Gallagher

Presbyterian Church of Aotearoa New Zealand

Gallagher property claims procedure

February 2025

Prepared for Presbyterian Church of Aotearoa NZ

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When you have a claim

What you do and how you act following an incident can significantly contribute to the outcome of your claim. Prompt action, attention to detail and providing the right information and documentation to support your claim will give you the best possible outcome and get things back to normal as quickly as possible.

It is important that you contact your Gallagher broker or claims team as soon as possible following any event that may or will result in an insurance claim.

- Phone 0800 252 461 for urgent losses (available 24/7) or if you have any claim queries.
- Visit www.ajg.co.nz/claims to report your claim online.
- Email claims.team@ajg.co.nz or phone a member of your claims service team if you need any additional assistance.

Steps to take	
1.	Make sure people and property are safe from injury or further damage. In some cases, this may involve contacting emergency services. You have an obligation under your policy to take reasonable steps to prevent further loss or damage.
2.	Follow all directions given by the emergency services, local council or other governing body.
3.	In the event of injury or damage to another person or their property, speak to Gallagher before you admit liability, enter into any negotiations, or attempt to settle a claim.
4.	If you are required to complete a claim form, you should provide as much information as possible and submit the form to Gallagher who will pass this on to your insurer where appropriate.
5.	An assessor, loss adjuster or investigator may be appointed to help manage your claim. You should comply with any reasonable request and seek advice from Gallagher if you have any questions. We have dedicated claims consultants who will assist you through the claims process and can advocate on your behalf where needed.
6.	At all times be aware of and comply with your duty of disclosure.

Always remember to

- Retain any evidence, whether damaged property, contract conditions, correspondence, witness statements or similar that will help advance your claim and establish where any responsibility should rest.
- Send all correspondence regarding the potential claim to Gallagher.
- Contact your broker if you are unsure whether a particular circumstance or event requires notification to insurers.

Common issues that can affect a claim

Acting too late

Issues can arise if you fail to notify Gallagher of the circumstances or a claim immediately.

- A late reported claim, or where you fail to follow the requirements of the policy, may:
- Affect the ability of the insurer to fully investigate the claim or cause them to incur additional costs.
- Hamper their efforts to recover from negligent third parties.
- Prejudice the efforts of the insurer to negotiate an equitable claim settlement.

In these circumstances, the insurer may be entitled to decline all or part of your claim.

No documentation or communication

Claims can be affected if you fail to:

- Document the event fully and accurately at every stage.
- Act appropriately.
- Communicate with Gallagher, insurer representatives, lawyers and other experts.

Property claims procedure (buildings / contents / assets)

When you suffer loss or damage to your property, it is important that you act quickly to ensure a suitable outcome.

Any delay could result in a reduction of your claim or even a denial, so you should report all losses to Gallagher regardless of your excess or type of loss.

General tips for a property claim	
1.	Make sure the site, property and area are safe, secure and all reasonable steps are taken to minimise the extent of loss. Retain any receipts for costs incurred to be considered as part of any potential claim.
2.	Other than securing the property and making it safe, do not undertake any repair or replacement until advised by Gallagher, the insurer or their representative.
3.	Report all thefts, attempted thefts, malicious damage or any other matter involving potential criminal activity to the police as soon as possible.
4.	Do not dispose of any damaged items or parts unless directed to do so by an appropriate authority. If you do need to dispose of property, keep an inventory and if possible and safe to do so, take photographs prior to disposal.
5.	Keep a record of names and contact details of any witnesses.
6.	Provide contact details of the person or persons who are best to manage your claim or be the onsite point of contact.

Reporting your claim

Online claim lodgement process

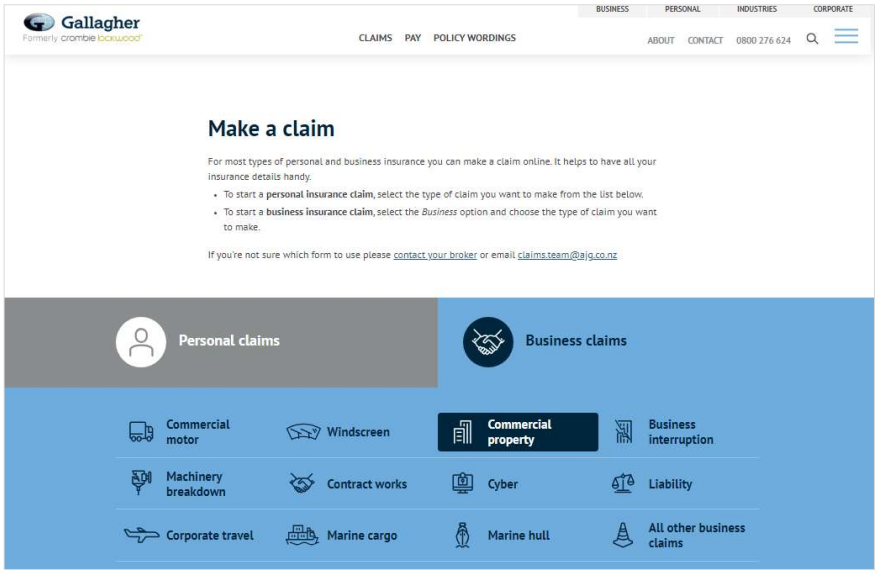
Our online claims lodgement process is the easiest and most efficient way to report your claim, offering the flexibility to do so at any time, during or outside business hours.

