

House

Your home, employee house and/or rental house (if shown on your certificate) are insured for loss directly caused by **flood** (as per the requirements set out in your policy).

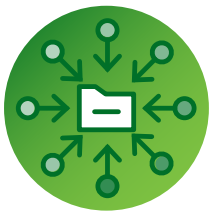
This step-by-step guide is a **general guide only** and is subject to the terms, conditions, and exclusions in your policy.



Step 1: Lodging your claim

If your home, employee and/or rental house has been damaged by **flooding**, please let us know as soon as possible:

- Online: www.fmg.co.nz
- Call us: 0800 366 466



Step 2: Gathering information

To help us with assessing your claim, we require the following:

- Photos of the damage - ensure these show the water level
- Detailed quote for repair (please ensure that your repairer includes a breakdown of the costs)

If you **need** to carry out urgent work to make your home safe, sanitary, secure, and/or weathertight, please keep track of costs incurred and take photos as you go.

To get this information through to FMG, you can either:

- Upload it via our online service [FMG Connect](#)
- Email it to claims@fmg.co.nz; please include your claim number in the subject line of the email to ensure the information is uploaded to your claim

Clean-Up:

Before commencing any of the below, please **ensure it is safe to do so**. This includes checking if the property is **safe to enter** (never enter a building that has been red-stickered).

Ensure there are **no electrical concerns** (i.e. the property has been made safe) or **possible contaminants** (septic, asbestos etc).

- Lift and dispose of carpet that has been flooded. Keep a square (30cm x 30cm) of each type, to assist with a like-for-like replacement.
- Gips can be removed to just above the water level line: ensure photos are taken prior to this, showing the water level.
- Skirting boards can be removed and disposed of (except for native timbers, which should be stored).

Clean-up continued

- Wall insulation can be removed and disposed of to just above the water level line.
- Sub-floor insulation that has been flooded can be removed and disposed of.
- Ensure plenty of photos are taken before and during the cleaning process.
- Depending on the scale of the event there may be a delay in us getting to your claim, but we assure you we will review the information as soon as possible.



Step 3: Assessing the damage

Once your claim has been lodged and we have received the required information for your claim, our claims team will review this against your policy coverage.

From here, we will be in touch to discuss the next steps in your claim and confirm if we require any further information. Depending on the scale of the event there may be a

delay in us getting to your claim, but we assure you we will review the information as soon as possible.

At this point we will also be able to confirm if we will arrange for a loss adjuster to attend your property. The timeframe for this contact will depend on the scale of the event.

Step 3.5: After your site assessment

A loss adjuster is responsible for assessing damage, determining policy coverage and value of loss, and coordinating repairs or settlement recommendations.

Once your site visit has been completed, we begin reviewing the information gathered

to understand the full extent of the damage and determine the next steps for your claim.

For a more detailed breakdown of what to expect after your site assessment, please refer to the following page.



Step 4: Settling your claim

If your home is repairable: Depending on your settlement options under your policy, we may be able to authorise a repairer to fix the damage, or we may pay you a cash settlement so you can organise repairs yourself.

If your home is not repairable: We will pay you a cash settlement based on the terms of your policy so you can organise the rebuild yourself.



Step 5: Closing your claim

Paying you: If we are paying you, we will pay you your cash settlement, less any applicable excess, and close your claim.

Paying your repairer: If we have authorised a repair or replacement with a repairer/supplier, we will pay them directly and close your claim. You will pay any applicable excess to the repairer.

Note: In the event of a flood, there may be some damage that can be considered under Natural Hazards Cover. NHC is the natural disaster insurance from Natural Hazards Commission (previously known as the EQC) which covers some damage to residential land following a storm or flood. For more information, please give us a call on 0800 366 466, or visit the NHC website.



After your site assessment step-by-step

1. Assessment and review

We review the information collected during your site visit to:

- Confirm the extent of the damage
- Determine policy and/or legislative response
- Identify what further steps are required

2. Further assessments (if required)

Depending on the nature of the damage, further assessments may be arranged, such as:

- Geotechnical or structural engineering assessments
- Valuer assessments
- Quantity surveyors

These help ensure that we fully understand the damage and the appropriate repair approach.

3. Drying and strip out (for flood damaged homes)

Where applicable, we may arrange:

- Strip-out of damaged materials
- Drying works to prevent further damage

This allows repairs to be accurately assessed and scoped.

4. Repair scope or settlement

Once assessments are complete, a scope of works and/or settlement approach will be prepared. We'll discuss this with you before any repairs or settlement offers are made.

5. Timeframes

Timeframes can vary depending on specialist involvement and/or complexity of your claim. Most claims take around 3 months, however more complex claims may take up to 12 months (or longer).

