

Claim Preparation Checklist



Steps to Take Immediately Following a Loss

- Report the claim to Aon and your insurance company.
- Secure property and taken action to prevent further loss.
- Restore fire protection systems and alarms.
- Itemise and record all damage, including perishable stock removed.
- Take photographs of the damage.
- Record all additional expenses incurred.
- Consult contractors for an initial estimate of the scope and cost of repairs.
- Define plans as to reopening the location and under what conditions.
- Identify temporary measures needed to resume operations
- Identify additional expenses that need to be incurred.
- Appoint one person to represent your company with the insurance loss adjuster.
- Set up clear lines of communication with the adjuster.
- Ensure that all personnel understand the functions of the adjuster, experts, brokers, etc.
- Report domestic house and contents losses to the EQC as soon as possible.

Maintain Record of Expenses Incurred

Record separate costs for tasks associated with each of the following activities:

- ▶ Cleanup
- ▶ Debris Removal
- ▶ Protection and Preservation of Property
- ▶ Buildings and Structures
- ▶ Machinery and Equipment
- ▶ Furniture, Fixtures and Supplies
- ▶ Property of Customers and Employees
- ▶ Excess Operating Costs

Provide Good Descriptions

Write down detailed descriptions of any work performed, services purchased or materials used. This will help the insurance loss adjuster visualise and evaluate your claim.

Gather Supporting Documentation

Make sure you keep all relevant documentation and establish a separate file with clearly labelled sections to enhance the loss adjusting process.

If you have any questions or concerns about how your insurance policy responds, contact your Aon Broker on 0800 800 398 or quake@aon.co.nz

For domestic house and contents losses contact the EQC on 0800 326 243, 0800 508 765 or 0800 652 333 www.eqc.govt.nz.