When you need to submit your claim, please follow these simple steps:

Go to the make a claim page:

https://www.ajg.co.nz/claims/

Select “Business claims” and then “Commercial property”



Under ‘Your insurance details’, fill in the following information below or copy and paste:

- Policyholder name:

  Presbyterian Church of Aotearoa New Zealand

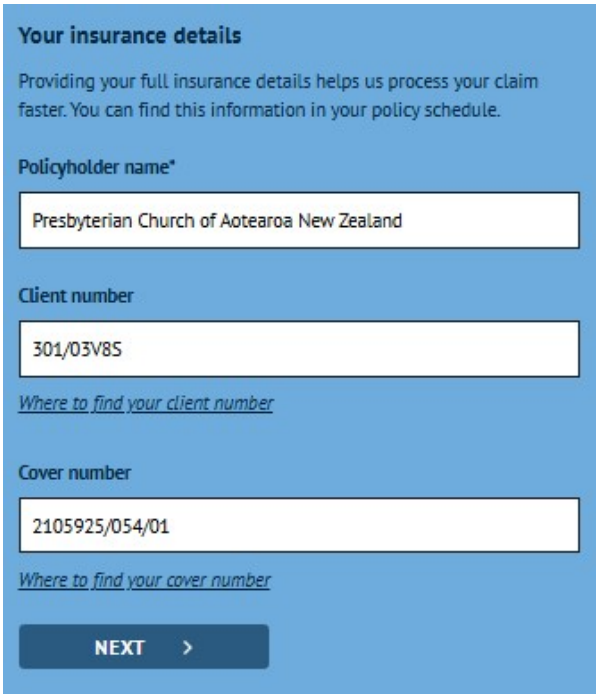
- Client number:

  301/03V8S

- Cover number:

  2105925/054/01

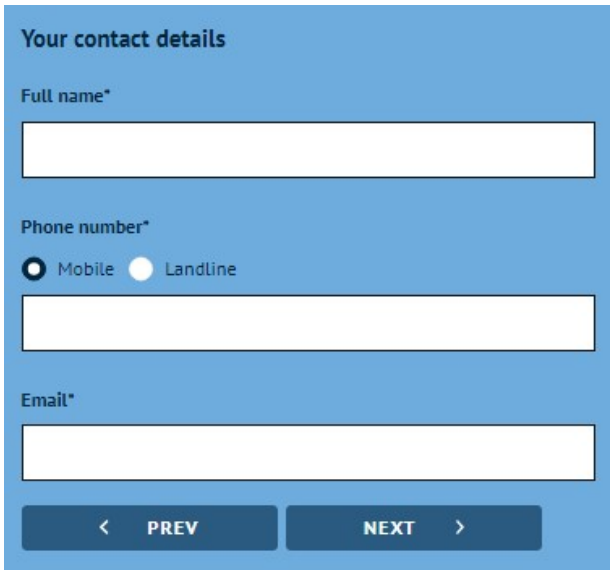
Then click “NEXT”



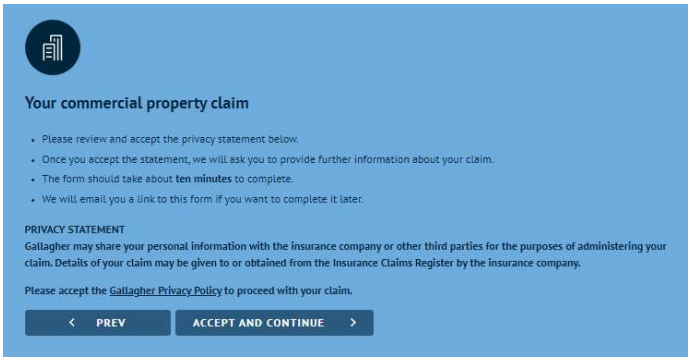
Add in your:

- Name
- Contact phone number
- Email address

Then click ‘NEXT’