NHCover land claims – important differences

- *NHCover land claims follow a separate, staged process.*
- *Engineering and valuation assessments are often required.*
- *Settlement is made by cash payment, based on the lesser of the repair cost or the NHCover land cap, less any applicable excess.*
- *NHCover claims may take longer to settle than other parts of your claim.*

Contents

You are insured for loss to your contents (if shown on your certificate) directly caused by **flood** (as per the requirements set out in your policy).

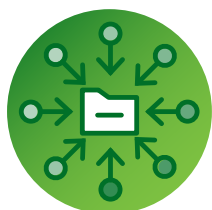
This step-by-step guide is a **general guide only** and is subject to the terms, conditions, and exclusions in your policy.



Step 1: Lodging your claim

If your contents have been damaged by **flooding**, please let us know as soon as possible:

- Online: www.fmg.co.nz
- Call us: 0800 366 466



Step 2: Gathering information

Once it is safe to enter your property, to help us process your claim we require the following:

- Photos of the damage
 - In large scale events we need room-by-room pictures
 - If you have any unusual or high value items, ensure you take good photos of these
- A list of damaged items
 - Ensure to include the ages of items and where possible, model numbers

If you have had multiple items affected, please complete the **Contents Claim Item List (Schedule of Loss) template on page 5.**

To get this information through to FMG you can either:

- Upload it via our online service [FMG Connect](#)
- Email it to claims@fmg.co.nz; please include your claim number in the subject line of the email to ensure the information is uploaded to your claim

Clean-Up Recommendations:

- Wear appropriate protective equipment if you are doing this yourself.
- List everything that you remove, take photographs and, where possible, gather any proof of purchases such as receipts to support your claim.
- Anything electrical that has been submerged can be disposed of.
- Dispose of fully flooded items such as soft furniture, sofas and beds, and any other ruined or contaminated items that cannot otherwise be properly cleaned.
- Dispose of flood contaminated food, or food that have spoiled in fridges or freezers due to power outages.
- Set aside items that can be cleaned or repaired.
- Do not keep any unsanitary items in your home.



Step 3: Assessing the damage

Once we have received the required information for your claim, our claims team will review this against your policy coverage. From here, they will be in touch to discuss the next steps and confirm if we require further information.

Depending on the scale of the event there may be a delay in us getting to your claim, but we assure you we will review the information as soon as possible.



Step 4: Settling your claim

If your items are repairable: Depending on your settlement options under your policy, we may be able to authorise a repairer to proceed with repairs.

If your items need replacing: Depending on your settlement options under your policy, we may arrange replacement through a supplier, or pay you a cash settlement so you can organise replacement yourself.



Step 5: Closing your claim

Paying you: If we are paying you, we will pay you your cash settlement(s) less any applicable excess and close your claim.

Paying your repairer: If we have authorised a repair or replacement with a repairer/supplier, we will pay them directly and close your claim. You will pay any applicable excess to the repairer.

Contents

Claim Item List

Claim Number:

Farm & Commercial Buildings

Your farm and/or commercial buildings (if shown on your certificate) are insured for loss directly caused by **flooding** (as per the requirements set out in your policy).

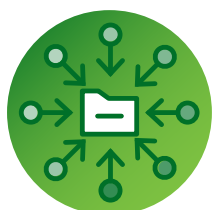
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Step 1: Lodging your claim

If you have suffered a loss to your farm and/or commercial building(s) caused by **flooding**, please let us know as soon as possible:

- Online: www.fmg.co.nz
- Call us: 0800 366 466



Step 2: Gathering information

To help us with assessing your claim, we require the following:

- Photos of the damage
- Detailed quote for repair (please ensure that your repairer includes a breakdown of the costs)
- Invoice (if already repaired)

To get this information through to FMG you can either:

- Upload it via our online service [FMG Connect](#)
- Email it to claims@fmg.co.nz; please include your claim number in the subject line of the email to ensure the information is uploaded to your claim

Note: We understand that after a loss, you will want to get your business back on track as soon as possible. If any costs are incurred in relation to remediation or continuing your operations, please keep track of these costs and we may be able to consider these under a claim.



Step 3: Assessing the damage

Once your claim has been lodged and we have received the required information for your claim, our claims team will review this against your policy coverage.

From here, we will be in touch to discuss the next steps in your claim and confirm if we require further information. Depending on the scale of the event there may be a delay

in us getting to your claim, but we assure you we will review the information as soon as possible.

At this point we will also be able to confirm if we will arrange a loss adjuster to attend your property. The timeframe for this contact will depend on the scale of the event.



