

House

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

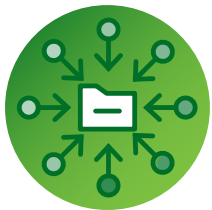
This step-by-step guide is a **general guide only** and is subject to the terms, conditions, and exclusions in your policy.



Step 1: Lodging your claim

If your home, employee and/or rental house have been damaged by **hail**, 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)

If you **need** to carry out urgent work to make your home safe, sanitary, secure, and/or weathertight, please keep track of any 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.



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

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.



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.



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. 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.

4. 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).

Contents

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

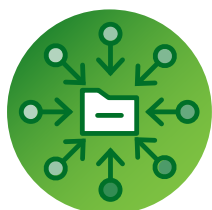
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Step 1: Lodging your claim

If your contents have been damaged by **hail**, 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 process your claim, we require the following:

- Photos of the damage
- Quote for repair (make sure this includes a breakdown of the costs)
 - If a repair is not possible, a like-for-like replacement quote
- Invoice (if already repaired or replaced)

If you have had multiple items affected, please complete the [Contents Claim Item List \(Schedule of Loss\)](#) template.

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 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:

Vehicles

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

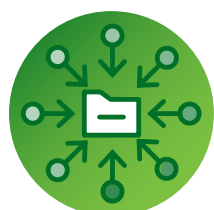
This step-by-step guide is a **general guide only** and is subject to the terms, conditions, and exclusions in your policy.



Step 1: Lodging your claim

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

Arable Crop/Orchard Fruit

Arable Crop - Your growing and harvested crop (if shown on your certificate) is insured for loss caused directly by being **struck by hail** (as per the requirements set out in your policy).

Orchard Fruit - Your growing fruit (if shown on your certificate) is covered for loss caused directly by being **struck by hail** (as per the requirements set out in your policy).

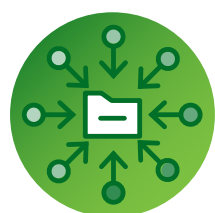
This step-by-step guide is a **general guide only** and is subject to the terms, conditions, and exclusions in your policy.



Step 1: Lodging your claim

If your arable crop or orchard fruit has been damaged by **hail**, 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 needs to wait for harvesting before calculating the settlement for the claim.

For Orchard Fruit claims, the loss adjuster needs 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.