

# Natural Disasters - after the event

## Housing

---

If you can't stay in your home, or are otherwise experiencing vulnerability, do not hesitate to call your insurer.

For those with home or contents insurance, including renters, check your policy for the temporary accommodation benefits and any limits on how long they are available.

## First - check you are safe

---

The safety of you and your family is the most important.

- Stay out of badly damaged buildings.
- If your property has been flooded, turn off the power. Don't turn it back on until it has been checked by an electrician.
- Avoid wading through flood water.
- Wear gloves, masks and protective gear where available.
- If you come into contact with flood water, wash your clothes, shoes and skin afterwards.
- Take extra care on the road.
- Do not try to drive flooded vehicles as their brakes and electrics may be faulty.

### Take steps to prevent further damage:

- Move valuables, appliances, and furniture off the floor.
- Avoid using appliances that might have water damage.
- Tie or buckle down heavy items (e.g., trampolines).
- Unplug sensitive equipment in case of a power cut.
- Do not perform repairs unless they are essential (e.g., water, electricity, gas, sewerage).

## Record damage using photos and video

---

If your property was damaged in an earlier flood or event, but **now has additional damage**, be sure to record the **new damage** and report that to your insurer.

Insurers will require you to provide evidence to prove items were damaged during a storm or flood.

Before you clean up or throw damaged items away:

- Record the damage, e.g., make a written list of items and what has happened.
- Take photos and/or videos to evidence the written list of damage.

#### What do I take photos of?

- Your mailbox, to confirm the location of the damage.
- The front, sides and back of your home and outbuildings (e.g., garden shed).
- Any damaged contents in, or on, these buildings.
- Any model or serial number where visible on damaged contents included in the claim.
- Any damaged land (e.g., retaining walls, bridges, culverts).
- Where flood water reached its highest point within your property (mark this).

#### How should I take the photos?

- Use multiple angles.
- Use wide shots and zoom in on specific details.
- Include a tape measure in the shot to show the size of the item or damaged area.
- Timestamp your photos. If you are using a digital camera, ensure the date stamp function is on. If you have printed photos, note the date the photo was taken on the back.

#### **Cleaning up - with an insurance claim in mind**

---

1. Mark and photograph the highest point of any flooding.
2. You can dispose of fully flooded property, especially carpets, soft furniture, such as sofas and beds, plus other ruined or contaminated items that can't otherwise be properly cleaned. Wear appropriate protective equipment if you're doing this yourself. Keep a sample to make it easier for replacement later. List everything that you remove, take photographs and keep any proof of purchase, such as receipts that you have. You will need such records to support your claim.
3. Set aside items that can be cleaned. Do not keep unsanitary items in your home.
4. You can start with emergency repairs to make your home safe and sanitary. Keep receipts and record of work done.
5. When the weather allows, start the drying out process. Remove all the water you can, open windows and doors to get as much air in as possible. If you can get fans and dehumidifiers, use these safely.
6. Do not remove hard floor coverings, wall linings or structural elements of a property or disturb any materials which might contain hazardous substances. You must talk to your insurer if this is required, and only suitably qualified professionals should undertake this work.

## Insurance claims - what you can do to help

---

Insurers are expecting thousands and thousands of flood and Cyclone claims, likely to be the most claims in a natural disaster event since the Canterbury earthquakes in 2010/2011.

### What you can do to help

- Avoid very busy phone lines. It is in the best interests of customers and insurers alike that claims are settled quickly **so it is best to make claims to your insurer online.**
- You can help by **not** ringing your insurer if it is not urgent – contact them online.
- Make the claim process as easy as possible by having a good photographic record of any lost or damaged contents and vehicles (see above), and any damage to your house. Any other documents showing purchase and/or ownership should also be provided if you have them.
- Customers need to be patient, particularly where they may have claims unrelated to the flooding and cyclone; the most urgent cases will be dealt with as a priority. If you do not have an urgent claim, expect it to be processed after urgent claims – realistically, this may take many weeks or even months.

### What the Insurers are doing

- Insurers will continue to work hard to settle claims and will prioritise those most in need when doing so.
- We understand from ICNZ that insurers have already brought in as many staff as possible to continue to be able to service their customers.
- Demand for assessors, tradespeople and related materials and other goods is already incredibly high. The recent severe weather events have put enormous pressure on supply chains and transport routes and Insurers are making best efforts to process claims.

## Contact your insurer

---

Contact your insurer as soon as you can. If you cannot get through by phone, use the insurer's online claim form on its website.

- Ask what your policy covers and what you need to do to make a claim.
- Ask your insurer to confirm this in writing. Understanding what you need to do can help prevent problems later.
- **Never lie to an insurer.** Consequences could include your claim being declined or your policy being cancelled.

### Some insurers have set up emergency contact numbers

Vero	Emergency contact 0800 800 134
AA Insurance	Emergency contact 0800 500 216

### Contacts at the IFSO Scheme

Free Phone 0800 888 202 Email [info@ifso.nz](mailto:info@ifso.nz) Phone 04 499 7612