

VOLCANIC ERUPTION

Client Guide

House

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

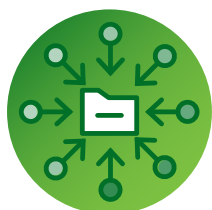
This step-by-step guide is a **general guide only** and is subject to the terms, conditions, and exclusions in your policy.

This guide is also applicable for all claims that are lodged under the Natural Hazards Insurance Act 2023 (NHI Act, previously known as the EQC Act 1993), because FMG will manage these as an agent on behalf of the Natural Hazards Commission (NHC, previously known as the EQC). For more information, please refer to the the NHC website.



Step 1: Lodging your claim

We will lodge, assess, and settle your NHC and/or FMG claim(s). If your home, employee and/or rental house have been damaged by **volcanic eruption**, please let us know as soon as possible by calling us on 0800 366 466.



Step 2: Gathering information

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

- Photos of the damage

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. For more information refer to the NHC website.

To get this information through to FMG, you can 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

We will pay a cash settlement (less any applicable excess) based on the terms of your entitlement under the NHI Act 2023 and/or your FMG policy, so you can organise reinstatement yourself.



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).

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

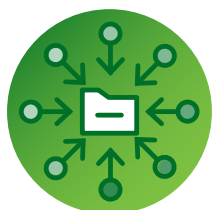
You are insured for loss to your contents (if shown on your certificate) directly caused by **volcanic eruption** (as per the requirements set out in your policy).

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 **volcanic eruption**, please let us know as soon as possible by calling us on 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
- 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 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:

Farm & Commercial Buildings

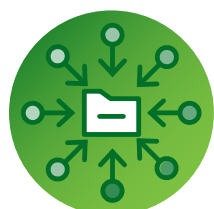
You are insured for loss to your farm and/or commercial buildings (if shown on your certificate) directly caused by **volcanic eruption** (as per the requirements set out in your policy).

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 **volcanic eruption**, please let us know as soon as possible by calling us on 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 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 a volcanic eruption, please call us on 0800 366 466 to discuss your covers and options.

Vehicles

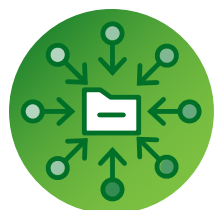
You are insured for loss to your vehicle (if shown on your certificate) directly caused by **volcanic eruption** (as per the requirements set out in your policy).

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 **volcanic eruption**, please let us know as soon as possible by calling us on 0800 366 466. Remember to let us know if there is any unrepaired damage to your vehicle that is unrelated to the volcanic damage.



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 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 won't be 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

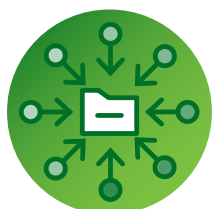
You are insured for loss to your farm milk (if shown on your certificate) directly caused by **volcanic eruption** (as per the requirements set out in your policy).

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 milk caused by **volcanic eruption**, please let us know as soon as possible by calling us on 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 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

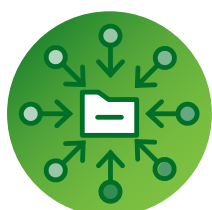
Your Specified Livestock (individually shown on your certificate) are insured for loss directly caused by **volcanic eruption** (as per the requirements set out in your policy).

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 livestock caused by **volcanic eruption**, please let us know as soon as possible by calling us on 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
- Any relevant information that we could use to substantiate the loss

If your specified animal has been insured with us more than a year, we will also require a valuation from a stock agent confirming the value of the animal.

To get this information through to FMG you can 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

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 (unless otherwise noted on your certificate).



Step 4: Closing your claim

Once we have paid you your cash settlement(s), we will close your claim and remove the cover from your policy.

Orchard Fruit

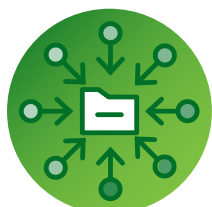
Your growing and harvested orchard fruit (if shown on your certificate) are covered for loss caused directly by **volcanic eruption** (as per the requirements set out in your policy).

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 livestock caused by **volcanic eruption**, please let us know as soon as possible by calling us on 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.

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.

Forestry

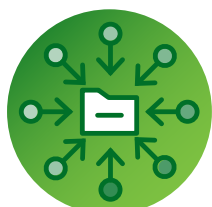
Your forestry (if shown on your certificate) is covered for loss caused by **volcanic eruption** (as per the requirements set out in your policy).

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 livestock caused by **volcanic eruption**, please let us know as soon as possible by calling us on 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.



Step 3: Assessing the damage

The specialist loss adjuster will provide a report to FMG containing photos of the loss and will outline the extent of the damage to the forestry block. From here, we will determine the next steps of your claim based on the terms of your policy.



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.