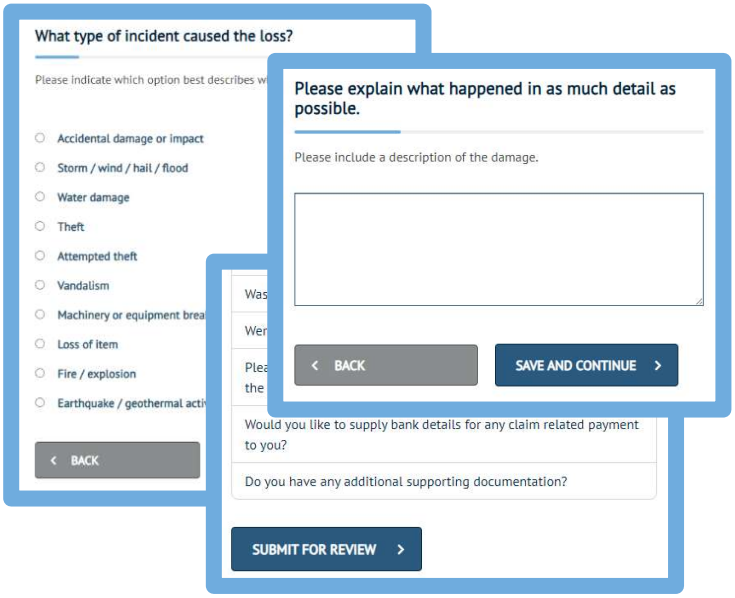
Review the Privacy Statement and click ‘ACCEPT AND CONTINUE” when ready to proceed.



Complete the claim form questions, then click “SUBMIT FOR REVIEW” when finished.

You will be able to upload photos and copies or quotes or invoices during the process, so have these ready.

Note: If you need to pause completing the form at any point, you can return to where you left off by clicking on the link sent to your email address.

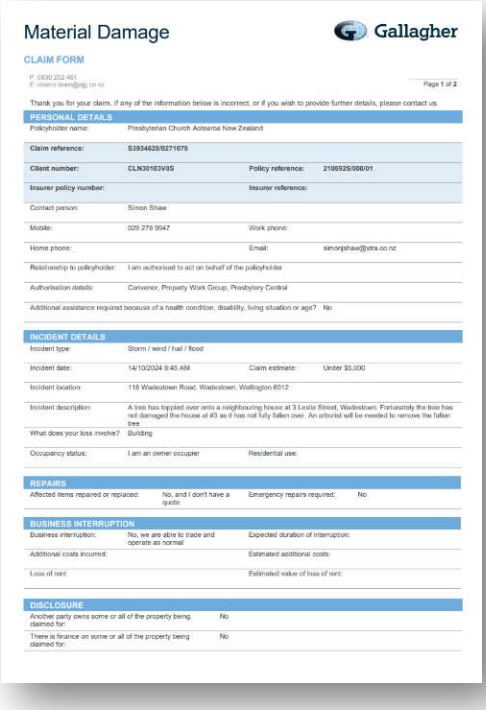


Once submitted, the claim number and a copy of the completed claim form will be sent to you and the Gallagher claims team.

Gallagher claims will be in contact with you within one business day with the next steps.

If you need assistance at any point, then please make contact on either:

- claims.team@ajg.co.nz
- 0800 252 461



Material Damage

Gallagher

CLAIM FORM

P: 0800 252 461
E: claims.team@ajg.co.nz

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Thank you for your claim. If any of the information below is incorrect, or if you wish to provide further details, please contact us.

PERSONAL DETAILS

Policyholder name:	Presbyterian Church Aotearoa New Zealand		
Claim reference:	**S3934628/0271678**		
Client number:	**CLN30163V8S**	**Policy reference:**	**2105925/000/01**
Insurer policy number:		**Insurer reference:**	
Contact person:	Simon Shaw		
Mobile:	029 278 9947	Work phone:	
Home phone:		Email:	simonjshaw@stra.co.nz
Relationship to policyholder:	I am authorised to act on behalf of the policyholder		
Authorisation details:	Convenor, Property Work Group, Presbytery Central		
Additional assistance required because of a health condition, disability, living situation or age?	No		

INCIDENT DETAILS

Incident type:	Storm / wind / hail / flood		
Incident date:	14/10/2024 8:45 AM	Claim estimate:	Under $5,000
Incident location:	118 Wadestown Road, Wadestown, Wellington 6012		
Incident description:	A tree has toppled over onto a neighbouring house at 3 Leslie Street, Wadestown. Fortunately the tree has not damaged the house at #3 as it has not fully fallen over. An arborist will be needed to remove the fallen tree		
What does your loss involve?	Building		
Occupancy status:	I am an owner occupier	Residential use:	

REPAIRS

Affected items repaired or replaced:	No, and I don't have a quote	Emergency repairs required:	No

BUSINESS INTERRUPTION

Business interruption:	No, we are able to trade and operate as normal	Expected duration of interruption:	
Additional costs incurred:		Estimated additional costs:	
Loss of rent:		Estimated value of loss of rent:	

