

Adaptive Tourism:

Rethinking Risk, Insurance, & Adaptability by 2030



analysis · advice · advocacy

Session Overview

Introduction

Contextualizing insurance and risk management

Risk in the tourism industry

Building better fences

Rethinking insurance



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About your speaker

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Contextualizing insurance and risk management

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Insurance

aka the ambulance

- Risk transfer
- Reactive
- Only required when things have gone wrong
- Uncertain of what to expect
- Sometimes it arrives too late
- Long road to uncertain recovery



The Ambulance

what it looks like in practice

2020

After three separate injuries and warnings from Worksafe, an employee tragically died

2024

April 8 - May 28, court trial
26 November - guilty judgement
(\$190k fines and costs)

2021

Following regulatory investigations, charges were laid against the CEO, who had recently resigned from the company.

2025

Appeal filed, still ongoing.



Risk reduction aka the fence

- Risk mitigation
- Proactive
- Reduces the likelihood that you'll need the ambulance
- Reduces the likelihood of long-lasting damage
- Better prepared for recovery
- Fences can be made beautiful



Risk in the tourism industry

What we've heard from the tourism industry

- Climate & Earthquake
- Regulatory
- Road use
- Employment
- Infectious disease & Pandemic
- Data privacy



Natural Disaster

Tourism operators fear extreme weather and climate change could ruin Aotearoa's star attraction

7:23 am on 1 January 2025

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 **Stuff**
Cyclone Gabrielle turned a bumper summer into one from hell for North Island tourist operators still reeling from border closures



Cyclone Gabrielle

Haast feels the financial loss of State Highway 6 landslips

 **Maxine Jacobs** | THE PRESS

 **RNZ**
Rescue, devastating damage after creek floods through Tasman holiday park

A local business owner guided RNZ through the "warzone" caused by a flooded creek.

12 Jul 2025



 **RNZ**
Coromandel beach Cathedral Cove damaged after 'scary' landslide

A landslide came crashing down on popular Cathedral Cove, with witnesses describing

 **1News**
Port Hills fire likely to be a 'long-duration event'

There are 27 trucks, 14 helicopters with monsoon buckets and two planes laying retardant lines working on the significant blaze,...

15 Feb 2024



Devastating landslides have hit Milford Sound in the past – if it happened today, the impact would dwarf Whakaari/White Island

Published: March 12, 2025 4.15pm NZDT

Shutterstock/danish4888



The [2019 volcanic explosion on Whakaari/White Island](#), which killed 22 people touring the crater and severely injured 25, is one of New Zealand's worst disasters.

Author



Tim Davies
Adjunct Professor of Disaster Risk and Resilience, University of Canterbury

 **1News**
Tourism fears as Nelson Tasman bike trail faces 'months' of flood repairs

A full survey of the 200 kilometre network is still underway, but "significant damage" to the tourist bike track is already clear. Initial...



1 Jul 2025

Regulatory

Emotional harm - \$130,000

Consequential loss - N/A

Costs:

- legal: \$23,669.79

- operational: \$4,330.21

Company fined \$12,000 for operating illegally at iconic tourist spots

Pilot convicted for operating helicopter without appropriate licence and certification

The starting point was set at \$600,000. Discounts were given for good previous record (5%), co-operation (5%), reparation (5%) and remedial steps (5%). Total of 20% discount, nominal fine end point of \$480,000. This was then reduced to \$200,000 given financial incapacity.

News and media

A “she’ll be right” attitude is not good enough when it comes to health and safety

Reparations of \$433,094.82 were ordered

Employment

Popular Wellington Cafe calls for more pathways to residency for hospitality workers

2:46 pm on 22 September 2025



Krystal Gibbens, Journalist
krystal.gibbens@rnz.co.nz

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Stuff

Employee used fake refunds to rip off South Island resort

He created multiple fake refund payments to customers and also took money from the



Business | Employer

Ski season sweep after complaints about employers in resort towns

Stuff

August 7, 2025 - 1:31pm

Copy Link

Just In

Firefighters
battling six fires

NZ Herald

Fullers worker avoids prosecution after leaving job suddenly amid theft allegations

An Auckland Fullers employee accused of fraudulently refunding herself ferry tickets over a prolonged period has avoided criminal proceedings but could yet...



Pandemic



+1.5°C

Global warming is likely to reach 1.5°C between 2030 and 2052 if it continues to increase at the current rate.

(Source: IPCC)



+46.5%

Between 2000 and 2050, the proportion of world's population living in urban areas will increase by 46.5%.

(Source: United Nations)



+137.7%

The propensity to travel will increase by 137.72% from 2019 to 2042.

(Source: Airbus)



22-28%

22-28% likelihood of another pandemic in the next 10 years.
(Source: Metabiota)

Key takeaway

- These risks are known
- How have you prepared for them?
- Don't just plan, prepare.



Building better fences

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Some cool fences - CoDriVR (try it at our stand!)



