massively supportive for us to come back and do it again. We launched in March 2020, which was just a couple of weeks before Covid."

One might expect that going into Level 4 lockdown a few weeks after launching might have kept PetDirect.co.nz's growth on a tight leash, but the opposite was true. Faster than a dog who's spotted the neighbour's cat, the business took off.

"Back then, we had a 500sqm warehouse in Henderson and eight or

nine staff, and we were doing 20 orders a day, just getting systems and processes up and running," recalls Aaron. "Then, overnight, Covid happened, and we went to 200-plus orders a day and kept growing from there."

The Covid era wasn't without its challenges, he notes, but thanks to their warehouse space, an amazing team, top-notch service, and support of homegrown suppliers, they were able to keep up with demand. "We do a lot around personalisation, so we can give our customers the best advice," says Aaron, "and we like to send out sample packs and welcome cards to surprise and delight our customers. We've got 5,000 products, and a big make-up of that is New Zealand brands. We have a couple of great, exclusive Kiwi brands, like Kiwi Kitchens and Iti."

PetDirect.co.nz also offers an autodelivery subscription service, so food, flea treatments, treats and health products just turn up when customers need them - talk about making it easy to look after your pets - and they save 15% every time.

Three years on, PetDirect.co.nz has a 2500sqm warehouse in Avondale, another 1800sqm space in Christchurch, and their team is 70 strong. There's an old belief that pets resemble their owners; whether or not this is true, PetDirect.co.nz's focus on caring for their customers is certainly mirrored in the way Aaron and Shane treat their people behind the scenes. Employees, who are

known as 'Petsters,' enjoy the perks you might expect from a pawsome workplace culture - a gift on your birthday, monthly celebrations featuring cupcakes - but that's just the tip of the tail. The team is provided with Breakfast daily and regular team lunches are put on. "The benefit for people is not only financial," notes Aaron, "but it's a good way to start the day with a healthy breakfast". The leadership team is keen to sniff out feedback from their people, from ideas on how to improve productivity to suggestions on making PetDirect.co.nz the purrfect place to work.

"Our team is just as important as the pets we serve," says Aaron. "Shane likes to ask the team, 'Is this the best job you've ever had - and if it isn't, what's going to make it the best?' and he really gets in behind the feedback. I have a meeting every week with someone at a different level of the business, just having a coffee with them, to check in on their development and to hear their thoughts on what we could start, stop or continue doing to improve."

Of course, most Petsters are also proud pet parents - the 'Meet the Team' page on PetDirect.co.nz's website even introduces the core support team with photos of their respective doggos, cats, rabbits, and birds. Shane's menagerie includes Cooper, Dougie the Frenchie and a pair of ragdoll cats (Hutchy and Starsky), and Aaron is 'Dad' to a 13-year-old Staffy cross Millie and 18-month-old Pointer cross Frankie, both rescues. PetDirect.co.nz is proud to support pet rescue, and in particular sponsors The Country Retreat Animal Sanctuary with regular food donations.

"We've always donated food to the charities who really need it, especially through the last few weeks. Our team is really proud of that."

Whether you're an experienced pet parent or a newbie who needs tips and advice, the PetDirect.co.nz team invites you to check out their website:

invites you to check out their website:

www.petdirect.co.nz















# **Pet Direct**



We stock a range of 5000+ products from loved brands















#### Join the Pack

Get \$20 off your first order

USE CODE

**RBA20** 



Shop online at petdirect.co.nz





# Titewhai Harawira:

The Life and Legacy of a Renowned Māori Activist

Renowned Māori activist Titewhai Harawira died on 25 January in her Avondale home. She was 90 years old and sharp as a tack.

A polarising figure who didn't bow to pressure from anyone - Māori or Pākehā, Harawira was unapologetic for using whatever means at her disposal to advance the interests of te ao Māori (the Māori world). There's no doubt that she was a driving force behind many of the social, political, and cultural shifts in the Māori renaissance.

Former New Zealand First MP Shane Jones spoke of her as a fierce, determined campaigner who had a few controversial stoushes and was also a critic of her own people.