DISCLOSURE

Another party owns some or all of the property being claimed for:	No
There is finance on some or all of the property being claimed for:	No

Claims assistance

Service Teams for Presbyterian Church of Aotearoa NZ

Gallagher	Responsibility	Contact Details
Tori Claridge	Claims Management	06 350 3802 tori.claridge@ajg.co.nz
Brendan Main	Claims Experience Manager	0274 837 400 brendan.main@ajg.co.nz
Jeffery Nathan	Senior Corporate Broker and relationship manager	09 356 1525 027 561 2565 jeffery.nathan@ajg.co.nz

Sedgwick Loss Adjusters	Responsibility	Contact Details
Rob Turner	Senior Claims Loss Adjuster and account manager on behalf of Sedgwick	021 229 0036 rob.turner@sedgwick.com
Kelleigh Powell	Loss adjusting support	0211 961 841 kelleigh.powell@sedgwick.com

What to expect with the claims process

All claims are managed by Gallagher on behalf of the Presbyterian Church of Aotearoa NZ self-insurance fund, and with the policy underwriters where any loss may fall outside the limits of the fund.

As claims experts, we do our utmost to get your claim settled as quickly and easily as possible. While the process can vary depending on the circumstances of your claim, here is an overview of what you can expect.

Starting the claims process

Once you have notified us of your claim, generally via our online claims form, we will consider the information available and determine the best approach to advance your claim.

- **Straightforward claims:** These will be able to be managed and advanced directly with you over email or phone by Gallagher.
- **More involved losses:** Gallagher will appoint Sedgwick to assist and provide support on the ground. Sedgwick are the dedicated loss adjusters for the Presbyterian Church of Aotearoa NZ nationwide and will liaise with you directly when involved and report to Gallagher.
- **Large or complex losses:** Gallagher will involve the lead insurer in the decision-making process. The Gallagher and Sedgwick service teams will continue to be your point of contact in these cases.

Claim acknowledgement

You will receive acknowledgment of your new claim and confirmation of the next steps from Gallagher within 1 business day, or 4 hours if urgent.

Assessment of loss

If a loss adjuster is required to evaluate the damage to your property and assist you with reinstatement, Sedgwick will contact you to arrange a suitable time for their visit. They may involve other experts, such as project managers or trade specialists, to ensure a thorough evaluation. Depending on the extent and complexity of the damage, this process may require multiple visits and could take several weeks to determine the necessary repairs and proceed to the next stage.

Sedgwick has agreed with Gallagher to adhere to the following service levels:

- They will **establish contact with you within 24 hours of receiving the claim**. If the situation is urgent, this will occur within 3 hours.
- They will organise for a member of their network to **attend a site visit within 3 days**. If urgent, this will be arranged within 24 hours, or as otherwise agreed upon based on the claim and your availability.
- They will **issue their first report to Gallagher within 3 days** of the site visit, or within 24 hours if urgent. If the loss is complex or large, an email update will be provided, with the full report to follow.

For some losses under $30,000, Sedgwick may be able to manage the claim remotely instead of conducting a site visit. In such cases, they will invite you to supply quotes and images for their review.

Claim acceptance

Claim acceptance will be confirmed by Gallagher as soon as possible during the claims process. Up until this point, Gallagher or Sedgwick will keep in contact with you and provide an update on the position each fortnight. For large or complex losses, there will be additional time frames through the involvement of the insurer panel, but Gallagher will continue to push the claim forward on your behalf to ensure minimal delays.

In the rare event that your claim is unable to be accepted, Gallagher will fully explain the rationale and outline the options should you disagree with the decision.

Reinstatement process

Once the costs of repairs or replacement is agreed, Gallagher or the insurers will either settle the costs in cash with the policy excess deducted, or Sedgwick will authorise suppliers to work with you to complete reinstatement. Under this option, the policy excess will need to be paid directly to the supplier or repairer.

Claim excess to apply

The excess or deductible is the portion of the claim that you are responsible for paying under your policy. The deductible structure for the current period of insurance is:

- $1,000 for burglary or theft
- $2,500 for contract works-related losses
- $20,000 for losses caused by landslip or subsidence, and a percentage of the site value up to maximum levels for natural disasters
- $500 for all other losses, which is the most common situation

Communication will primarily be between you and the supplier, but Sedgwick will remain involved and in contact to ensure everything is progressing to your satisfaction.

Claim settlement

After reinstatement is completed, Gallagher will pay the repairer the approved repair cost, less the excess.

If the claim is being cash settled, the payment will be processed by Gallagher or the insurer into the Church bank account stipulated on the claim form within one week of agreement being reached. You will be informed by Gallagher upon payment.

Where the loss is assessed to be $100,000 or more, the Property Trustees will be informed prior to any payment so they can confirm where the funds should be paid.