

New Zealand Wild Weather Tracker

Issue 7

May 2025



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“ Through smarter decisions about where we build, better protecting what we have built or moving people out of harm’s way, New Zealanders need to feel confident that they will be okay when the next storm comes. ”

Amanda Whiting, Chief Executive AMI, State and NZI Insurance



Dunedin flood, October 2024.
Photo: NZME

Safety in certainty

With every issue of our Wild Weather Tracker, we often report on the same communities being hit hard by yet another flood or storm, with more homes red stickered and more families suffering the emotional toll of losing or being forced from their homes.

Natural hazards not only have immediate physical impacts, but also longer term psychological impacts that raise concerns about the ongoing wellbeing of affected communities.

While we saw fewer storm claims this spring and summer compared to last year, New Zealanders still had to endure 14 natural hazard events. Six of these can be categorised as significant storms, with almost 30% of the claims we received originating from the flooding in Dunedin and the wider Otago region last October.

During the six-month period this Tracker covers, three states of local emergency were declared due to heavy rainfall in the West Coast and Otago regions, where flood damage and slips isolated communities. We received claims due to an earthquake, various storm events across the country, and high wind speeds that caused damage throughout our summer. We also supported customers affected by the devastating Mangawhai tornado, which occurred during a storm on Northland Anniversary weekend.

With each natural hazard-related claim lodged – 3,536 during this tracked period – the toll these events are having on New Zealanders becomes increasingly apparent.

Our research¹ shows that over the past two years natural hazards have impacted the lives of 54% of New Zealanders, with 41% feeling adversely affected. Over half of respondents said they have experienced anxiety and concern about storms and heavy rainfall, and 43% said they had experienced anxiety about flooding. Half are concerned about earthquakes.

Continued overleaf...

1. Ipsos research commissioned by AMI, State and NZI Insurance March 2025. Nationally representative survey of New Zealanders, total base size of n=1,001, and a margin of error of ±3.00.

There is safety in certainty: certainty that we will all be protected when the next natural hazard strikes.

As an insurer we play a crucial role in supporting our customers to get back on their feet following a disaster. It is a responsibility that we do not take lightly. That is why we listen to our customers and tailor insurance solutions to address their specific needs, ensuring they have financial security to weather what nature throws at them.

We make sure our assessors and HomeHub repairers are on the ground immediately after events to provide support and assistance. Our specialist customer care team also works closely with customers experiencing vulnerability throughout their natural hazard recovery.

But strong insurance support is not enough.

We urgently need the government to take steps that will enable our natural hazards to be better managed and reduce their impact on vulnerable communities. We will continue to advocate to the government for an approach to natural hazards that focuses on resilience, protection and prevention, instead of recovery.

More frequent and intense weather events are almost certain – the way we prepare for them and protect communities is also clear. Through smarter decisions about where we build, better protecting what we have built or moving people out of harm's way, New Zealanders need to feel confident that they will be okay when the next storm comes.

My hope is that by sharing more information about natural hazards, how to prepare for them, and how insurance can help New Zealanders recover from them, we can provide more certainty and reduce some of the physical and emotional toll they take.

Amanda Whiting,
Chief Executive AMI, State and NZI Insurance

We make your world a safer place.
Ka haumarū ake i a mātou tō ao.

Brought to you by:



About this issue

The AMI, State, and NZI Wild Weather Tracker now includes all natural hazard claims, not just those related to weather.

This change better reflects our commitment to supporting our customers and New Zealand's communities through the many hazards they face, and underscores our advocacy for, and the importance of, natural hazard risk reduction.

This issue presents insurance data for natural hazard-related claims received during the six-month period from 1 September 2024 - 28 February 2025. Claims from events that occurred in this period, but that were received after the cut-off date, are not included.

The data relates to natural hazard-related claims for all the brands that IAG New Zealand trades under: AMI, State, NZI, NAC, Lumley and Lantern, as well as the insurance products of BNZ, ASB, Westpac and the Co-operative Bank.

Claims that we manage on behalf of the Natural Hazards Commission are not included.

The community research presented on pages 9, 10 and 11 was commissioned from market research agency Ipsos. This research was in market during March 2025, with a nationwide sample of 1,001 people, and has a margin of error of +/- 3.0.



Mangawhai tornado damage,
January 2025. Photo: NZME

It was a wet spring for many, and a windy summer for all

The weather over the spring and summer months was relatively settled compared to the previous year, resulting in a 57% decrease in significant storm claims. However, this period was not without its weather challenges. MetService issued a total of 89 weather warnings for rain, wind and snow around the country throughout spring and summer.

Spring was a wet one for western areas of the country, but it was record-breaking across the lower South Island. Dunedin, Invercargill and Gore all experienced their wettest spring on record.

In early October, heavy rainfall in the Otago region led to two states of local emergency being declared in Dunedin City and Clutha District as flooding caused significant impacts for residents, resulting in evacuations and isolation of some communities due to slips. This wild weather event also impacted other parts of the South Island, accounting for 37% of significant storm claims received during spring and summer.

Labour Day long weekend brought bad weather to many parts of the country. Strong winds and heavy rain affected the Tararua Ranges, Wairarapa, Wellington, and the Marlborough Sounds, with rain and snow occurring in the South Island.

November was particularly wet for the West Coast, where a local state of emergency was declared in the Westland District due to flooding, causing the closure of SH6.

Weather insights proudly provided by MetService.



