

Vehicle Claims - Severe Weather

A step-by-step overview to help you understand the process of resolving your claim. Please note that this is a general guide only and is subject to the terms, conditions, and exclusions in your policy.



Step 1: Making your claim

If your vehicle has been damaged, [please get in touch](#) so we can process your claim. If there's any unrepaired damage to your vehicle that is unrelated to the weather event, please let us know.



Step 2: Assessing your vehicle and required repairs

We need to know what the damage is, how best to repair it and whether your vehicle is economic to repair. We will work with you by appointing a Motor Vehicle Assessor to review your claim, assess the damage and work out the scope and cost to repair it.

We'll review the estimated repair cost against your sum insured or agreed value (depending on your policy cover) to work out whether your vehicle is economic or uneconomic to repair.



Step 3: Settling your claim

If your vehicle is economic to repair

We'll review your claim against your policy coverage. If we believe your car is economic to repair, we'll either pay you as a lump sum upfront payment our estimate of the reasonable costs to repair the covered damage or arrange repairs of the vehicle on your behalf – depending on your policy. We'll discuss and confirm these settlement options with you.

If we arrange the repairs on your behalf, we'll send a referral to the repairer, and they'll get in touch with you about your repair and expected timeframes.

If you want to use your own repairer and we agree (or your policy entitles you to this), we'll pay a lump sum cash settlement based on our estimate to repair the covered damage.

Your repairer will manage the repair job and timeframes. Your policy may provide rental car cover or ask your repairer if they have alternative transport options available while your vehicle is being repaired.

Sometimes, additional repairs that aren't covered by your policy may be required to complete your repairs. For example, worn out brake pads may need to be remediated to fix damage covered by your policy. In addition, vehicle repairers may be obligated to ensure your vehicle is returned to you in a roadworthy and safe condition. In these circumstances, you will need to pay for any additional repairs required to make the vehicle roadworthy that are not covered by your policy, such as replacement of tyres.

See next step overleaf →



If we have arranged the repairs, we will endeavour to find out from the repairer what extra work needs to be done and the costs you will have to pay, before the work starts. If you have arranged your own repairs, ask your repairer if any additional work is required that may exceed your lump sum cash settlement.

If you do not repair your vehicle, we may decide not to continue to insure your vehicle or any future claim you make under your policy may be prejudiced.

If your repairer is IAG approved, your policy may provide a guarantee for the repair work. Check your policy to see whether a repair guarantee is included and the conditions that apply.

If your vehicle is uneconomic to repair

We'll review the estimated repair cost against your sum insured or agreed value (depending on your policy cover) to work out if the vehicle is economic to repair. If your car is not economic to repair, our assessor will refer your claim back to your Claim Manager who will review your policy coverage and get in touch to discuss settlement options, which differ depending on your policy.

Want to keep the vehicle?

We'll ask our salvage provider for a 'wreck estimate' that reflects the amount we're likely to get at auction for the damaged vehicle. Then we'll offer you the total loss value, less the 'wreck estimate' and your excess. If the damage is significant or structural, the vehicle may be unsafe to drive, and we may not give you the option to keep it. In this event, we'll arrange disposal and deregistration of your vehicle with Waka Kotahi NZ Transport Agency.



Step 4: Completing your claim

If your vehicle is economic to repair

If we arrange the repairs, you'll pay your excess to your repairer and get your car back. We'll pay the repairer the rest, up to the limits outlined in your policy documents. At that point, we will close your claim.

If we've paid you the repair cost estimate, we'll close your claim once the lump sum payment has been made to you (less your excess).

If your vehicle is uneconomic to repair

We will pay your cash settlement, less your excess, to you and/or your finance company.

At this point, we'll take ownership of the vehicle and arrange a tow if you aren't keeping it. Please remove all your personal items before the tow service arrives and prepare to hand over your vehicle's keys.

When all payments are processed and your vehicle has been picked up, your policy will be cancelled.

Is your vehicle financed?

If you have finance, we'll contact your provider first before processing the payment.