Step 4: Settling your claim

If your building is repairable: Depending on your settlement options under your policy, we may be able to authorise a repairer to fix the damage, or we may pay you a cash settlement so you can organise repairs yourself.

If your building is not repairable: We will pay you a cash settlement based on the terms of your policy so you can organise the rebuild yourself.



Step 5: Closing your claim

Paying you: If we are paying you, we will pay you your cash settlement(s) (less any applicable excess) and close your claim.

Paying your repairer: If we have authorised your repairs with a repairer, we will pay them directly and close your claim. You will pay any applicable excesses to the repairer.

Note: Business Interruption

For our impacted clients with Business Interruption insurance, there is cover for financial loss as a result of damage to buildings, contents or stock. There may also be cover for loss of utilities, prevention of access issues or public authority action.

Losses to farming and/or business operations are complex; if yours have been affected as a result of flooding, please call us on 0800 366 466 to discuss your covers and options.

Farm Fencing

If you have cover on your policy for your farm fencing and have suffered a loss from **flooding**, please let us know as soon as possible:

- Online: www.fmg.co.nz
- Call us: 0800 366 466

To help us with assessing your claim, we require the following:

- The age of the fencing (if known)
- The type of fencing
- How many metres of fencing have been damaged
- Whether any part of the fencing has been replaced recently
- Photos of the damage
- Quote for repairs, including a breakdown of costs involved OR invoices if already repaired

Note: If you have cover on your policy for your farm fencing, the cover is limited to \$20,000 (excl. GST) for losses occurring from flood.

Vehicles

You are insured for loss to your vehicle (if shown on your certificate) directly caused by **flood** (as per the requirements set out in your policy).

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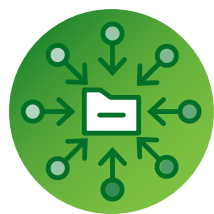


Step 1: Lodging your claim

If your vehicle has been damaged by **flood**, please let us know as soon as possible. Remember to let us know if there is any unrepaid damage to your vehicle that

is unrelated to the flood damage.

- Online: www.fmg.co.nz
- Call us: 0800 366 466



Step 2: Gathering information

To assess the damage to your vehicle, we will require photos of the damage and a quote for repairs. We have a network of [pre-approved repairers](#) throughout the country that we can recommend, or you are welcome to take your vehicle to your preferred repairer.

In the event your vehicle is damaged beyond repair, we will need photos of the:

- Vehicle from a distance, showing all four corners of the vehicle
- Damage to the vehicle
- Registration label (and RUC if your vehicle is diesel)
- Inside of the WOF stickers

- Odometer reading
- Interior of the vehicle
- Vehicle prior to the damage (if possible)

Please let us know whether your vehicle is accessible/locatable and if so, the location. This will assist with organising a tow if required.

To get this information through to FMG, you can either:

- Upload it via our online service [FMG Connect](#)
- Email it to claims@fmg.co.nz; please include your claim number in the subject line of the email to ensure the information is uploaded to your claim



Step 3: Assessing the damage

Once we have the details of the damage, our claims team will review and be in touch to discuss the next steps and confirm if we require further information.

Depending on the scale of the event there may be a delay in us getting to your claim, but we assure you we will review the information as soon as possible.



Step 4: Settling your claim

If your vehicle is repairable: If we agree that the damage is economical to repair and we are happy to authorise this, we will contact you and the repairer and let them know to proceed with the repairs as per their quote. You will pay any applicable excess to the repairer.

Note: If you have taken your vehicle to one of FMG's [pre-approved repairers](#) and your vehicle is able to be repaired, they will be able to commence repairs under their

*approved limit **without** authorisation from us and manage the repair process with you directly.*

If your vehicle is unrepairable: If it is not economical to repair your vehicle or the vehicle is beyond repair, we will calculate a settlement to you based on the terms in your policy.

Is there finance on your vehicle? We will contact your finance company and confirm with you the implications to your settlement.



Step 5: Closing your claim

Paying you: If we are paying you, we will pay you your cash settlement(s) less any applicable deductions and close your claim.

Paying your repairer: If we have authorised your repairs with a repairer, we will pay them directly and close your claim.

Milk

You are insured for loss to your farm milk (if shown on your certificate) directly caused by **flooding** (as per the requirements set out in your policy).