"She was no spectator. She constantly said to her own people if you want to boost your quality of life and get out of helplessness and hopelessness don't be a spectator, or you'll get what you've got which is pretty near zero."

Titewhai Te Hoia Hinewhare Hellier, a descendent of Ngāpuhi chiefs Patuone and Nene, who signed both the Declaration of Independence in 1835, and the Treaty of Waitangi, was born in 1932 in the Northland farming area of Whakapara. The eldest of seven children, Harawira was raised by her maternal grandparents. She attended Whakapara Native School followed by the Queen Victoria School for Māori Girls.

In her early career as a nurse, Harawira developed a strong understanding of the health and welfare needs of the Māori community. She saw first-hand the disparities in health and access to health care that existed between Māori and non-Māori, motivating her to become an advocate for improved access to health care for Māori people.

in 1952 Titewhai married Māori Battalion veteran John Harawira, settling in Avondale, where the couple became active in local schools and were founding members of the pioneering Hoani Waititi urban marae in West Auckland. John Harawira died in 1977, leaving his wife to bring up their twelve children alone.

Harawira was active in the Māori Women's Welfare League, in particular its campaign to improve Māori housing.

Growing up during WWII, as she witnessed first-hand the alienation of Māori land, the seeds for Harawira's dedication to land rights were sown.

"I saw the farms that belonged to my aunties and my cousins, and people in and around our districts, saw those farms being taken over by Māori Affairs and given out to other people, so that when our people came back from the second world war those farms were padlocked, and they were locked off those farms."

Harawira was one of the organisers of the 1975 land hīkoi led by

18 ISSUE 193 www.rosebankbusiness.co.nz

Whina Cooper that marched from the Far North to Parliament to protest the loss of Māori rights and land through the actions of Pākehā.

In the early 1970s as a member of the protest group Ngā Tamatoa, Harawira campaigned hard for the Māori language.

"We were determined to rescue our language because we felt and we believed, and we believe today, that a people without its language is a people that die," she said in a 2009 RNZ interview.

Harawira made it her business to visit the children's schools to ensure their Māori names were being spelled and pronounced correctly: "It was necessary for me to enforce a safety barrier around my children so that they would feel comfortable about being Māori and having a language to be proud of."

In the 1990s, Harawira appointed herself as escort for the many dignitaries, who descended on Waitangi. Some she supported, others she challenged.

She famously reduced then-Opposition leader Helen Clark to tears, telling her to sit down when she tried to speak on the marae, something only men are permitted to do under tikanga Māori.

"On my marae, I am very firm about taking second place in men's games," Harawira said, calling out the Māori men willing to overlook tikanga at the detriment of their own Māori women.

"Titewhai reminded us that it should be Māori women first given that privilege, but all women should be listened to and respected," commented solicitor and Māori advocate Annette Sykes recently.

Harawira's activism also took her beyond New Zealand shores in her determination to advance Māori interests. She travelled to South Africa where she met Nelson and Winnie Mandela, the Netherlands where she requested the Dutch government reclaim the name New Zealand to allow the reversion to a Māori name, and to the Privy Council in London where she petitioned for the protection of the Māori language.

One may ponder how history will remember Harawira, given

that her considerable achievements were constantly clouded by controversy.

Her acclaimed work with Māori health initiatives will forever be marked by her nine-month prison sentence in 1988 for beating a psychiatric patient and fracturing his skull.

The 1975 land march was divided by a two-month occupation of the Parliament grounds led by Harawira, from which Whina Cooper distanced herself and which was used by Prime Minister Robert Muldoon to quell the protest and its demands.

Her fight for women's rights will best be remembered for Harawira making Helen Clark cry, when she challenged the right of a Pākehā woman to speak on the marae.

Despite the controversies surrounding her, Titewhai Harawira remained a powerful and respected figure, and her death is a significant loss to the Māori community and to New Zealand as a whole. She will be remembered as a powerful voice for Māori rights and cultural identity.

"The country is much the better for her being here, even though she was a polarising figure. The likes of the Harawiras make the likes of Sir Dr Peta Sharples and the Tariana Turias look mainstream. And in any political discourse or in any national conversation you need people that are on the polarities of the discussion and the debate. And so, in terms of our nationhood story she played a significant role for us. And the fact that she graunched with so many Pākehā and Māori is testimony to that polarisation that made us a better people because she raised issues and in a way that forced us to confront them instead of hiding them under the carpet." John Tamihere.

