

Merry Christmas from the teams at TSI & IBS

TSI Brokers and Consultants



Well with Christmas almost here we are keeping this newsletter brief, with most content focused around information which may assist over the holiday period.

Any questions regarding any items covered in this newsletter please click the link to send us an email, we'd love to hear from you. If for any reason you do not wish to receive these e-newsletters please use the unsubscribe button at the bottom of the newsletter.

TSI Christmas Office Hours

To assist with some well earned rest and recharging of batteries, the office will close 3pm 24th December and reopen on the 7th January 2019.

If you do need our assistance in any way during this period phone either Garry on 021 0818 9329, Ruth 021 445 864, Geoff on 0800 343 737 or Allan on 027 477 3132. Voicemail messages will be checked on a regular basis.

We would also remind you about our website www.tsibrokers.co.nz which provides guidance regarding claims, claim forms, insurer contacts and essential repairer details.

Important claims information

Christmas and New Year is a time where lots of people will be travelling up and down the country enjoying their holidays. Unfortunately it also a period where we see an increase in claims so here are a few tips should the unexpected occur.

Car Insurance Claims

When it's safe, note down the details of any other party involved in the collision, including the drivers name, name of the owner of the vehicle, their address, phone numbers and vehicle registration number. You can also use your phone to take a photo of the registration plate & sticker, the other party's drivers licence and photos of the accident scene. If you use an iPhone there is an App available called Accident Reporter this explains the process and enables you to record the details.

If the Police attend we recommend you get their contact details and the incident/report number.

Stone hit your windscreen?

For broken windscreens you can contact Novus 0800 10 35 35 or Smith & Smith on 0800 80 90 82.

Not sure what to do?

Crash Management is a unique service in accident management and collision repair. They liaise with your insurer and organise all repairs.

Their free service is available 24/7 on 0800 2CRASH (0800 227 274)

Service Summary:

- Free late model courtesy vehicle
- Free pick up & delivery
- Free car valet at completion
- 24/7 nationwide coverage
- Multiple repair locations NZ wide
- Written workmanship guarantee
- Emergency Assistance & Salvage Co-ordination
- Web based job management system with customer login

www.crashmanagement.co.nz

You can call your Insurance company:

NZI	0800 227 653	Emergency assistance
Vero	0800 800 786	Emergency assistance
Lumley	0800 111 108	Commercial Motor Emergency Service
Star Insurance	0800 250 600	
Ando	0800 567 333	

Don't forget to rest!

Make sure you and your family remain safe by taking regular breaks when travelling long distances. Driver fatigue is one of the main causes of traffic collisions, so if you are feeling tired pull over for rest or share the driving if possible. Stopping now and then along the way is a great way to see the country side.

House and Contents Claims

Any flooring that has been damaged by water we recommend you use Jae's Carpet Cleaning & Flood Restoration. You can contact them on: 0800 225 552

Burglary Claims

It is a sad reality that while you are away, criminals can take advantage of this and regrettably some clients have come home from holiday to find that they have been burgled. If you are away for a few days, make sure you have secured your home and you have set your burglar alarm (if you have one). It is also a good idea to organise someone to clear your letter box and check on your property while you are away.

If you do come home to a burglary it is important to report this to the Police immediately and follow any instructions they give you. If windows or doors have been damaged make sure these are secured to prevent any weather damage or further incident.

Check what items have been taken and collate a list of these for your insurance company. If you have any receipts, photos or proof of purchase of items taken these will help your insurance company when assessing the claim.

Teenagers on Holiday

Remind them to take care of phones, iPads, camera's etc. These are often left in open tents or on the beach and are frequent targets for opportunistic thefts.

Keep a note of the make and model number of these items together with any serial numbers.

This makes the claim process a lot easier, and also advise teenagers that if something is lost/stolen they need to advise the local police station immediately and ask for an acknowledgement form.

Teenagers and vehicles

Reinforce any driving restrictions under their licence or insurance cover, particularly around who can drive the vehicle, hours of driving and not to drink and drive etc.

Some things to think about

Christmas presents

For those lucky enough to receive something unique or valuable, these items may need to be recorded on your contents and personal effects Insurance policy. A phone message, text or email to us can get this sorted.

Home security - How secure are you?

Intelligent security systems including CCTV cameras have become a common feature in many businesses, and as technology and pricing improves many homeowners are installing them also. If you are looking at adding extra protection while you are away these holidays, we recommend you contact Kiwicam. Kiwicam is an Auckland based surveillance company that sells and installs affordable security systems for your home and business.

are born equal and Kiwicam are able to offer solutions and products that can be tailor made to suit your needs. You can contact them on 0800 732 872.

Renting out holiday homes/baches

Worksafe has confirmed that like regular landlords, holiday homeowners and AirBNB operators renting out their properties are also subject to the Health & Safety Act and can thus be held responsible if their guests get injured as a result of poor maintenance according to a Fairfax Media report.

If you require advice in this area, please contact us.

Travel Insurance

If you are travelling abroad it is important to organise travel insurance when you book your holiday.

Travel insurance cover can include:

- Medical costs overseas - in extreme cases these can add up to thousands of dollars. **It is important to declare all pre-existing conditions when taking out travel insurance otherwise you may not be covered.** Pre-existing conditions are medical conditions you already have or have previously had at the time of you're buying your insurance. It may include anything you've sought medical treatment or consulted a doctor for, even if you didn't receive a formal diagnosis.
- Costs from flight disruptions, when tickets or accommodation need replacing.
- Costs for returning home in an emergency.
- Loss or theft of luggage, credit cards or passports.
- Costs from injuring someone else or damaging someone's property.

Talk to us if you would like further information and we can organise Travel Insurance for you over the phone.

Minimising the risk of Water Damage

Water can cause significant damage when escaping from uncontrolled water systems. At TSI we regularly assist clients with water damage claims resulting from such things as burst hoses, burst pipes, blocked pipes, overflowing guttering etc....

If this occurs over a long weekend or Christmas the loss can be severe. We recommend that plumbing, water systems, guttering etc... are all checked regularly.

From all of us at TSI and IBS,
have a great Xmas and
thank you for your support

