



INSURANCE & FINANCIAL SERVICES
OMBUDSMAN

Floods and your insurance policy

What you can claim for

Your insurer will only pay for damage or items covered by your insurance policy. Read your policy to be sure you know what you are and are not covered for.

Making a claim

It is important that all the information you provide to your insurance company is accurate and true. If you provide incorrect or false information your insurance company may decline your claim or even cancel your policy. If you don't know the answer to a question or you cannot remember, let your insurer know that you will get back to them with the right information.

Proof of your loss

You must be able to prove your loss in all cases. Therefore, it is necessary to satisfy your insurer that the items, which have been destroyed or damaged, were owned by you. Talk to your insurer about the information it needs for your claim. While the company must be realistic when requesting proof of ownership, it is entitled to expect reasonable proof e.g. receipts, credit card statements showing the purchase, or photos of the items. Make a list and photograph or video damage, or items that you throw away.

Alternative accommodation

If you have had to leave your home because of lack of services or because the property is unsafe, you may be able to claim for temporary accommodation under your insurance policy. This cover is usually part of your contents insurance. However, check your insurance policy to see what, if any, entitlement you have.

Contact the IFSO Scheme

The IFSO Scheme resolves complaints about insurance & financial service providers. We investigate complaints after they have been through your insurer's complaints process and we respond to enquiries. Contact us on **0800 888 202**, email info@ifso.nz or visit www.ifso.nz.

What to do

Before you clean up damage, or throw items away:

1) Call your insurer

Ask what documentation you need for your claim. Ask your insurer to confirm this information in an email, if possible.

2) Document the damage

Make lists of all the damaged items. Take photos or videos of your house and any damaged belongings.

3) Read your policy

Make sure you know what you are and are not covered for.