And perhaps the final words should go to Harawira herself:

"We've got radio today, we've got television today, we've got fishing rights today, we've got land rights today, we've got a Māori Party today. Why? Because a few of us have had the courage to get up there and push the boundaries for the last 50 years and I don't apologise for that to anybody then or now." Titewhai Harawira, RNZ interview 2009. Compiled by Kerrie Subritzky

19





# Fun in the Sun







Tuesday the 21st of February 2023 turned out to be a beautiful sunny day for the Rosebank Business Challenge. This year's theme was the Amazing Business Race - a takeoff on the original race around the world with us basing the event down at Riversdale Reserve in Avondale.

This year saw 18 teams consisting of 133 local Rosebank business employees turning up to compete for the outright chance to be named Top Rosebank Business Challenge winners for 2023.

As part of the RBA's Rosebank Wellbeing Collab, this was an opportunity to bring our local business employees together to interact in a fun activity that included socializing with fellow workmates as well as getting to know your business neighbours.

The aim of the game was to collect clues that would lead your team around the nine Pit Stops set up before heading to the finish line. With one team member at the start line, enthusiasm was in abundance as they ran to the Holdson Pit Stop to reveal a pair of cards to receive Clue #2.

It was then onto the Blum Pit Stop where a TEAM CHALLENGE was set up for all team members to complete the dance craze - The Macarena. This timeless dance resonated with lots of our competitors and there was no shortage of laughter as people

showed off their moves.

The next stop was the Westie Food Groups 'Enny, Meeny, Miny, Moe Pit Stop. One team member was asked to pick a small Westie Pie and eat it. This was a game of chance as potentially the participant could be eating a few pies before they found an Amazing Business Race logo to retrieve their next clue.

Clue #4 saw our teams heading to the Direct OPD & Workspace Direct Pit Stop where the aim was to Spot eight differences between two office settings.

Teams then headed to the Autex Pit Stop whose activity incorporated a twist on two games - Twister and Tic, Tac, Toe. After one team member walked the Twister maze backwards, they were asked to guess how many individual Tic Tacs (763 in total) were in



The Spark Business Auckland - West Pit Stop comprised one team member playing the Cornhole Mobile Phone game where skill was required to hit the 'H – U – B' holes to complete the task and receive their next clue.

As teams moved around the course they were up for a treat as they approached the Bon Accord Pit Stop #7. This saw a team member remove the top from an Oreo cookie, lick out the cream centre and reveal a bare cookie to the Amazing Business Race crew member to receive their next clue.

As with the original Amazing Race, we incorporated a ROADBLOCK at the Anglo Engineering Pit Stop where teams had the option to unscramble the jumbled-up words or search through the Rosebank Business Directories to find an Amazing Business Race Logo.

Clue #9 asked the question 'Are you tyre'd yet? as the teams proceeded to locate the Tyres 4U Pit Stop where someone was

required to roll a tyre around a cone and back before receiving theil last clue.

Sniffing victory, we saw two teams vying for the first-place position and victory as winners of this year's Rosebank Business Challenge. The trick was that the whole team had to stand on the Amazing Business Race finisher's mat with the victors being Rosebank School just piping Autex's – Red Sagazo and Rheem coming in as 3rd placegetters.

Whether the team had placed 1st or 18th, the look of satisfaction, enjoyment, and camaraderie was evident on everyone's face with everyone saying they would do the event again next year.

We would like to thank our Pit Stop Sponsors, volunteers on the day, and the businesses that donated wonderful prizes for us to give away both on the field and at the prize giving which included two major 'Work from Home' office setups from DOPD.

# Business Nuts & Bolts

Business to Business advice from **RBA Members & Partners** 



Why build a big business framework into an SME?

There's plenty that big business can learn from SMEs; leanthinking, quick decision-making and informal processes, but the opposite is also true. Developing a big business mentality across many areas of your SME can be a very good thing. In short, it's okay to start small but think big.