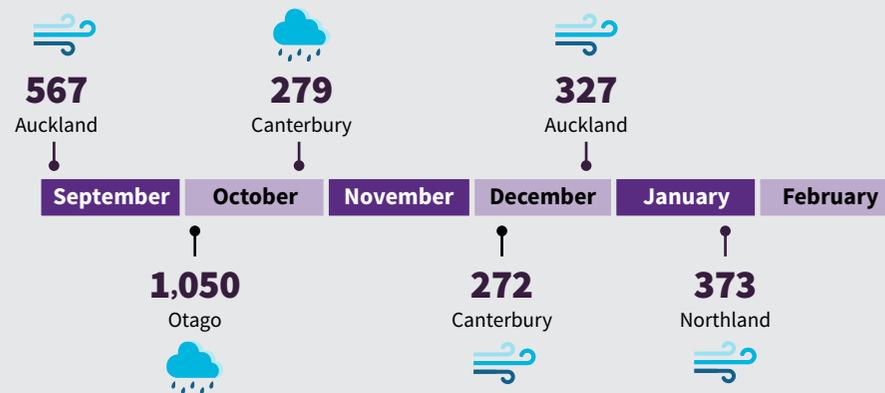
Persistent southeasterlies across the North Island during summer produced a wetter, windier and cooler than usual summer for the eastern North Island, as well as for Canterbury. In contrast, dry, windy conditions across the remainder of the North Island led to drought declarations by the end of summer for Taranaki, Northland, Waikato, the Manawatū-Whanganui area, and also Marlborough-Tasman.

During Northland Anniversary weekend, a storm lashed parts of the North Island, causing a tornado that swept through Mangawhai. The Northland wild weather event resulted in 373 claims.

Significant storm claims

In the last six months, we recorded six significant storms, resulting in 2,868 claims. Homes suffered damage from strong winds, heavy rain and flooding.

Claims timeline

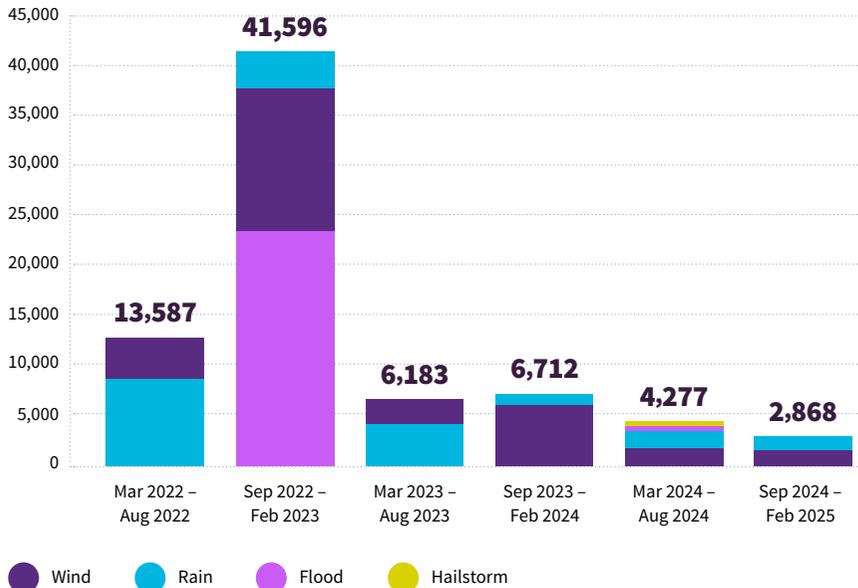


Note: We categorise 'significant storms' as storms that incur over \$1M in claims costs. Region reflects where claim lodgement was highest per storm.



How the significant storms compare

Claims for significant storms were down by 57% compared to the same period last year, where we recorded seven significant storms resulting in 6,712 claims.

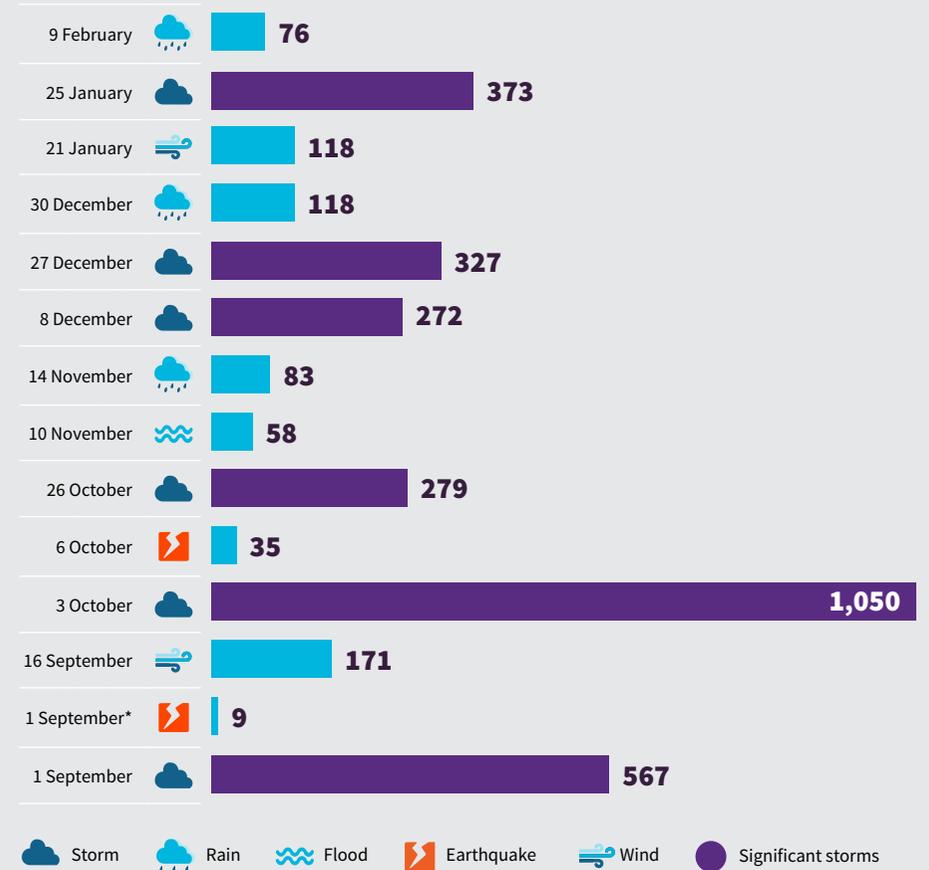


Note: We categorise 'significant storms' as storms that incur over \$1M in claims costs.

