

Wairoa insurance recovery advice

Insurers recognise that many people may not be able to quickly inform their insurers of a claim in the early stages of a response and begin their recovery. While people should contact their insurer as soon as they are able, they should not wait to begin recovery and loss prevention actions if they have the means to do so safely.

While it can be good to make a start on putting things right, people should prioritise their, and their whanau's, immediate welfare needs.

Insurers are mobilising to have a presence on the ground where possible across affected communities.

Insurers have the strength and experience to stand by the community through the long haul of the recovery.

Recovery advice

- Put safety first. Stay out of badly damaged buildings and, if possible, flood water. Do not drive flooded vehicles. If your property has been flooded, turn off the power. Don't turn it back on until it has been checked by an electrician.
- Temporary accommodation – For those with home or contents insurance, including renters, temporary accommodation benefits are typically available. These benefits are particularly useful for people that may be out of their homes for weeks or months while their homes are repaired to a habitable standard. Once your immediate needs for accommodation have been met, talk to your insurer about the specific amount of money or time available for this under your policy.
- If your property was damaged from Cyclone Gabrielle but now has additional damage, be sure to record the new damage and report that to your insurer when possible.

What you can do to start cleaning up

- Mark and photograph the highest point of any flooding.
- You can start with emergency repairs to make your home safe and sanitary. Keep receipts and a record of work done.
- Dispose of fully flooded property, especially carpets, soft furniture, such as sofas and beds, plus other ruined or contaminated items that can't otherwise be properly cleaned.
- Dispose of flood contaminated food or that that has otherwise spoiled in fridges and freezers that lost power [for more than 24 and 48 hrs respectively]. Record this to add to your contents claim.
- Wear appropriate protective equipment if you're doing this yourself. List everything that you remove, take photographs and, where possible, get together any proof of purchase such as receipts that you have. You will need such records to support your claim.
- Set aside items that can be cleaned. Do not keep unsanitary items in your home.
- When the weather allows, start the drying out process. Remove all the water you can, open windows and doors to get as much air in as possible. If you can get fans and dehumidifiers, use these safely.
- Do not remove hard floor coverings, wall linings or structural elements of a property or disturb any materials which might contain hazardous substances. You must talk to your insurer if this is required, and only suitably qualified professionals should undertake this work.

Temporary Accommodation benefits in House and Contents policies

If your home is uninhabitable due to flood damage or you have been instructed by Government or local authorities to vacate your home because of the heightened threat of damage, contact your insurer directly to see if you are eligible for help with temporary accommodation. Most home policies and many contents policies provide cover for temporary accommodation. Each policy wording will differ, so you should check with your insurer.

House policies

- Contact your insurer first – they must agree to providing temporary accommodation.
- Some insurance policies need the dwelling to be uninhabitable due to loss. Some policies will also cover you when your home is otherwise safe and sanitary, but you're prevented from accessing it by direction of government/local authorities.
- If your house is not safe to live in while the insurer is making repairs, the temporary accommodation benefit could apply.
- The policy will cover you and your domestic pets.
- The choice of temporary accommodation needs to be reasonable. That is, it should be a similar standard to your existing house.
- It doesn't cover additional costs such as travel, letting fees, utilities, meals, phone and internet.
- The limit of cover will be to a dollar value – each policy is different, so check yours.
- Some insurers will pay you direct and others will reimburse you – discuss this with your insurer. Keep all receipts.

Insurers assess what counts as uninhabitable on a case by case basis. They may ask you:

- If the home is safe and structurally stable.

- If a government/local authority issued instructions for you to vacate the home.
- If the home is secure against theft and outside elements (e.g. is it watertight?)
- Whether the kitchen and bathroom are usable.
- Whether people can sleep in the home.
- Whether there is water and electricity.

Contents policies

If you are renting and only have contents insurance, check with your insurer. Many contents policies provide cover for temporary accommodation.

- The alternative accommodation benefit will likely still require you to contribute your normal rent towards the cost.
- Damage may need to have been caused to your contents for you to be eligible for the temporary accommodation benefit but may also apply if you have been instructed by Government or local authorities to vacate your home.
- Insurers will also pay for the temporary storage of your contents – including removal and returns.
- Reasonable moving or storage costs are covered.

Reasonable costs of emergency evacuation are also often covered in home and contents policies, provided:

- The evacuation is due to safety concerns or another emergency,

and either

- The Police or another government authority have advised against living in your house,

or

- You are unable to access your home.

This cover needs to be agreed in advance with your insurer.

Residential body corporates should contact their insurance provider or broker directly.