

House

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

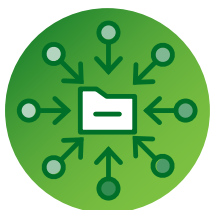
This step-by-step guide is a **general guide only** and is subject to the terms, conditions, and exclusions in your policy.



Step 1: Lodging your claim

If your home, employee and/or rental house have been damaged by **snow**, 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 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 the repair 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).

Farm & Commercial Buildings

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

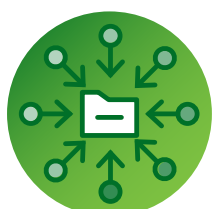
This step-by-step guide is a **general guide only** and is subject to the terms, conditions, and exclusions in your policy.



Step 1: Lodging your claim

If you have suffered a loss to your farm and/or commercial building(s) caused by **snow**, 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

Depending on your settlement options under your policy we may be able to authorise a repairer 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(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 snow, please call us on 0800 366 466 to discuss your covers and options.