Natural hazard claims

During spring and summer, we supported our customers with a total of 3,536 claims from 14 natural hazard events, including for a magnitude 5.7 earthquake which jolted the lower North Island and top of the South Island in early October.

Significant storms made up 81% of all natural hazard event claims that we received, with the storm that caused flooding in Dunedin and the wider Otago region last October accounting for 37% of these claims.



*Note: We also continued to receive claims for damage from a magnitude 4.8 earthquake which struck near Wellington in early August.

Six-month weather review

September 2024 – February 2025

In the same tracked period prior, we received 7,844 natural hazard related claims across a total of 19 events.



14 natural hazard events

– six of which were significant storms

Significant storm claims	Total natural hazard claims
2,868	3,536



19 natural hazard events

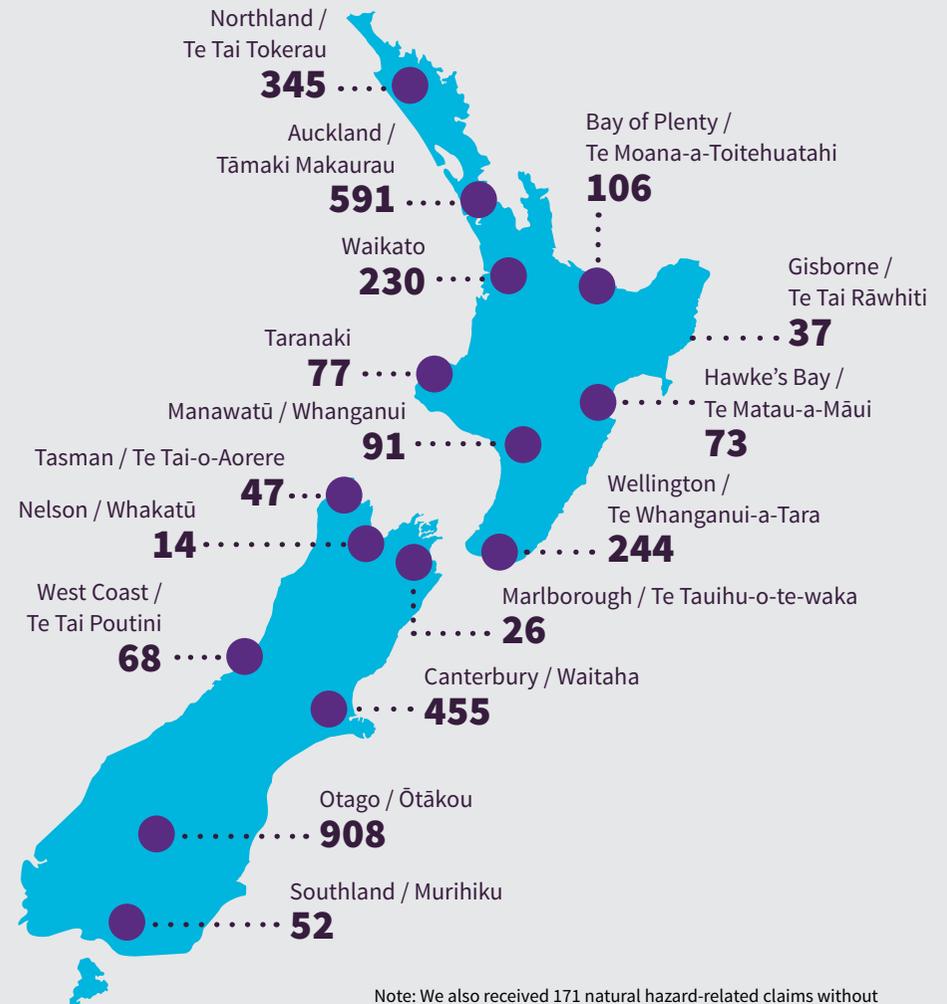
– seven of which were significant storms

Significant storm claims	Total natural hazard claims
6,712	7,844

- Significant storms
- Natural hazard event

Claims lodged by region

Otago residents lodged the most claims for natural hazard events (27%), predominantly from damage that occurred during the Dunedin flood, followed by Auckland (18%), Canterbury (14%) and Northland (10%).