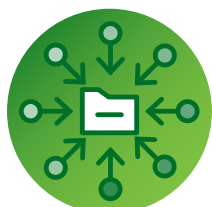
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Step 1: Lodging your claim

If you have suffered a loss to your farm milk caused by **flooding**, please let us know as soon as possible:

- Online: www.fmg.co.nz
- Call us: 0800 366 466



Step 2: Gathering information

To help us with assessing your claim, we require the following:

- A letter from your dairy company confirming the loss
- Monthly suppliers' statement
- Statement of milk received
- Timeline of events
- Bank account details

To get this information through to FMG you can either:

- Upload it via our online service [FMG Connect](#)
- Email it to claims@fmg.co.nz; please include your claim number in the subject line of the email to ensure the information is uploaded to your claim



Step 3: Settling your claim

Once we have received the information required, we will advise how we will settle your claim. This will either be a one-off payment, or your claim may be paid in two instalments (an interim & a top-up payment). This is dependent on the loss you have suffered and the details of your policy.

If your claim is paid in one instalment (no top-up required): We will calculate your settlement based on your policy conditions. This will be confirmed with you by your claims handler once the information has been reviewed.

If your claim is paid in two instalments:

We will calculate your interim settlement using the interim rate supplied to FMG by your dairy company at the time of the loss. We will make this payment to you and then be in touch after the final rate has been announced at the end of the season. Once we have your final rate, we will make a final top-up payment.



Step 4: Closing your claim

Once we have paid you your cash settlement(s) (less any applicable excess) we will close your claim.

Note: We understand that after a loss, you will

want to get your business back on track as soon as possible. If any costs are incurred in relation to remediation or continuing your farming operations, please keep track of these costs and we may be able to consider these under a claim.

Livestock

Your livestock are insured for loss directly caused by **flood** (as per the requirements set out in your policy).

Note: Unspecified (Blanket) Livestock flood claims incur an additional \$4,000 excess per event.

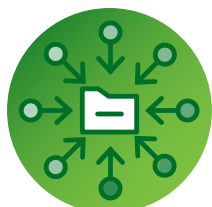
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Step 1: Lodging your claim

If you have suffered a loss to your livestock caused by **flooding**, please let us know as soon as possible:

- Online: www.fmg.co.nz
- Call us: 0800 366 466



Step 2: Gathering information

To help us with assessing your claim we will require proof of loss. This can either be:

- Photos of the deceased animal(s)
- Any relevant information that we could use to substantiate the loss

We will also require a valuation from a stock agent for the lost animal(s) to assist in calculating the settlement(s) of your claim.

Specified animals that have been insured for less than one year do not require a valuation.

To get this information through to FMG you can either:

- Upload it via our online service [FMG Connect](#)
- Email it to claims@fmg.co.nz; please include your claim number in the subject line of the email to ensure the information is uploaded to your claim



Step 3: Settling your claim

Specified Livestock: Your Specified Livestock are insured for Fair Market Value. If they have been insured with us for over a year, we will use the valuation from the stock agent to determine the settlement(s) we will pay to you, otherwise the settlement(s) will be calculated using the sum insured of the policy.

You do not need to pay an excess for your Specified Livestock claim(s) (unless otherwise noted on your certificate).

Unspecified (Blanket) Livestock: Your Unspecified (Blanket) Livestock are insured for Fair Market Value. We will use the valuation from the stock agent that you provide to help us determine the settlement(s) for your claim.



Step 4: Closing your claim

Once we have paid you your cash settlement(s) (less any applicable excess), we will close your claim. If we have paid you the full sum insured on your policy we will remove the cover from your policy, and if

you have an Unspecified (Blanket) Livestock policy, you will need to arrange to have this cover reinstated to ensure cover for future losses.

Arable Crop/Orchard Fruit

Arable Crop - Your harvested crop (if shown on your certificate) is insured for loss caused directly by **flooding**.

Orchard Fruit - Your growing and harvested fruit (if shown on your certificate) is covered for loss caused directly by **flooding**.

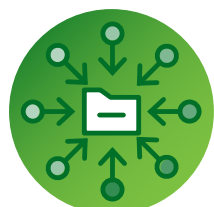
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Step 1: Lodging your claim

If your arable crop or orchard fruit have been damaged by **flooding**, please let us know as soon as possible:

- Online: www.fmg.co.nz
- Call us: 0800 366 466



Step 2: Gathering information

Once your claim has been lodged, FMG will arrange for a specialist loss adjuster to contact you to schedule a site assessment. The timeframe for this contact depends on the scale of the event.

If the extent of the loss is not clear on the first inspection, sometimes there is a need for a second assessment.



Step 3: Assessing the damage

Once the loss adjuster has provided FMG with the report, we will review the information and contact you to discuss the settlement based on the terms in your policy.

For Arable Crop claims, the loss adjuster will need to wait for harvesting before calculating the settlement for the claim.

For Orchard Fruit claims, the loss adjuster will need to wait for final thinning before calculating the settlement for the claim.



Step 4: Settling your claim

Once the settlement has been confirmed, we will make a payment to you (less any applicable excess) and close your claim.