



Claims guidance for severe weather events in New Zealand

October 2025

Now that the recent weather events across New Zealand are beginning to settle, we want to reach out to all our clients who have been affected. As you start to assess the impact and consider your next steps, your safety – and that of those around you – remains our top priority. Please ensure that everyone is safe before addressing any property damage.

The team at Willis are here to guide you through the immediate steps to protect your property and help you navigate the claims process. If you have experienced damage, please review the information below for practical advice and important actions to take.

Post event procedure

1. Initial Response

- Notify Willis Claims or your broker immediately after the incident.
- Ensure safety of the people and property in the immediate aftermath.
- Contact relevant service providers to undertake any work that is required to prevent further damage to the structure and make it safe to access (e.g. builder, electrician, restoration expert).
- If you are unsure of who to contact Willis can assist you in obtaining relevant contact details.
- The cost of works carried out to prevent further damage and make the property safe are covered subject to your policy terms and conditions under your insurance policy, but it is important that you photograph the pre-existing damage, the repairs, and keep all receipts for make safe works. If you're unsure about costs you intend to incur, please contact your broker.

Your safety – and that of those around you – remains our top priority.

Please ensure that everyone is safe before addressing any property damage.

- Take plenty of photographs of and document the general damage and in particular any damaged items. For higher value items use your best endeavors to store the damaged item until it can be inspected by a representative of the insured.
- Removal of trees which have not caused property damage will not be covered – please let us know if you have any uncertainty about this.
- Appoint one person to be the main point of contact for insurers, loss adjusters and third-party providers.

2. Claim Lodgement

- Establish a cost code specifically for the incident and make sure all loss expenses are placed under that cost code.
- Obtain and retain supporting documents (e.g. Receipts, valuations, warranties, Repair quotes or builder assessments etc.).
- Provide all available information to Willis as soon as it is available.
- Try and establish a “high level” estimate of likely loss as early as possible to assist the Insurer set reserves and consider appropriate levels of support.
- Consider appointment of Willis' Forensic Accounting & Complex Claims (FACC) team to assist in the preparation and submission of the claim to the insurer.

3. Assessment Phase

- Cooperate with insurer-appointed: Loss adjuster/assessor, builders, tradespeople and independent experts (if applicable).
- Provide access to property for inspection.
- Keep records of all communications, costs and business impacts.
- Respond promptly to requests for additional information.

Contact the Willis team

Please reach out to your Willis broker for assistance, or in the case of an after-hours emergency, please contact:

James Shaw
021909178

Alex Heatley
021843545

About Willis

At Willis, our people have been committed to outstanding client service since 1828. With deep specialty expertise, we provide insurance broking and risk management advice to meet client needs. There is no one size fits all approach. Willis teams work seamlessly to deliver global expertise with local knowledge and experience. With decades of experience, we combine insights, data, analytics, and technology solutions to manage and transfer risk.

The information contained in this document is factual and does not constitute advice. While all reasonable skill and care has been taken in preparation of this information, it should not be construed or relied upon as a substitute for specific advice on your insurance or consulting needs. No warranty or liability is accepted by Willis Australia Limited, their shareholders, directors, employees or other affiliated companies, for any statement, error or omission.

