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You've been impacted by the floods and wild weather – what's next?

We understand the damage caused by flooding and weather damage is stressful for you, so we're standing by to help you get back on your feet as quickly as possible. Here's some information on what you can expect.

Haven't lodged a claim yet?

That's okay! Lodge a claim as soon as you can to get the process started with us. You can do this online: www.vero.co.nz/claims/vero-online-claims. This is the fastest way to lodge a claim. It will take about 15 minutes and most of our claims will be received this way. For urgent claims, it is best to call us on **0800 800 134**.

How do I know my claim is urgent?

Due to the large number of claims, we need to prioritise who we can help first. So urgent claims means anyone who is in a particularly vulnerable situation or anyone who has significant damage and is unable to easily support themselves or their families. You can get more information on what we mean by vulnerable customers here www.vero.co.nz/customer-vulnerability.

I haven't lodged my claim yet, but I need urgent repairs done, what can I do?

If you need urgent repairs to make your property safe or to stop further damage, you can contact a tradesperson to complete the work. Just provide us with before and after photos and a detailed invoice from the tradesperson.

What can I do while I am waiting for my claim to be processed?

If it's safe to do so, you can return to your property. Take pictures of all the damage and make a detailed list of any damaged items.

Lodged your claim?

Great! That really helps to get things moving. The next step is that we will work through all the claims and be in contact with you to work out what you need.

Who will contact me and when?

We work closely with Morgan Project Services (MPS) to manage big natural disaster events like floods and earthquakes. You'll either be contacted by someone from Vero directly or someone from MPS.

We aim to contact all our customers within five days of receiving a claim, focusing first on those that are most in need. When we contact you, we'll be able to give you an idea of how long it is going to take to visit you based on your situation. Those most in need will be seen immediately while those with minor damage may take a few weeks for us to get to.

If you have access to your own tradespeople who can begin the reinstatement of your home, we're happy to work with them to approve the necessary repairs. A detailed quote and photos will be very helpful. If the quote appears fair and reasonable, we may be able to cash settle the claim immediately without needing to visit the property. This will allow you to progress your claim at your own pace.

What can I expect to happen once I have lodged my claim?

For badly affected properties, MPS will do an initial assessment and can arrange for your property to be commercially dried. They can also assist with removing damaged items such as contaminated carpet and underlay. But you don't need to wait for MPS to call you to remove your carpets and wall linings – if you have access to a qualified tradesperson, go ahead and arrange that. Just provide us with before and after photos and a detailed invoice from the tradesperson.

Once your property has been dried, your MPS Project Manager will return to complete a full assessment of the work required and provide you with a written report.

MPS will then work with you to bring tradespeople on board to provide quotes and complete the work within a reasonable timeframe – this depends on the tradesperson's scheduling, and availability of materials. If you have a small claim, you can obtain quotes and engage your own tradespeople to carry out the work.

I need to contact Vero or MPS. What are my options?

If you have lodged a claim and are waiting to hear from us, don't worry, we'll be working through all the claims and making contact. If you can, please wait to hear from us. We really appreciate your patience.

For urgent enquiries contact MPS via email: priority@morganprojects.co.nz or call Vero on **0800 800 134**.

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Disclaimer – The information in this flyer is of a general nature only and intended to provide guidance about how your claim may be managed. The steps which will be taken to manage your particular claim will depend upon your individual circumstances and your policy wording. Please refer to your policy wording for full details of your insurance cover. If you are in doubt about what you should do, speak to your Broker or contact Vero on 0800 800 134.

