

A GUIDE TO ACHIEVING YOUR SETTLEMENT

The process to effectively settle your
claim with Southern Response.

1. DISCOVER



2. CAPTURE & DESIGN



3. OUTCOME



ACHIEVING YOUR SETTLEMENT

Your dedicated Claims Specialist will work with you as we move through the process. The reports and recommendations from our various technical experts will also help keep you informed about the settlement of your claim.



1. DISCOVER

□ PARTNERSHIP

Getting your claim settled as soon as possible is our priority. We'll provide the quality, expertise, systems, advice and processes. Working in partnership with you we can achieve the best results.

□ YOUR TEAM

Dedicated Claims Specialist:

Your Claims Specialist is here to advise, support and help you navigate through the settlement process and finer details.

Project Manager:

Your Project Manager will guide you through any inspections, explain any proposed reinstatement method, coordinate technical experts and all matters relating to the design and building process.

□ COMMUNICATION

Your Claims Specialist will discuss communication options with you. Please think about what best suits you, for example meeting in person, via email or phone.

□ INDEPENDENT ADVICE

There may be times throughout the claim settlement process when you may like further reassurance and seek independent advice. If this is the case, let us know so that we can talk through when the best time to get this advice is and what time-frames you should expect to be working to.

□ DOCUMENTATION

During the settlement process you will receive copies of relevant documents and reports.

□ TALK TO US

It is our job to guide you through your settlement process, but at times there are decisions that must be made by you. Your Claims Specialist is there to help you with the decision-making process, so please let us know if you need assistance.

□ HERE TO HELP

If you would like additional advice or support, please turn to the Here to Help section at the back of this brochure for information and details of organisations that provide free independent advice and services.



2. CAPTURE & DESIGN

There are different pathways to settling your claim, which will be dependent on your own specific circumstances. Your Claims Specialist and your Project Manager will work with you through the process and let you know what needs to be done to settle your claim. Some of the steps that may need to be taken are set out below.

▼ INSPECTIONS

You and your Claims Specialist will meet at your property with your Project Manager and technical experts.

Together they will conduct an assessment to capture all the details of the earthquake damage to your house and explain the settlement process. If you have already had work done to repair earthquake damage to your property, this information will be recorded too. It is important that you know that sometimes we may need to revisit your property to check information.

▼ DETERMINING THE REINSTATEMENT METHOD

A Structural Engineer, assisted by other technical experts (such as a Geotechnical Engineer, Builder and Designer) will recommend the most suitable reinstatement method for your house. This will be in line with your AMI insurance policy that was in place at the time of the earthquake event.

Once we have enough information to determine how to reinstate your house, your Project Manager will compile a detailed scope of works that we refer to as a DRA (detailed repair/rebuild analysis). This provides a breakdown of the damage caused to your house by the earthquakes, a description of how the earthquake damage will be reinstated and any other important information about your house.

▼ PLANS AND SPECIFICATIONS

A designer may, if required, prepare a set of plans that detail how your house will be reinstated. These plans will incorporate the information provided by the technical experts and the information captured in your DRA.

You will have an opportunity to review this information and raise any concerns. We will meet with you to confirm the damage captured and discuss how the damage can be addressed. From there, your Project Manager, engineer, builder and any necessary technical experts will develop the final details of the design and reinstatement method for your house. >

Your team will ensure that the solution aligns with the terms of your AMI insurance policy, the Building Code and Ministry of Business Innovation and Employment (MBIE) guidelines, as well as meeting industry and professional standards.

▼ COSTINGS

Once we have all the information, we will either obtain a builder's quote directly, or have our team of qualified Quantity Surveyors calculate the cost to reinstate your house. Who is engaged to provide costings will depend on how we are proposing to reinstate your house, any specific requirements for your property and where you are in the claims settlement process.

▼ BUILDER PRICING

If we engage a builder, we will send a detailed pack of information to one of our accredited builders and ask them to provide a quote to undertake the work for you.

The purpose of asking a builder to price the work is to provide reassurance to you that a reputable builder can undertake the work on your house for the cost that we have assessed.

The builder may go through your house with you and your Arrow Project Manager to ensure that they fully understand the extent of the earthquake damage, the proposed reinstatement methodology and any other matters that they may need to be aware of for your house.

▼ KEEPING YOU INFORMED

Once we have the costings back to reinstate your house, we will calculate all of the remaining costs to reinstate your house in accordance with your policy.

Our goal is to get your claim settled as soon as possible. To do this we will keep the process moving, keeping you informed along the way. If you have questions or concerns at any stage, please contact your Claims Specialist.



3. OUTCOME

Quickly and fairly reaching a settlement for you is our priority.

▼ SETTLING YOUR CLAIM

Southern Response will arrange for a settlement meeting to discuss the details of your claim with you.

▼ DOCUMENTATION

You will receive copies of documentation and reports throughout the process. If you believe you may be missing any information please contact us.

▼ PROFESSIONAL ADVICE

We do recommend that you get professional advice to assist you to review any settlement documents.

HERE TO HELP

Southern Response is committed to supporting you to settle your claim as quickly as possible.

We understand that you may need additional support or technical insight in order to settle your claim. Let us know how we can help, so that we can provide you with the right information at the right time.

You may choose to seek independent advice. If this is the case, please do let us know so that we can take this into consideration. We will be happy to meet with you and your advisors to discuss your claim, answer any queries or explain any technical issues. Our priority is to provide you with the information you need, when you need it.

Southern Response

0800 501 525

www.southernresponse.co.nz

EXTERNAL ASSISTANCE

There are a number of external agencies that provide free independent assistance and referral services, including:

Residential Advisory Service (RAS)

0800 777 299

www.advisory.org.nz



Insurance and Financial Services Ombudsman (IFSO) Scheme

www.iombudsman.org.nz



Breakthrough Services

www.breakthroughservices.co.nz



For a full list of agencies and more information regarding available support please visit:

www.southernresponse.co.nz/here-for-you/extra-customer-support

DISCLAIMER The information and related material is intended as a guide only, does not constitute legal advice, and does not replace your AMI policy. The content does not represent complete information, and is intended as supplementary information only. Although we have made every effort to ensure that the information and any related material was correct at the time of printing, due to the nature of the content it may be necessary to change, update or correct at any time and without notice.

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