

Steps to help speed up the claims process



If you have been affected by the rain and floods, please ensure the safety of yourself, your family, loved ones, and those around you. Always wear protective gear, including gloves and masks, in case you're exposed to hazardous material. Most flood waters are sewage polluted.

To help make your claim run as smoothly as possible, here's a guide of what you should do and the information we need from you.

Contents

- > Write a list of the items you are claiming on, including the approximate age, where you purchased them from, and the approximate cost you paid for these items (click [here](#) to download our 'Schedule of loss' form).
- > Take photos and/or videos of the items you are claiming on, including photos of the make, model, and serial numbers of any electronic items.
- > Do not dispose of items unless absolutely necessary.
- > Provide receipts and valuations where possible.
- > Advise how the water damage occurred e.g. did water come up through the floorboards, or down through the roof?
- > Provide repair reports for any items that have had 'clean water' damage (i.e. rainwater only).
- > If you do not have a dryer and need to get linen, clothing etc. dry cleaned, make sure you keep the receipts.
- > Throw away food and drinking water that has come into contact with floodwater, including canned goods. Be sure to take photos of perishable or unsanitary items before you dispose of them.
- > If your freezer has shorted due to an electrical outage, take photos and write a list of the freezer items. If they are defrosting, feel free to cook, donate and/or dispose of them.
- > Check your electrical items have not been affected by water and are safe to use. If power has fused any electrical items or you're not sure, get them tested.

House

- > Take photos and/or videos of any areas damaged as the result of the event.
- > Try to minimise loss wherever possible e.g. lift furniture off wet carpet and store somewhere dry if possible.
- > Provide detail of how the loss happened, and what you have done to try and minimise the damage.
- > Try and dry or air out the property, as much as possible, as soon as you can. If things are wet for more than two days, they usually get mouldy.
- > Do not do anything that puts your safety at risk or causes more damage to your property.

Motor

- > If your car isn't drivable, or if water has entered your vehicle, please don't drive it. Water-damaged vehicles can be dangerous because they tend to lose function suddenly, and air bags can deploy without warning.
- > We'll arrange a tow so you won't have to drive your vehicle in for assessment. Once it's been assessed, wait for the all-clear from your assessor before driving again.
- > Please advise your vehicle's exact location if it's not at the insured's property address.
- > If your car is going to be towed, remember to remove any personal items from the vehicle.
- > Make sure your vehicle is locked securely with no keys left inside – our tow team will get in touch to pick them up instead.
- > If your personal items were damaged inside your vehicle, feel free to throw away any soft items or spoiled food, but remember to photograph and catalogue them first.
- > If you rely on your car for medical reasons for yourself or your family, get in touch and we'll discuss next steps with you directly.

Commercial

Stock and Contents

- > Take photos and/or videos of the items.
- > Write a list of the items that have been damaged.
- > For stock losses please provide wholesale invoices.
- > Check electrical items have not been affected by water and are safe to use. If you're not sure, get them tested.

For tenants: Carpet and fitout – check your tenancy agreement and if you are liable for the carpet and fit out, please contact Jae or Chem-Dry and start the drying process. If you are not liable, please contact your landlord urgently.

Building

- > Take photos and/or videos of any areas damaged as a result of the event.
- > Try to minimise loss wherever possible.



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