



Have you been impacted by the floods and wild weather?

My house is flooded. What can I start to do to clean-up?

Please make sure you are safe and wait for the flood waters to subside. When it is safe to do so, if you are able, you can undertake some basic clean-up activities and we will look to support you with suitably qualified contractors as soon as we can.

What do I do with things like carpets, contents etc?

Flood water that enters your property from the ground up, as opposed to through the roof or an internal overflowing water system, is likely to be contaminated water and so soft furnishings will be difficult to economically save. For those customers that can, moving carpets and other waterlogged soft furnishings outside of the home will help to dry out the property. We can arrange disposal of these items as part of your claim.

For landlords, please note that carpets are usually only insured for indemnity value in tenanted properties and not replacement value.

For other items affected that can potentially be restored with cleaning and appropriate servicing, storing these somewhere safe and where there is protection from further damage is preferred if possible.

My refrigerated and frozen food has spoiled – what do I do?

You may dispose of any perishable items that are unsafe. Keep photographic evidence and let us know what the value of the food is. You may be required to provide an itemised list and a quote or invoice for reimbursement, although in most cases, if your claimed amount looks reasonable, we will reimburse you straight away.

What sort of timeframes should be expected during a large weather event?

Although it varies, delays should be expected across the entire process.

Contacting us by phone will take longer, with wait times during peak call volumes often reaching 60 minutes or more. We appreciate your patience. Often the best course of action is to register your claim with us [online](#). This saves you waiting in the phone queue and allows us to prioritise our most vulnerable customers.

Depending on the severity of damage at your home, the wait times for repairs can take a few months or more for the most damaged properties. If there is a land instability component to your claim, it can take much longer to allow the relevant experts to determine the solution for the property.

Is there anything I can do myself to get urgent repairs done?

If you have access to the right tradespeople, any urgent repairs to make the property safe and to help avoid any further loss or damage is permitted. You should take plenty of photos and provide a detailed invoice for the work that is done.

The work done should be the minimum amount needed to prevent further loss or damage. Any land related damage or work that requires an engineer should be referred to us in the first instance before any work is done.

What about non-urgent repairs? Can I go ahead with my own contractor?

If you have access to tradespeople, we can probably approve small repair jobs immediately (under \$5000 usually) if we receive a good quality itemised quote that is supported by evidence like photos or damage reports. 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.

How do we manage the repair process?

For more serious damage, the process will usually involve agreeing the scope of works with you and then selecting the right repairer who can manage the job to the right standard.

Our building project management partner is Morgan Project Services. To get an idea on how we jointly manage a large flood response, you can check out their process explanation here [Flood damage \(morganprojects.co.nz\)](https://morganprojects.co.nz).

I can't live in my property at the moment due to the damage. Where do I stay?

If you have home insurance with us, we can help you with the cost of temporary accommodation for your family and your pets if we agree that the home is uninhabitable. As you know your circumstances and requirements the best, it is usually best for you to find something that is equivalent to your current living arrangement that will work for you. Short duration might be a motel or staying with relatives. Longer duration may require a rental home. We can work with you to determine the best options and how to pay for it. If you are a tenant and have contents insurance with us, there is also some cover available to give you time for small repairs to be completed or until you find another place to live permanently.

What if my home is not damaged but I am prevented from accessing it?

Your temporary accommodation cover includes situations where you cannot access the property due to local or government authorities preventing access due to possible or impending damage.

My car has been submerged – what happens next?

Do not drive any vehicles that have been submerged. We can have them towed to our storage area for assessment. 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. And don't forget to remove your contents from the vehicle first.

If your vehicle has already been towed by the authorities, let us know where and we can sort it out for you.

Most submerged vehicles are likely to be a total loss. The general process for a total loss will be to agree with you the value of the vehicle and the amount payable to you. The vehicle will then be disposed of with any salvage value retained by us.

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