

## House

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

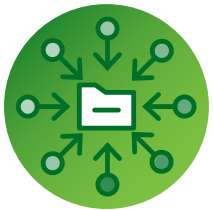
This step-by-step guide is a **general guide only** and is subject to the terms, conditions, and exclusions in your policy.



### Step 1: Lodging your claim

If your home, employee and/or rental house have been damaged by **snow**, please let us know as soon as possible:

- Online: [www.fmg.co.nz](http://www.fmg.co.nz)
- Call us: 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)

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.

To get this information through to FMG, you can either:

- Upload it via our online service [FMG Connect](#)
- Email it to [claims@fmg.co.nz](mailto: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 an assessor to attend your property. The timeframe for this contact will depend on the scale of the event.



## Step 4: Settling your claim

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 the repair yourself.



## Step 5: Closing your claim

**Paying you:** If we are paying you, we will pay you your cash settlement, 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.

# Farm & Commercial Buildings

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

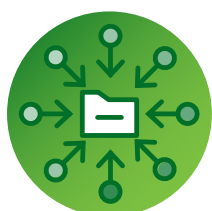
This step-by-step guide is a **general guide only** and is subject to the terms, conditions, and exclusions in your policy.



## Step 1: Lodging your claim

If you have suffered a loss to your farm and/or commercial building(s) caused by **snow**, please let us know as soon as possible:

- Online: [www.fmg.co.nz](http://www.fmg.co.nz)
- Call us: 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 either:

- Upload it via our online service [FMG Connect](#)
- Email it to [claims@fmg.co.nz](mailto: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 an assessor to attend your property. The timeframe for this contact will depend on the scale of the event.



## Step 4: Settling your claim

Depending on your settlement options under your policy we may be able to authorise a repairer fix the damage, or we may pay you a cash settlement so you can organise repairs 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 snow, please call us on 0800 366 466 to discuss your covers and options.*