Kate de Lautour The Icehouse

# Four things to think about as you integrate best practice into your organisation:

#### Regularly revisit plans for growth

Your growth strategy will naturally depend on what stage your business is at. It seems incredibly obvious, but when you're neck-deep in the daily operations of an SME existence it's easy to miss that point.

Considering when and what you have to invest, assessing current markets and business goals and establishing what strategies you need to have in place to make the next move is something big businesses do all the time, and they're very good at it.

Moreover, if you're in it for the long game you may well want your small business to be a bigger business one day. If you're experiencing periods of growth, then your expectations will be very different to what they were 12 months ago. So it's important to constantly revisit your business plan and set realistic and achievable benchmarks. Make sure you are developing and sharing your plan with key leaders in your team.

#### Focus on your people

22

Amazon announced in 2019 it was spending more than US\$700 million training 100,000 employees for higher-skilled jobs over the next six years, and that hasn't altered during the pandemic. Amazon staffers are also encouraged to take part in free leadership and professional development programmes when they join the company.

The thinking is clear; investing in your team from the outset will encourage them to invest in the business. You may want to have a think about who in your team needs upskilling, and in which area. Upskilling improves employee retention and boosts workplace morale, productivity and customer satisfaction. Moreover, it fosters a culture of learning and company-wide self-improvement.

#### Know your customers

80% of your revenue comes from 20% of your customers (Gartner). Understanding customer behaviours and what makes them buy, is another obvious area where big business excels. Naturally, they have the resources to undertake deep-dives into what makes an individual buy products and services but SMEs can do this too.

Capturing whatever information is available on your customers is worth its weight in gold because it leads to all sorts of exciting opportunities around personalisation and showcasing your core company values through your brand and messaging, for example.

'Personalised content does 178% better than non-personalised content, according to HubSpot – and you can take this as far as you like,' says Icehouse coach Kevin D'Ambros-Smith.

'Everyone can find their secret sauce – it's just how you package it up. To be unique is about making lots of small incremental gains, and as time goes on, that will equate to one sizeable competitive advantage. Suddenly, people from the outside who are doing the same thing as you won't understand why you're doing so well.'

#### Commit to change and innovation

The OECD suggests that 'SMEs are, on average, less innovative than large enterprises. However, some small enterprises are highly innovative and can reach productivity levels above those of large companies.

'Companies which develop and use their internal strategic resources effectively (e.g. managerial and workforce skills, ICT, R&D, etc.), and collaborate with external partners in the innovation system, have better innovation performance... Innovation is a key driver of productivity and long-term growth.'

For information on how capability building programmes, workshops and advisory can help your business www.theicehouse.co.nz

Or contact k.delautour@theicehouse.co.nz



ISSUE 193 www.rosebankbusiness.co.nz







Aaron Martin NZ Immigration Law

Employer will face a continuing round of change on Border rules this year. A

new visa is been announced to assist with the recovery from the cyclone; accreditation status is going to be renewed for those who have secured that prior to July this year; we await the release of the new skilled migrant (point system) residence category.

#### **New Recovery Visa**

the government just announced a sixmonth specific purpose work Visa to assist employers to bring in staff who can assist with the recovery from Cyclone Gabrielle.

Employers do not need to advertise the role. They just need to find the worker and have the application submitted with the appropriate declarations.

It is great to see the Labour government finally using Immigration in this proactive manner.

The Visa is limited to employers engaged in work supporting the North Island recovery. The applications for the work visas can be made online with the employer completing the relevant supplementary form (INZ1377) which requests an explanation of how the work is assisting the recovery.

It is a high trust model from the employer's side. I expect Employers who improperly use this Visa to bring in workers not dedicated to the recovery will encounter difficulty renewing accreditation status if discovered.

The "support" can include providing emergency response; immediate clean up services; risk or loss assessing; infrastructure, building and housing stabilisation and/or repair. This last role also includes planning functions. Additionally any work that directly supports the recovery such as producing relevant materials for road rebuild, transport drivers et cetera is also covered in this description.

Although there will be a \$700 application fee this will be refunded for Successful applicants.

New Zealand often used immigration and border to achieve completion of large projects-whose old enough to remember the Muldoon Think Big projects?