Some cool fences - Watersmart



Some futuristic fences - Narix FSD



1. Early detection system triggers alert



2. Strategically prepositioned UAV swarms deploy



3. UAV swarms work together to contain, suppress, and detect more fires.

Insurers building fences

Trained to catch electrical fires **before they start.**

Our qualified, licensed and registered Electrical Inspectors are trained and certified to Category 1 Thermography, they know exactly how thermal cameras work and how to operate them under different conditions and for various purposes.

Our team uses leading equipment, including the FLIR E76, the latest in thermal imaging camera technology.

Thermal Imaging Cameras

The FLIR E76 surveys large targets, helping to quickly identify faults or failures through crisp imagery.

Being able to measure temperature accurately with these cameras is an essential part of an NZI Electrical Review.



NZI, a business division of IAG New Zealand

Get up to 50% off at Firewatch NZ with NZI Material Damage cover.*
Protect your business with fire protection equipment and services.
Plus, get a **free 30-minute staff training session** with equipment installation.



EMERGENCE

Smarter cyber insurance

Emergence leads the way in cyber insurance, creating policies that respond to the dynamic cyber risks faced by SME and Enterprise businesses. We're your dedicated cyber insurer.



CYBERSUITE

Keeping you cyber fit

cyberSuite specialises in providing cyber advisory and privacy services, helping businesses effectively identify, assess, and mitigate cyber threats to navigate a secure future.



Roadside
Rescue

0800 694 737



If your light commercial vehicle is insured
breakdown assistance service
ally included.

assistance

and callouts

icle is covered,
ess of who is driving.

Insurance fences under construction

- Health & Safety process review service
- On call legal advice for Health & Safety incidents
- On call legal advice for employment disputes



Reimagining insurance

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Parametric insurance

What is it?

- Provides non-damage business interruption costs relating to external events like:
 - Earthquake
 - Weather (flood, heat, wind, hail)
 - Access to airports
 - Pandemic
- Provides quick access to cash when it's critical to recovery



Parametric insurance - Earthquake

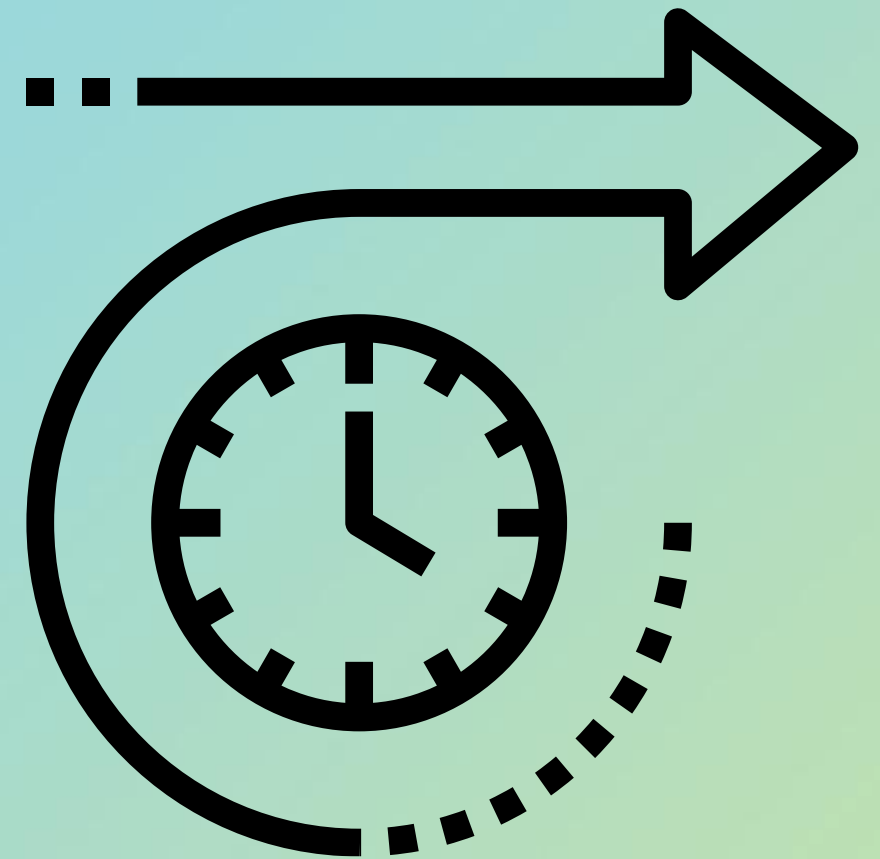
How does it work?

- Ground shaking is registered at your nearest GNS sensor at 20cm/sec or higher
- Confirm impact of the loss with the insurer
- Claim is paid within 15 working days of event.



Parametric insurance - future state

- On-site sensors to measure risk parameters
- Policies trigger when the defined event occurs
- Lower friction claims process



Thank you!

Get in touch

Partridge Advisory proudly specialises in delivering excellent insurance outcomes for tourism companies.

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