














January 2023

Flood Damage Claims

We're here to help

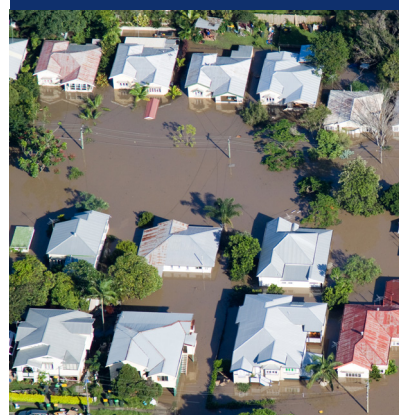
We recommend you take the following steps:

	Stay safe
	Do not return to properties or evacuated areas until it is safe to do so
	Check buildings for structural damage and to ensure gas, water, electricity are working
	Check appliances are working
	Try not to start flooded cars or electronic / electrical equipment until inspected by someone qualified to do so
	Take reasonable steps to preserve property and if possible store for later inspection by the insurer before disposal
	Take photos or videos to document all damage
	Take photos that show 'tide levels' and if 'black' (sewerage) or 'grey' water was involved
	You can't take too many photos!
	Send an email to yourself making a note of what happened and listing damaged items/loss
	If you have to dispose of stock or furniture and fittings take careful notes and photos of what was damaged and in what way – Insurers require proof of loss
	Look out for the development of mould in this hot and humid weather which can be harmful to health
	Keep records of your expenses and set up a cost code

Contact

Contact us or your insurer (cc to us) as soon as possible by phone on **09 928 3000** or by email on claims.marshnz@marsh.com and confirm details of damage suffered.

Loss adjusters will be very busy so they may take some time to get to sites so don't worry about delays.



Marsh Limited arrange this insurance and are not the insurer. The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues. All insurance coverage is subject to the terms, conditions, and exclusions of the applicable individual policies. Marsh cannot provide any assurance that insurance can be obtained for any particular client or for any particular risk.

If this communication contains personal information we expect you to treat that information in accordance with the New Zealand Privacy laws. You must advise us if you cannot comply.

Marsh Limited is a business of Marsh McLennan.

Copyright © 2023 Marsh Limited. All rights reserved. S23-0058