While it may not have been in government planning, there can be a positive benefit to New Zealand beyond just the recovery through these types of visa schemes. Often, workers brought in for the specific projects, enjoy the time in New Zealand and will seek to stay on to work on a more permanent basis. That should be encouraged by both employers and government while we continue to struggle with skill and labour shortages.

I hope that long-term view will be something incorporated into the Immigration model with a flexible approach when workers under the scheme, decide they wish to stay on seek to transition to other types of work visas.

If the government were serious about trying to address the impact of the cyclone and the subsequent recovery, the Minister of Immigration could:

all working holiday scheme Visa holders currently in New

Zealand have their visas automatically extended by a further year;

- reopen working holiday schemes that have closed because all places have been taken; and
- double the number of working holiday scheme visas that can be issued under each individual scheme.

Schemes that have limitations on the duration of person can work for a particular employer should be modified to allow work for the same employer for the duration of the Visa.

There is already a statutory model in place to achieve all of this easily and quickly by modifying recent legislative changes introduced during the pandemic. Hopefully the introduction of this new Recovery Visa is a sign of a more proactive and pro-migration stance from this government.

#### Upcoming

Accredited employers who are supporting Accredited Employer Work Visa (AEWV) applications must be offering a minimum pay rate of \$29.66 after 28 February, unless the role is governed by a sector agreement or exemption to the rule in regards the median wage rate.

Accredited employers would over the course of this year be needing to apply for a renewal of their accreditation status. That is no longer necessary if the employers have obtained accreditation status before 3 July 2023. The government has announced a one-year automatic extension.

But it will be important that employers ensure they have the right type of accreditation status. For example if the current standard accreditation status is automatically renewed, but the employer wishes to employee a 6th work Visa holder, they will still need to change their accreditation status to a high volume accreditation.

It is also a timely reminder for employers to doublecheck aspects of compliance with their accreditation regime and in particular:

- ensure that the appropriate staff members have completed the e-learning employment law modules;
- make sure there is a record of work Visa holders being offered paid time to complete their employment law modules
- ensure your settlement information is up-to-date and there is a record of this being provided to work Visa holders

For those who are labour hire companies with triangular employment relationships and accreditation status on that basis, you need to ensure that your record-keeping is current given the extensive nature of the checks required with your clients and the record of contact with work Visa holders.

It is unclear if the government will seek to introduce the proposed new Skilled Migrant (point system) residence category midyear. If that does go ahead the author hopes the government abandons the proposal to make any three-year AEWV holder who have not acquired a residence eligibility in that time to leave New Zealand for a 12 month period before reapplying for a work visa.

Likewise we continue to hope the proposed restriction on work rights for the partners of work Visa holders they delayed until April, is also abandoned. Ironically giving work rights to partners may in fact be what this country needs to assist in the recovery, apart from the general skill and labour shortage we have.



Bret Gower Smith & Partners Lawyers

# Keeping on top of your regulatory obligations

Regulatory compliance is an essential aspect of running a business in New Zealand. Businesses must adhere to a variety of laws and regulations including those relating to competition, consumer protection, and anti-money laundering (AML) and countering the financing of terrorism (CFT). In this article, we discuss the importance of professional legal support for regulatory compliance and how Smith and Partners can help.

#### **Responding to Commerce Commission Investigations**

The Commerce Commission is the regulator responsible for enforcing New Zealand's competition and consumer protection laws. Businesses that engage in anti-competitive practices or make false or misleading claims can face investigation by the Commission. If your business is under investigation, it is important to respond appropriately and effectively to minimize the risk of fines, legal action, and reputational damage.

Smith and Partners can assist you in responding to Commerce Commission investigations by providing expert legal advice, representing your business in negotiations with the Commission, and preparing and submitting responses to Commission inquiries. We have extensive experience in handling competition and consumer protection matters and can help you navigate the legal process to achieve the best possible outcome.

#### **AML/CFT Risk Assessment and Policy Writing**

In addition to competition and consumer protection, certain businesses must also comply with New Zealand's AML/CFT

laws. The purpose of these laws is to prevent money laundering and terrorism financing and to ensure that financial institutions have adequate systems in place to identify and manage the risks associated with these activities.

