

## Claims Management Procedures

### Making a Claim

We have a specialised claims team who are available from 8.30am to 5.00pm Monday to Friday who can be contacted by calling our office on 09 299 3100 or 0800 299 3100 or by email on [claims@gregan.co.nz](mailto:claims@gregan.co.nz).

### WHAT WE DO

- work with you to ensure that insurance companies make a prompt and fair settlement of your claim
- ensure your claims receive priority treatment by your insurer
- provide feedback to you on the progress of your claim
- prevent you or your business from incurring liability when in fact there is none
- provide you with risk management advice for future loss prevention

**If at any time during this process you require further information, please do not hesitate to contact our claims team.**

### General Claims

1. Take immediate action to secure the property and prevent further loss, damage or danger to life.
2. When loss or damage is due to theft, malicious damage or suspected arson, notify the Police immediately and record the incident number. A copy of the Police Acknowledgement Form should be forwarded when you receive it.
3. Report the loss to the Claims Team at Gregan & Company Ltd and complete the appropriate claim form, which we will send to you or can be obtained from our website [www.gregan.co.nz](http://www.gregan.co.nz). Remember that late notification could prejudice your claim. Please ensure all Third Party details are obtained.
4. Complete the claim form and return to Gregan & Company Ltd or by e-mail to [claims@gregan.co.nz](mailto:claims@gregan.co.nz). All other correspondence, accounts and statements should be attached to the form. If there is a delay in obtaining quotes or accounts please forward the completed claim form in the meantime so that your claim can be lodged with your insurer.
5. For theft claims please provide any documents you have to support "proof of ownership" i.e receipts/warranties, photos etc.

## Motor Vehicle Claims

1. **Do NOT under any circumstances admit liability even if pressed to do so** as this may prejudice your settlement or recovery of uninsured losses, this being your excess or any other expenses you may have incurred.
2. Take immediate action to secure the vehicle and prevent further loss or damage or danger to life.
3. When loss or damage is due to theft, malicious damage or suspected arson, notify the Police immediately, and record the incident number. A copy of the Police Acknowledgement form should be forwarded when you receive it.
4. Obtain as many details from the other party as you can. This should include:
  - Name and address of any other parties involved
  - Name and branch of the other party's insurance company
  - Make, model and registration number of the other party's vehicle or description of property if there was no vehicle involved
  - Any witnesses name, address and phone number if possible
  - You should refer any other party to their insurance company, or if they are uninsured they can put their claim in writing to your insurance company
5. Contact the Gregan & Company Ltd to obtain a claim form and information on how to proceed with repairs. Procedures differ between the insurers and an assessment of your vehicle may be required prior to repairs being undertaken.
6. If you receive correspondence from the other party's insurer please forward this to us and we will get your insurer will respond on your behalf.

## Public Liability Claims

Public Liability claims are different by their very nature and their handling requires special skill and care so that the your business and the Insurer are not prejudiced by your actions.

Below are some basic steps that should be borne in mind when dealing with the complainant:

1. Advise Gregan & Company Ltd immediately. We will arrange to forward a claim form to you and will appoint a Loss Adjuster if required.
2. Complete the claim form and gather all information readily available from the complainant then advise them that it will be investigated as soon as possible.
3. If you are pressed for an acknowledgement of the claim in writing use the heading **'Without Prejudice'**. This acknowledgement should be as simple as possible.
4. **DO NOT:**
  - in any way admit liability **EVEN IF PRESSED**
  - comment on the incident or
  - offer any explanation