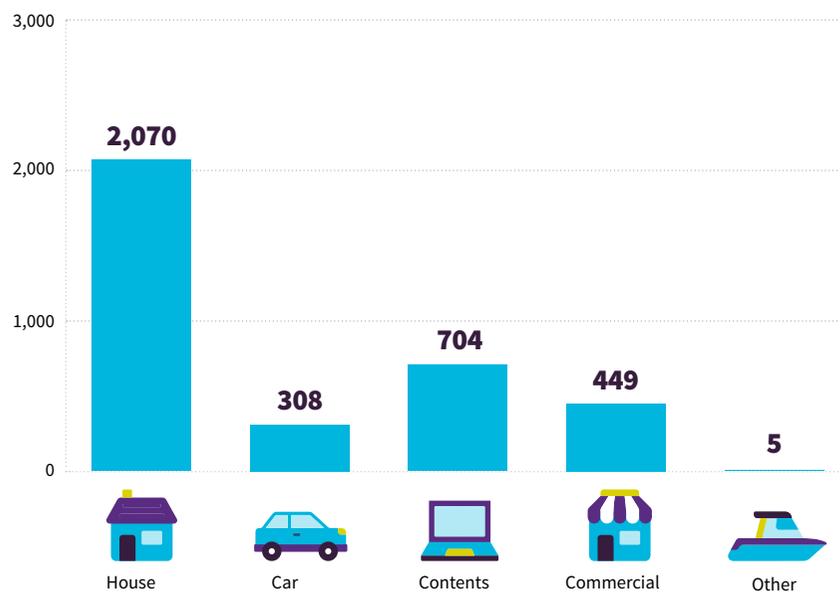


Note: We also received 171 natural hazard-related claims without any address or geographic coordinates provided during lodgement.

Insurance policies

House policies made up the majority of natural hazard event claims between spring and summer, but there were also claims across contents, motor vehicle and commercial policies too.

Insurance policies for all natural hazard claims



Auckland. Photo: Getty Images

Case study: Mangawhai tornado

During Northland Anniversary weekend, heavy rainfall and wind affected parts of the North Island. At around 3am on Sunday 26 January, a tornado swept through Mangawhai, waking residents and causing devastating injuries and damage.

While high wind speeds can be predicted, the formation of a tornado was not anticipated. The wind speeds and pressure changes were so severe that roofs and entire stories of homes were uplifted, trees were uprooted, and debris was projected into nearby properties some distance from the tornado's path.

Knowing how quickly residents can become vulnerable during and after storms, our major events team began contacting customers in the area to ensure they were safe, understand their immediate needs and help with any claims.

Getting in-person support to our customers as soon as it was safe to do so was especially important and so our assessors and AMI HomeHub repairers were rapidly deployed.



HomeHub attending to emergency repairs in Mangawhai



Mangawhai tornado, January 2025.
Photo: NZME

193

claims received from
tornado damage

373

claims received from the
Northland weather event

By Sunday afternoon our assessors and AMI HomeHub teams joined community support efforts to prioritise help for vulnerable customers, carry out make-safe repairs, and fast-track the temporary accommodation payment process to make sure people had a safe place to stay.

Many residents had questions so it was crucial to have our teams on the ground to address any insurance-related questions. In the following days, our teams collaborated closely with our home repair partners to help customers with claims to support more permanent repairs so people could get back on with their lives.

While AMI HomeHub repairs have been completed in Mangawhai, community recovery is still ongoing. And while people can rebuild their homes, the wild weather event will be unforgettable for many locals and may have long-term effects on those impacted.



Dunedin flooding, October 2024.
Photo: NZME

Natural hazards and resident action

We engaged an independent market research agency to survey New Zealanders on some key topics related to natural hazards and how they may or may not be impacting their big decisions, like buying and renting.

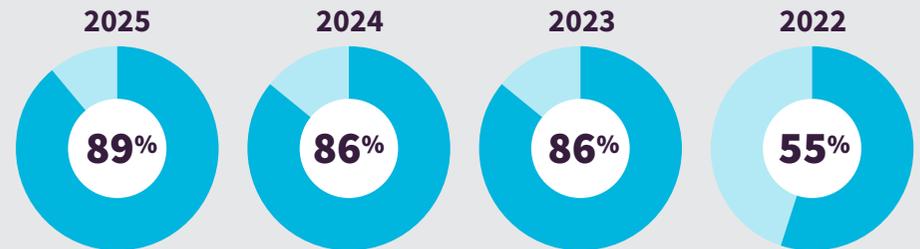
The survey found that growing weather risk, in addition to exposure to natural hazards, is becoming increasingly important to New Zealanders.

Note: Ipsos research commissioned by AMI, State and NZI Insurance March 2025. Nationally representative survey of New Zealanders, total base size of n=1,001, and a margin of error of ±3.00.

Natural hazard impact on buying and renting?

Almost 90% of New Zealanders considering buying or renting a property factor in natural hazards.

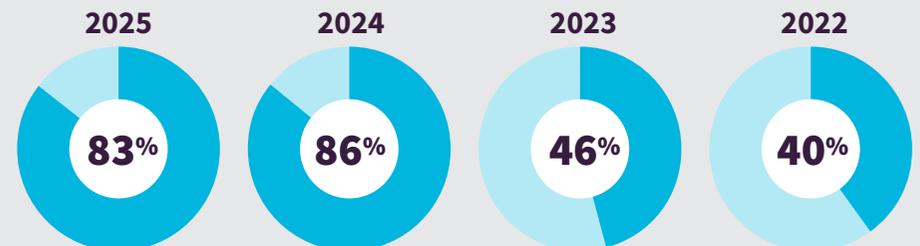
People who would consider a property's potential to be impacted by wild weather and other natural hazards, when looking to buy or rent:



Put measures in place to protect against weather?