As part of our regulatory compliance services, we can assist you in conducting a risk assessment to identify the AML/CFT risks faced by your business and develop an AML/CFT policy that meets the requirements of New Zealand law. Our team of experts has extensive knowledge of AML/CFT regulations and can provide tailored guidance to help you implement effective AML/CFT controls.

If your business is captured by the AML/CFT laws the development of an AML/CFT policy is a critical step in ensuring compliance with New Zealand law. Smith and Partners can help you develop an AML/CFT policy that meets your specific needs, taking into account the size and complexity of your business, the nature of your products and services, and the risks posed by your customers and geographic locations.

#### Why Smith and Partners?

Smith and Partners are committed to providing comprehensive and effective support for businesses facing regulatory compliance challenges. Our team of experienced lawyers has a deep understanding of New Zealand law and a proven track record of helping businesses navigate complex regulatory requirements.

We understand that regulatory compliance can be a complex and challenging issue, which is why we offer a range of services to help you manage the process effectively. Our team of experts can provide practical and strategic advice to help you — including responding to Commerce Commission investigations, conducting AML/CFT risk assessments, and developing effective AML/CFT policies.

In addition to our technical expertise, we are also committed to providing high-quality client service. We work closely with our clients to understand their unique needs and provide personalized support tailored to their specific situation. Our goal is to help you achieve your business objectives while meeting your regulatory compliance obligations.

Regulatory compliance is a critical aspect of running a business in New Zealand, and it is essential to have professional legal support to manage the process effectively. In the first instance talk to expert commercial lawyer, Bret Gower on 09 837 6893 or email him at bret.gower@smithpartners.co.nz.

25



www.rosebankbusiness.co.nz ISSUE 193



Storm & flood
damage: who pays
- your insurance
company or the
EQC?

It's important to check and understand the extent of your private insurance coverage and whether it provides cover for damage caused by storm and flooding.

Paul Biddle Henderson Reeves

26

The recent weather events causing major flooding and landslips in Auckland will trigger

claims from homeowners to their insurers and the Earthquake Commission (EQC). The insurance and EQC claim process is by no means easy to navigate and it is important to have an understanding of your claim and your entitlements from both your private insurer and EQC to give you the best chance of a successful claim.

Your private insurer will provide cover on the terms set out in your insurance policy. It is important to understand what coverage you have in these types of events, as some of the storm and flood damage to your property may be covered by EQC and some by your private insurer.

#### Understanding EQCover: What's covered and what's not

EQC provides cover under EQCover. EQCover provides natural disaster insurance after earthquakes, landslips, volcanoes, hydrothermal activity, or natural fire for residential homes, including bodies corporate, and residential components of commercial buildings and farms, and some areas of residential land.

You automatically have EQCover if you have residential insurance in place with a private insurer. Your private insurer collects the levy on behalf of EQC.

EQCover does not provide cover to your home and contents for damage by storm or flood, but it does provide cover if a landslip has occurred. It also provides some cover for damage

to residential land, such as the land under and surrounding your home, as well as bridges, culverts and retaining walls.

Your private insurer may provide cover for storm or flooding damage to your home and property in accordance with the terms of your private insurance policy. It is important to check and understand the extent of your private insurance coverage and whether it provides cover for damage caused by storm and flooding.

#### So what is covered by EQCover?

#### **EQCover for house and property**

EQCover for house and property is available up to a maximum cover amount or cap for each damage-causing natural disaster event, if you have a valid private insurance policy in place at the time the natural disaster occurs.

The EQCover cap is \$300,000 (+GST). Private insurers provide over-cap cover up to the sum insured as set out in your insurance policy.

The amount of cover is determined in the usual way by assessing the damage and the cost to replace or repair the damage to the house and property.

#### **EQCover for land**

Private insurers generally do not provide coverage for damage to land, which is covered by EQCover.

EQCover is limited to land that is within your property and includes land that is under and within 8 meters of your home and outbuildings (e.g. shed or garage); and land under or supporting your main access way (such as a driveway) up to 60 meters from your home. Your driveway surfacing is not covered so it is important to check and understand the extent of your private insurance coverage and whether it provides cover for damage to your driveway surfacing.

