

## SEVERE WEATHER EVENTS 2023 – WHAT SHOULD I DO AS THE INSURED?

With Cyclone Gabrielle’s catastrophic affect on the North Island, you need to know what to do and what to expect from your insurer.

Use this guide before, during, and after making any insurance claims.

This is a stressful and confusing time for many. If you require any more information, or support, please check your insurer’s website or contact us on 0800 888 202

### 1) Check you are safe

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

- Listen for warnings and instructions.
- Turn off the mains, if water has entered your house. Check with an electrician before turning it back on.
- Avoid wading through flood water.
- If you come into contact with flood water, wash your clothes, shoes and skin afterwards.
- Take extra care on the road.
- Wear gloves, masks and protective gear where available.

Take steps to prevent further damage:

- Move valuables, appliances, and furniture off the floor.
- Avoid using vehicles or 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). Advise your insurer if you do so and take photos before and after. Keep receipts of any contracted repairs.

### 2) 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:

Insurer:	Emergency Contact:
Vero	0800 800 134
AA	0800 500 216

### 3) Document the damage

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.
- Make a list and take photos or videos.

#### 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.

### 4) Check your policy

Read your insurance policy to:

- Know what you are and are not covered for.
- Know the steps you need to take to make a claim.
- Know of any available benefits such as temporary accommodation cover.

You will find a copy of the policy on your insurer's website.

### 5) Find out about temporary accommodation

Temporary accommodation cover is offered under some policies, but not all. Most benefits like this only cover you if, at the time of the damage, you were living in the house and had to move out because of the damage. If this applies to you, ask your insurer about temporary accommodation cover under your house or contents policy. There will usually be some limits on the amount available, so make sure you know what is available under your policy.

### 6) Understand your claim may take time

Because of the sheer number of claims, insurers will be far slower than usual in responding.

Ensure you keep your insurer updated on any further damage to your property or additional claims that need to be made.