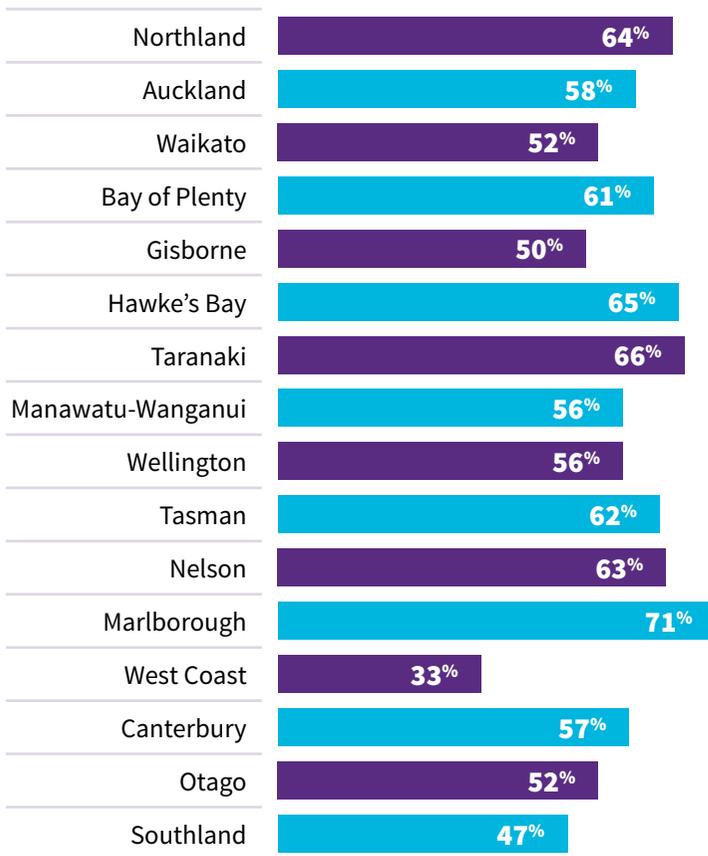
New Zealanders are becoming more vigilant about their home's ability to withstand the impacts of wild weather. This year, 75% of New Zealanders said they were confident their home could withstand wild weather and we've seen an increase in recent years of New Zealanders taking precautions to protect their families and homes.

People who have put measures in place and taken action to keep themselves and their property safe from weather risk:



Feeling prepared for natural hazards?

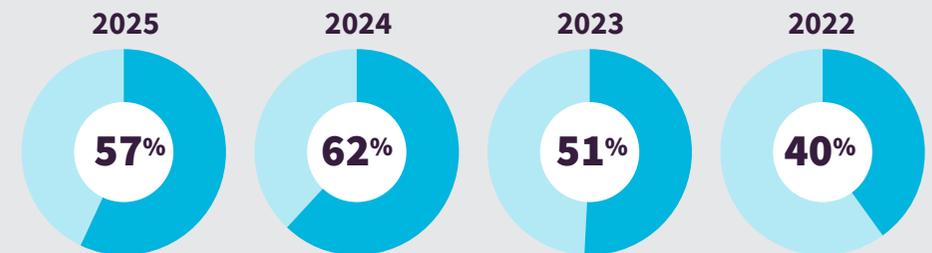
Prior to autumn, we also asked New Zealanders across all regions of the country how prepared they felt for natural hazard events. The following infographic shows the percentage of residents who felt adequately prepared in each region. This year, we saw a reduction in the number of residents who felt confident they were prepared. Nationwide, 57% felt prepared as compared to 62% last year.



This year, those in the West Coast, Southland and Gisborne regions feel the least prepared for the next natural hazard event while residents in the Marlborough, Taranaki and Hawke's Bay regions feel the most prepared.

On a national level, over half of New Zealanders have begun to feel prepared since 2023.

People who feel prepared for wild weather and other natural hazards:



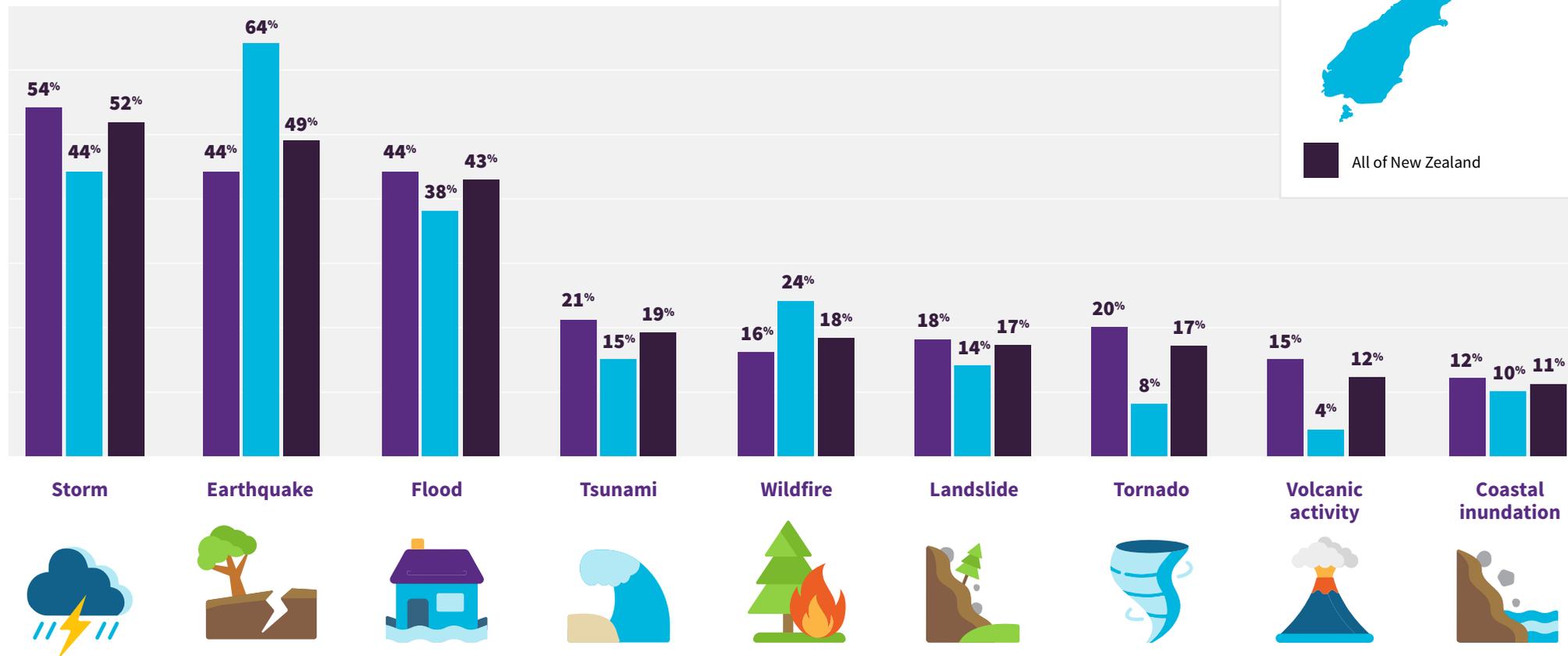
Tornado over Alexandra.
Photo: Getty Images

