

April showers replaced by storms, claim spikes - AA Insurance

Auckland, 31 March 2015 – Easter’s a time for bunnies, buns and chocolate but it also marks the start of prime storm season, and with it damage to Kiwi homes, says AA Insurance.

“Most of the country got off lightly with Cyclone Pam, but we’re now hitting the peak storm season that can cause havoc to properties throughout the country,” says Amelia Macandrew, Customer Relations Manager, AA Insurance (AAI). “Mother Nature isn’t always predictable, but our data has shown a definite spike in home and contents claims in April and June over the past couple of years caused by storm and related flood damage, with another spike in July and September.”

Last year, about one quarter of all AA Insurance payments for home and contents storm damage claims were in April – the highest month for the year. A year earlier, almost half (49%) of all pay outs for flood damaged contents were in April, and 36 per cent of all claims for home flooding.

The most common types of storm damage are to fences, roofs and guttering, with fallen branches shattering windows, and loose tiles allowing water into ceilings. Flying trampolines and outdoor furniture also frequently cause damage to property including houses, cars and fences around the neighbourhood.

One AAI customer lodged a claim after his trampoline went missing during a storm. A week later he found it caught in the canopy of the large forest reserve at the back of his property, located on a steep hill and completely inaccessible to vehicles. The customer feared the trampoline would come loose and either hit another property or children in a nearby park. The first option of retrieval was to helicopter the trampoline out of the reserve, but a contractor, and keen outdoorsman, offered to hike in to the site, dismantle it and remove the parts.

“We recommend Kiwis take some time away from the Easter eggs and hot cross buns during the long weekend to get their homes in order, to help protect them from any future storm damage,” says Amelia. “It’s reassuring to know that by keeping your home properly maintained, repaired and in good order at all times you should be covered by your insurance, should the worst happen.”

If you don’t look after your property, you may risk a claim being declined, as these customers discovered. One customer had not maintained their roof by replacing cracked tiles and loose mortar, which meant when high winds lifted a number of the tiles, including the caps from the roof’s spine, the damage was not

covered by their policy. This is because insurance doesn't cover wear and tear and customers are expected to keep their property well maintained.

Another customer was aware of the poor condition of their fences when they initially purchased their property, but hadn't got around to fixing them. Two years later the rotten fences fell down during a storm. As the poor condition of the fences was largely the reason for the damage, the customer's claim wasn't covered by insurance because it wasn't the storm that had caused them to fall down.

"These are good reminders to check your property and repair anything that may be damaged, or could cause damage to another part of your property, or your neighbours'," Amelia says.

Pre-storm safety check for property:

- **Trampolines** – AA Insurance receives at least one trampoline related claim for every big storm, so before a storm strikes, remember to tie down your trampoline as well as any other large, heavy objects like BBQs and garden furniture, or put them in the garage. You don't want them bouncing around damaging your property, or that of your neighbours'.
- **Chimney sweep** – before the bad weather really sets in have your chimney swept to clear any debris that could cause a house fire.
- **Roof repair** – clear gutters and check for any damage that could create flooding or leaking. Check your roof, and ceiling, to identify any 'weak' spots that could let water in and get them repaired. If you have roof tiles make sure they are properly secured and won't lift or fly off in high winds.
- **General repairs** – check seals around windows and doors that could let in water or be damaged by high winds. If there are any other obvious repairs that need doing, such as a rotting carport posts, unstable greenhouses, or tin roofs that need securing, action them while the weather is fine.
- **Backyard tidy up** – check trees for rot or dangerous branches that could fall during a storm. If your fence is looking a little worse for wear, get that fixed too.

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About AA Insurance

AA Insurance Limited launched in 1994 and is a joint venture between the New Zealand Automobile Association and Vero New Zealand, which is part of the Suncorp Group. We employ around 580 staff to look after more than 325,000 customers and 600,000 car, home and contents policies.

AA Insurance has been consistently recognised by Reader's Digest Most Trusted Brands (since 2011), NZ Direct Insurer Award (since 2012), Kenexa Best Workplaces Survey (since 2008), and Canstar Blue Most Satisfied Customers (since 2011).

We proudly support youth charity Blue Light, and the Holden Cup and NRL Telstra Premiership referees in New Zealand.

AA Insurance has an A+ (Strong) Insurer Financial Strength Rating given by Standard and Poor's (Australia) Pty Ltd. For further information visit www.aainsurance.co.nz.

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