EQCover also provides some cover for bridges and culverts above damaged land and some retaining walls that support the home and outbuildings or the insured land.

Landscaping costs are not covered so it is important to check and understand the extent of your private insurance coverage and whether it provides cover for damage to landscaping.



ISSUE 193 www.rosebankbusiness.co.nz

EQCover is capped at the land value and is commonly referred to as "EQC land cap". EQC land cap is calculated in 2 parts:

- Market value of the insured land lost or damaged; and
- Indemnity value of the insured land structures (bridges, culverts, retaining walls).

EQCover for land claims are generally cash settled and EQC will pay the lesser of either the cost to repair or reinstate the land damage or the EQC land cap.

#### Claims for flood damage not covered by EQCover

Not all damage caused by flooding weather events is covered by EQCover. Most private insurance policies will provide cover for damage not covered by EQCover so it is important to understand what your private insurance covers in these types of events.

#### Making a claim for storm and flood damage

To lodge claims for natural disaster damage you can contact either your private insurer or EQC direct. In most instances, your private insurer will manage the EQCover claim and will be your single point of contact. It is simpler to contact your private insurer in the first instance and also means you can make claims for damage not covered by EQCover at the same time.

#### Time is of the essence for EQC claims

It is important to get your EQC claim in as soon as possible. Generally you have 3 months from the event in which to make a claim. If it is not made in that time, then the claim for EQCover will be subject to additional considerations that could mean your claim is declined.

Private insurance claims are subject to the usual statute of limitation laws being 6 years from the event, but like an EQC claim, you should get your claim in as soon as possible given the passage of time can affect any assessment of damage to your property and impact your claim accordingly.

#### Take photos of flood damage to support your claim

It is helpful to the assessors for both the private insurer and EQC if you can take photos showing the damage to your house and property as soon as possible after the event. You should focus on the scope and the extent of the damage to your property. These photos will be important in establishing proof of damage to the property.



#### **Emergency repairs to prevent further damage**

EQCover includes cover for urgent or 'emergency' repairs that are needed to make your home safe, sanitary, secure and weathertight. EQCover requires homeowners to take reasonable steps after a natural disaster to preserve their property from further damage.

Such work includes checking supply of services such as water and gas; board up broken windows; temporary repairs to holes in the roof or walls; and get essential services such as toilet and water services reinstated as soon as possible.

This work can be done without EQC's approval, and prior to making your claim, and requires you to provide copies of the invoices for the works and proof of damage when it comes time to claim for reimbursement of these costs.

#### Be informed for the best chance of a successful claim

The key to kick starting your claim is to act swiftly armed with an understanding of your coverage from your private insurer and EQC and your entitlements to address the damage and loss to your property. It is important to both collect evidence of the damage and deal with urgent repairs at the earliest opportunity.

Paul Biddle is a specialist in insurance and EQC related claims and based out of Henderson Reeves Lawyers' Whangarei office. Email him at paul.biddle@hendersonreeves.co.nz or call our office on 09 281 3723 to speak to him.



Creating smart legal solutions for more than 40 years

- Property
- Commercial Property
- Business
- Relationship Property
- Wills, Trusts, Estates
- Disputes and Litigation

27

Auckland Level 1, 703 Rosebank Road, Avondale 1026
Whangarei 96 Bank Street, Whangarei 0110

Get in touch with our friendly team today P 09 281 3723 | hendersonreeves.co.nz



# Your local commercial and industrial experts

- Leasing requirements
- Development opportunities
- Investment sales
- Business sales
- Valuations and advisory

Our localised West Auckland commercial team consist of some of the country's best brokers. adding to our national team of 240 dedicated commercial experts throughout New Zealand.

#### Get in touch with us.

09 953 4740 | northwest@bayleys.co.nz BAYLEYS REAL ESTATE LTD, NORTHWEST, LICENSED UNDER THE REA ACT 2008



2021, 2020, 2019 & 2018 Large Commercial & Industrial Agency of the Year



RICS<sup>\*</sup> 2020, 2018 & 2017 Industrial Agency Team of the Year