Natural hazards and wellbeing

Our research also shows that New Zealand's extensive natural hazard profile has started to have impacts on residents' wellbeing.

We asked New Zealanders to rank the natural hazards they were most concerned about. More than half of New Zealanders have experienced anxiety and worry over storms and the impact they might have, with earthquake a close second, followed by flood. Residents in the South Island were most concerned about earthquake risk and residents in the North Island were most concerned about storms.

Experienced anxiety from natural hazards



Special care

We understand that life can present unexpected challenges, and this can occur when people are already dealing with difficulties. Our dedicated teams are here to help find solutions and provide additional support whenever needed.

Throughout recent years, the severity of storms, elongated periods of heavy rainfall, and other natural hazard events have driven the need for additional support. During an event, vulnerability goes hand in hand with habitability. If a customer's home is uninhabitable as a result of the event, then they are experiencing vulnerability. Flooding and landslips are some of the common reasons why homes are red-stickered which, unfortunately, sees people displaced from their homes.

All of our insurance consultants and property assessors receive comprehensive training on customer vulnerability. Our sales and service coaching framework is designed to uncover customer needs effectively. If a consultant feels the customer requires a deeper level of support, they can refer the customer to a customer care specialist within AMI, State and NZI. This ensures that every customer receives the appropriate care and assistance for their unique situation.

We also know firsthand that natural hazard events can have profound impacts on our customers' wellbeing. During spring and summer our customer care specialists assisted with 44 customers who were experiencing adverse impacts to their wellbeing throughout natural hazard event recovery, 31 of which had claims from the Dunedin flood event.

Our team of specialists are trained to provide support, resources and engage external organisations to address a wide range of situations, including mental health, stress and crisis support, sexual assault, family and domestic violence, and financial hardship.



Experiencing hardship, vulnerability or need extra support?

You can reach out for special assistance via the following channels:



**Request for
Special Assistance**



**Register for
Special Assistance**



Please let your insurance broker know you require special assistance, they are here to help.

Claims consultants providing support over the phone and face-to-face in pop-up claim hubs, following natural hazard events.



Community and wellbeing: resources from the Mental Health Foundation of New Zealand

We recently met with the Mental Health Foundation of New Zealand to learn about some ways to keep well during natural hazard event recovery.

It was interesting to see their recent research highlight the power of community, where New Zealanders ranked community support as the number one thing getting them through tough times following natural hazards¹.

Alongside its findings around community support, the Foundation also shared some insights on some small things we can all do following natural hazard events that help build resilience and boost wellbeing.



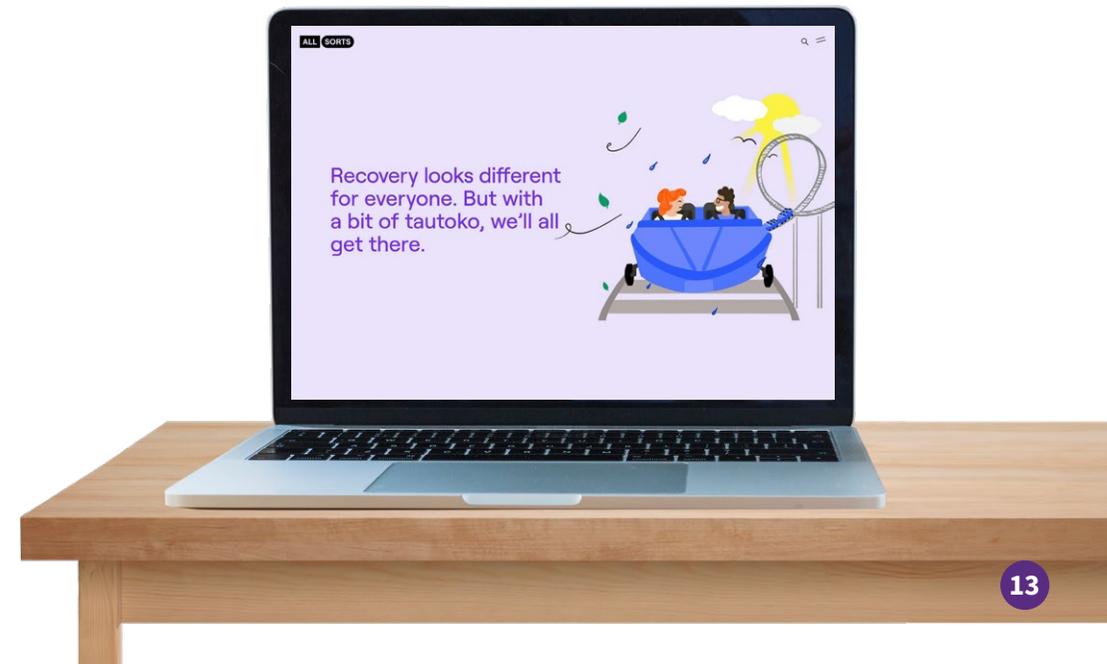
1. Mental Health Foundation of New Zealand & SIL Research. (2024). 2024 MHF Community Wellbeing Survey: North Island Weather Events/Cyclone Gabrielle focus. Access at: <https://allsorts.org.nz/community-wellbeing-research>

