



MP for Epsom

Deputy Prime Minister (from 31 May 2025)

Minister for Regulation

Associate Minister of Education (Partnership Schools)

Associate Minister of Finance

Associate Minister of Health (Pharmac)

1 May 2024

Jason Ellison
southern.crimes@gmail.com

DSCOR1585

Dear Jason

Thank you for your letter of 2 April 2024 to Hon Christopher Luxon, which has been passed on to me as a shareholding Minister of Southern Response. I am sorry to hear of your health issues and the challenges you have faced while seeking to have your claim for damage caused by the Canterbury earthquake sequence settled.

You have requested that Southern Response or the Government agree to pay your legal fees so that your insurance claim may be settled. Southern Response has advised me that it has contributed to policyholder's legal fees in specific circumstances in the past. These cases fall into the following categories:

- to enable the policyholder to obtain independent legal advice on a confined issue or document directly related to the claim, e.g., advice on the construction contract for the repair or rebuild of the insured property or for advice on the terms of a proposed settlement deed for the claim;
- as a contribution towards the cost of eligible over-cap policyholders obtaining independent legal advice on Southern Response's pre-October 2014 payment package offer; and
- to enable a policyholder to bring a test case that is likely to have significant policy implications for Southern Response and its broader claims portfolio. For example, the Dodds proceedings.

I understand that the root of the delay in settling your claim is a dispute between you and Southern Response on the proposed repair methodology for your property, which does not fit into the above categories of legal costs previously covered. My office has been advised that Southern Response is willing to reconsider the repair methodology, and related settlement amount, if you provide relevant engineering reports.

You may wish to consider contacting the New Zealand Claims Resolution Service¹, which provides free advice, case management and access to legal, engineering and wellbeing support to homeowners with insurance claims from the Canterbury earthquakes.

You also have the option of engaging with the Canterbury Earthquake Insurance Tribunal², which offers an alternative to a costly court process. You can apply to the Tribunal free of charge.

¹ <https://www.nzcrs.govt.nz/>

² <https://www.justice.govt.nz/tribunals/canterbury-earthquakes-insurance/>

I thank you for taking the time to write and wish you well with finalising your earthquake claim.

Yours sincerely

A handwritten signature in blue ink, appearing to read 'David Seymour', with a long horizontal flourish extending to the right.

Hon David Seymour
Associate Minister of Finance