



What To Do:

If you have been affected by the current wild weather in New Zealand, we recommend you take the following steps:

- Stay safe
- Do not return to properties or evacuated areas until it is safe to do so
- Check buildings for structural damage and to ensure gas, water, electricity are working
- Check appliances are working
- Try not to start flooded cars or electronic/electrical equipment until inspected by someone qualified to do so
- Take reasonable steps to preserve property and if possible store for later inspection by the insurer before disposal
- Take photos or videos to document all damage
- Take photos that show 'tide levels' and if 'black' (sewerage) or 'grey' water was involved
- You can't take too many photos!
- Send an email to yourself making a note of what happened and listing damaged items/loss
- If you have to dispose of stock or furniture and fittings take careful notes and photos of what was damaged and in what way - Insurers require proof of loss
- Look out for the development of mould in this hot and humid weather which can be harmful to health
- Keep records of your expenses and set up a cost code
- Loss adjusters will be very busy so they may take some time to get to sites so don't worry about delays.

Auckland Flood Claims

Navigating the Claims process

Severe rainfall and floods can cause significant property damage, power interruption, landslides, prevention of access and supplier interruption which in turn may cause interruption to your business and loss.

Managing a claim can take you away from your business focus; whether that be reopening or rebuilding. We can support you as you navigate the claims process.

Claims Preparation Costs

The vast majority of policies will cover claims preparation costs, including the services of an Independent Claims Consultant. An independent claims consultant:

- Advise on strategy/policy response.
- Quantify the financial impact.
- Prepare detailed & documented submissions.
- **Seek to maximise the settlement outcome and reduce delays.**

Getting claim ready

- **Know the process.** Ensure you are clear about the process and what is required of you. If you don't understand something, ask your broker or insurer and ensure you are satisfied with the response.
- **Check your critical policy conditions** such as dates and times for the notification and/or presentation of claims. This information is on your policy paperwork. If your paperwork is damaged, destroyed or inaccessible, contact your insurer or broker who can provide these details.
- **You are responsible for proving your claim.** This means you will need to fully document and provide evidence of your claim.
- **Detail matters.** The quality of claim presentation and supporting documentation is critical to a successful settlement. Ensure that all documentation passed to insurers is accurate.

- **Communicate, communicate, communicate.** Keep insurers' experts informed of progress throughout the period of the claim.
- **Your claim may take time.** Due to the significant losses, claims assessors and loss adjusters will be reviewing a much larger number of claims than usual. Complicating what is already a difficult situation, there are challenging logistics of accessing affected areas.

Working with your Broker and Loss Adjuster

Your broker can help you understand your options around the Claims Process and provide access to an Independent Claims Consultant.

Loss Adjusters and other insurer appointed experts act for insurers to assist with quantifying the size of the loss and managing the claim. Seek the loss adjuster's agreement prior to material costs being incurred to mitigate the loss and on key decisions, such as reinstatement methods, mitigation expenses, time lines etc. Ensuring loss adjusters understand and agree on the circumstances and uncertainties can provide greater clarity and may reduce the possibility of disagreement as to whether the policy will respond. As they become apparent, communicate any problems with any suppliers, timetables or work schedules to the loss adjuster immediately, and include them in the problem solving process.

Tips to maximise your claims outcome.

1. **Document as you go.** Organise the systematic collection of information as it becomes available – searching through historic files at the end of the claim is harder and important elements may be missed.
2. **Photograph any damage.** Collect reports, drawings, photographs as appropriate to adequately establish the nature and extent of all loss and damage sustained. Fully document (videotape or "still" photograph) the damaged property, plant and equipment.
3. **Conduct a detailed stock take** or reconciliation of plant and equipment to ascertain damaged assets.

4. **Do not remove any damaged property, plant and equipment** until viewed in situ by loss adjuster, unless necessary (i.e. due to safety, to reduce further damage, to recover). If the property, plant and equipment needs to be removed place in temporary storage, do not throw out.
5. **Document best and worst case loss and cost estimates** as soon as feasible so they can be provided to your insurer to assist with your claim. Make sure you consider the long-term impacts.
6. **Advice and quotes should be provided in writing.** Retain damaged assets to assess the extent of the damage (repair or reinstatement) and to obtain a quotation for the recommended response. Consider what steps can be taken immediately to either stabilise or temporarily repair assets.
7. **Document conversations.** Document all conclusions of discussions and action points arising from each meeting, leaving no room for misunderstandings or incorrect assumptions.
8. **Support all costs with appropriate documentation** such as purchase orders, work orders, invoices, time sheets, service contacts and material requisitions. Justify business continuity decisions (i.e. alternative suppliers or relocation of offices) with all relevant documentation. This might include emails, meeting minutes etc.
9. **Track time spent on claims.** Ensure that all the time spent by company employees on claim related activity is properly recorded (including details of the work carried out), this has particular relevance for overtime, temporary employees and casuals.
10. **Use Online Claim Processes where possible.** Insurers are dealing with a huge workload and trying to phone in claims may be difficult. Handwritten claims forms also present challenges for processing and there will be delays getting your claim loaded. Most insurers have good online claims processes available, and these ensure claims are efficiently loaded into the insurers claims processing systems.