All Sorts: wellbeing resources hub

Following the devastating impacts of the Auckland Anniversary Weekend floods and Cyclone Gabrielle in 2023, the Mental Health Foundation of New Zealand, alongside Te Whatu Ora, adapted the All Sorts programme to help support affected communities. The programme is underpinned by five key ingredients for psychosocial wellbeing:

- **Hope**
- **Agency**
- **Connection**
- **Calm**
- **Safety**

Visit the full All Sorts website to access a wealth of resources to keep well, including conversations with clinical psychologist Dr Sarb Johal about how to look after ourselves and our loved ones during natural hazards:



Climate resilience

Focusing on what we can control: preparation and mitigation.

When it comes to the future impacts of climate change and wild weather, we know that changes are inevitable but severity of impact can be unpredictable. This uncertainty can affect our thoughts, emotions, and behaviours, often leading to increased stress, anxiety, and a sense of a lack of control. Preparing for future natural hazards and taking steps to mitigate climate change impacts, such as reducing emissions, can help alleviate some of this worry and anxiety.

Research from our behavioural insights team shows that people's psychological distance from natural hazard events can prevent risk reduction and preparation efforts. Events that are not present or not experienced frequently can reduce the sense of urgency to act, especially when they feel distant in terms of time, space, or personal connection.

However, taking steps to prepare for wild weather and climate change can benefit our wellbeing by reducing the worry and anxiety about potential future impacts. It provides a sense of control over our future by reducing risks and having clear actions to take if a weather event occurs, such as having an emergency plan in place. Additionally, adopting actions like reducing greenhouse gas emissions and energy use, as well as supporting our environment and restoring nature through the likes of tree planting can support a more sustainable and resilient future.

Preparing for winter

Outside the home

Before winter kicks into full swing, take some time to clear gutters and drainpipes surrounding your property, prune trees and shrubs, and check the seals on your windows and doors. You could also consider planting a rain garden that can absorb excess water and carbon dioxide from the atmosphere. To reduce flood risk, a rain garden that covers bare land with a diverse range of suitable plants and trees can increase the water holding capacity of the soil and reduce carbon. Check out this guide to learn more – [Rain Gardens Construction guide](#).



Heat

Heating our homes accounts for roughly a third of our energy usage, so it's important to make sure the heat you put into your home stays inside. Having good insulation solutions like window insulation kits, draught stoppers and thermal backed curtains can help to reduce the amount of heating you need. Choosing an energy efficient heat pump over electric and gas heaters is another great way to save on energy costs and emissions. Heat pump models with a higher star rating are more efficient and generate fewer emissions. If you want to learn the many ways you can reduce your emissions and make your home warm, dry and healthy, visit www.genless.govt.nz/.



Renting

If you are in a rental property, it's important to understand your landlord's obligations when it comes to keeping the property warm, dry, and comfortable for tenants. Understand their responsibilities and keep an open dialogue with the property owners or managers. Under the Healthy Homes Standards, landlords are required to install fixed heating that can heat the main living area to 18°C and the home must have insulation. For more details, check out this short factsheet on the [Healthy Homes Standards](#).



Getting prepared for natural hazards

Before the wet and cold weather sets in, complete a few simple tasks that will help you, your family, and your home become natural hazard ready.

Before an event

- Our roofs face all kinds of weather conditions over the years, which is why it is important to inspect them regularly for any damages or leaks. Make sure you're clearing your gutters and downpipes regularly, pruning trees and shrubs around your house, and fitting seals around doors and windows. All of this helps to reduce damage to your homes and possessions from storms.
- If there is a chance flood waters may reach your home, secure any loose objects outside or move them indoors if you can. Inside, move your valuables, appliances, and furniture off the floor wherever you can.
- Securing loose objects outside - such as garbage bins, chairs and tables, umbrellas, BBQs, trampolines, and pot plants - will also help prevent damage in the event of high winds.
- To prepare for an earthquake, make heavy and fragile items safer by moving them low to the floor, secure large or heavy furniture, latch cupboards and doors, and make sure you know how to turn off your gas and water.
- Use our [emergency kit checklist](#) to devise a plan and emergency kit in case you need to vacate your home quickly.

During an event

- Put your safety and the safety of those around you first and always follow the instructions of Civil Defence and emergency services.
- If necessary to keep yourself safe, and if you have time, turn off your electricity, gas and water.
- During a weather event, stay inside and avoid travelling whenever possible.
- During high winds, a basement offers the greatest safety or rooms on the lowest floor, away from windows.

- If it is unsafe to stay where you are, arrange shelter for yourself. If possible, stay with neighbours, friends or family.

After an event

- Listen to the advice of Civil Defence and local authorities and only return to your home when it is safe to do so.
- Do not do anything that puts yourself at risk or could potentially cause more damage. Make sure you wear protective gear.
- Go online or call your insurance company, AMI, State, or your NZI broker to make a claim.
- If you need temporary repairs to make your home safe and weathertight, take photos first and, where possible, get in touch before you engage a tradesperson or make any non-urgent repairs.
- Until your claim has been assessed, only throw away spoiled food or soft furnishings (e.g. mattresses, couch, bedding). Take photos and make a list before throwing things away.
- Some items could be repaired, cleaned and/or sanitised. If possible, dry wet items under cover or in your garage with plenty of ventilation to prevent further damage.

