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## What to do if your business floods

The recent Auckland floods have shown again the resilience of New Zealanders in the face of a natural disaster. Businesses show that same resilience and often just want to get on with the job of cleaning up and getting back to work. Here are some simple steps to make the process faster and easier.

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### Prioritise safety over property

- At all times, think of your own safety and mental health, and that of your employees and customers. Property can always be repaired or replaced.
- Wait for the flood waters to subside and be very careful around electrical risks. Ensure the power is isolated before entering or doing any work on or around the building.
- Do not power up buildings and machinery where there is any concern that the electrical reticulation systems have been affected. Get clearance from an expert first.
- Be aware that solar panels can still be live even though the main electrical supply has been isolated.

### Minimise loss or damage

- You don't need to wait for permission to begin to clean up. If it is safe and within your team's capability, we will always support pragmatic steps to start the clean up process.

### Take plenty of photos

There is no better way to help your claim get resolved than to take as many photos as you can that show the damage before any clean-up begins.

- Some items can be disposed of straight away, like items that perish easily or create health and safety concerns such as food stock.

- Carpets, drapes and other similar furnishings that are saturated by flood water that enter from the ground (as opposed to through the ceiling or internal water system) are likely to be unsalvageable. If you would like to dispose of these items and are able to safely, please do so.
- If you need to do some urgent work to make the property safe or to prevent further damage occurring, go right ahead. Where possible use suitably qualified tradespeople and do the minimum possible to stabilise the situation.
- Move vulnerable equipment to somewhere it can start to dry out. Keep it on site so it can be assessed.
- Keep your customers informed. Regular and clear communication will help keep them up-to-date and could minimise the impact of this event on your business.

### Building repairs

- If you have access to tradespeople, it's possible we can authorise small repair jobs (under \$5,000) immediately, if you can provide a comprehensive itemised quote. This should be supported by evidence such as photos or a damage report. If the cost is higher but the job looks simple, we will look to take a pragmatic approach. If we can authorise it on the spot, we will.
- For more serious damage, the process will usually involve agreeing the scope of work with you and then selecting the right repairer to manage the job.

- We partner with Morgan Project Services to manage large flood responses. Find out more [here](#).
- During a disaster, trade services will be stretched. Please be patient as there may be delays. Priority will be given to vulnerable New Zealanders who need help the most and vital businesses that can help the community recover.

### Machinery, plant and stock

- Throw out perishable stock and keep good records of what you have done.
- Keep other contents aside for assessment. The more valuable the item, the more it makes sense to think about restoration.
- Retail stock may not be saleable “as new” but may have a salvage value that we need to consider. We will work with you on the best methods of disposal. In the meantime, we would look to pay you quickly for your stock so that you may organise replacements.
- Customer goods are sometimes insured. It pays to have your customers lodge claims with their own insurers first.

### Vehicles

- Do not drive any vehicles that have been submerged. We can have them towed to our storage area for assessment.
- Most submerged vehicles are likely to be a total loss.
- If you need to move vehicles out of the way urgently, please move them to the nearest safe spot that you can and we can take it from there.

- If your vehicle has already been towed by the authorities, let us know where and we can sort it out for you.
- Remove all items from your vehicle, if it is safe to do so, before it is towed.

### Business Interruption

- If you're a building owner, potential loss of rents would follow the provisions of the lease agreement. If you experience loss of rent, you may be able to claim for this if you have loss of rent cover.
- If you are a tenant speak to your landlord about possible rent relief (abatement) – this is generally detailed in the lease agreement. Be aware that any rent relief will be taken into account if you make a claim on your insurance policy.
- You know your business the best. We will work with you to determine what needs to be done to minimise disruption. For example, paying your rent to work from temporary premises or incur increased costs that would prevent an even greater loss of profit.
- If the disruption to your business is significant and will take a while to fully understand, we may be able to provide progress payments at regular intervals to ensure that you have the funds to manage your normal business expenses, like paying wages.

### Working together

You chose us to help manage your business risk. We look forward to working with you to get your business up and running again, so you can return to doing what you do best along with your staff.

**We're here to help.**

[vero.co.nz](http://vero.co.nz)

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