Disaster Claims Hub

AMI, State and NZI customers can check out our Disaster Claims Hub, a one-stop shop for everything you need to know about how to prepare, stay safe and recover from the different types of natural hazard events.

<https://iagnz.custhelp.com>

Flood recovery series

We have a flood recovery series where our resident builder provides an overview of the claims process and how to recover after a flooding event, including clean up to prevent further damage to your home before repairs are carried out.

<https://youtube.com/playlist?list=PLJriXW1hhtaRqw-N-yzX5icfrf7wFakoj&si=Mbev5T0B531lrb>

Researching your home's natural hazard risk

There are various ways to research your home or community's natural hazard risk. While no amount of research can give you definitive answers, the sources below will help you gain a reasonable idea of the types of risks your property may be exposed to.

Natural Hazards Commission

Natural Hazard Commission's Natural Hazards Portal is a website where you can research natural hazard risks around New Zealand. It includes council hazard maps and settled NHCover claims on residential properties from 1997 onwards. It also has information on some of the country's most frequent natural hazards, and what you can do to prepare.

Natural Hazards Portal: Home

Council information

Hazard maps

Many councils have online natural hazard portals, which anyone can use. By entering a property address, you can identify information such as flood prone areas, flood plains, wind risk, coastal inundation, and other hazards.

LIMs

Land Information Memorandums (LIMs) are also useful sources of information about a specific property. Although they differ from region to region, most should have some information relating to hazards that could affect the property. LIMs also show a record of building work on the home, and whether they have proper consents. LIMs can be requested from councils, for a fee.

Speak to council

It is often useful, once you've gathered some council information, to speak directly with your council officers in the building planning areas. You can ask follow up questions and for help in interpreting any identified risks.

Get involved

Councils often run drop-in sessions at places like libraries or community centres, where they have representatives available and information on all sorts of topics. These sessions can be useful ways to find out about any developments or plans the council may have for your area, and to contribute your feedback.

Vendors and agents

If a property is up for sale, the vendor and their real estate agent have an obligation to disclose what they know about the property, which should include any known risks. When viewing a property to rent or buy, be sure to ask if it has been affected by natural hazards in the past.

Private consultants

Some engineering firms offer reports, such as flood risk assessments, that can be purchased for a fee. Depending on who you use, these will differ in content, so be sure to ask what will and won't be included beforehand.

Engineering NZ: <https://www.engineeringnz.org/public-tools/find-engineer/>

Actions

There are seven core steps you can take to help reduce the impact of natural hazards on you and your home.

- ✓ Understand the natural hazards that may affect your home and the impacts they could have.
- ✓ Use your knowledge of these hazards and impacts when deciding where to live.
- ✓ Insure your home and contents, and keep your sum insured up to date.
- ✓ Take steps to reduce the impacts of natural hazards on your home.
- ✓ Understand how the local and regional councils are managing natural hazards. Get involved in any changes, and have your say.
- ✓ Be aware of the cost to reduce the impacts of natural hazards.
- ✓ Be prepared to respond when disaster strikes.

Resources and contacts

AMI, State and NZI Disaster Claims Hub

A digital resource for AMI, State and NZI customers to help prepare for natural hazard events and easily access information on how to make a claim.

<https://iagnz.custhelp.com/>

Your local civil defence group

In the case of a severe event or emergency, your local authority is responsible for civil defence emergency management in their area. Find your local authority on the national civil defence website:

<https://www.civildefence.govt.nz/find-your-civil-defence-group/>

Get Ready

The Get Ready website has information about natural hazards in Aotearoa New Zealand and advice on how to prepare for an emergency.

<https://getready.govt.nz/>

MetService

Stay up to date with forecasts and conditions in your area, as well as severe weather warnings.

<https://www.metservice.com/national>

NIWA's weather and climate forecasting services

NIWA's website provides access to major environmental monitoring systems, datasets and tools.

<https://niwa.co.nz/services/weather>

Insurance Council New Zealand Te Kāhui Inihua o Aotearoa

You can also visit the Insurance Council of New Zealand's website to learn about key insurance issues and risk management.

<https://www.icnz.org.nz/>

Our Annual Climate Change Poll

Each year we release a climate change poll, tracking New Zealand's attitudes and level of concern around climate change. You can find the results of the latest survey here:

<https://www.iag.co.nz/newsroom/news-releases/climate-change-poll-2024>

Our Annual Snapshot

Our contribution to New Zealand's environment, people and communities is captured in our Annual Snapshot, which can be found here:

<https://www.iag.co.nz/sustainability/reporting/fy24-annual-snapshot>

Wild Weather Tracker website

Visit our Wild Weather Tracker website for videos, photos and more:

www.iag.co.nz/may-2025-weather-tracker

Contact us

Media enquiries – media@iag.co.nz

For any insurance queries



0800 100 200
www.ami.co.nz



0800 80 24 24
www.state.co.nz



Contact your broker
www.nzi.co.nz

Emergency kit checklist

In an emergency, you might need to vacate your home quickly. To make this process easier, it's a good idea to have an emergency kit packed and ready to go. Here is a list of essentials to pack in your emergency kit. Store your kit in a waterproof container or bag, keep it in an easily accessible place, and resupply it on a regular basis.



First aid kit and prescription medicine.



Chargers for your phone and any other devices you may need.



Water and snack food (remember babies and pets too).



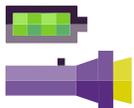
Radio (solar, wind up or battery powered).



Walking shoes, warm clothes, raincoat and hat.



Copies of important documents (online or paper). You can do this by taking a photo or a scan of an important document on your smartphone.



Torches and batteries.



Hand sanitiser.

You can download this checklist on our website: www.iag.co.nz/may-2025-weather-tracker