

TSI Brokers & Consultants



Well with Christmas almost here we are sending our usual newsletter 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 midday on the 24th of December and reopen on the 6th of January 2020.

If you do need our assistance in any way during this period, get in touch with one of us:

- Garry - 021 0818 9329
- Ruth - 021 445 864
- Geoff - 0800 343 737
- Allan - 0274 773 132

Voice messages will be checked on a regular basis.

We would also like to 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 is also a period where we see an increase in claims so here are a few tips should the unexpected occur.

Car Insurance Claims

The most important thing after a collision is to make sure everyone is safe and not at risk from any further harm from other vehicles or hazards.

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 and 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 33 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 and delivery
- Free car valet at completion
- 24/7 nationwide coverage
- Multiple repair locations NZ wide
- Written workmanship guarantee
- Emergency Assistance and Salvage Co-ordination

You can call your insurance company:

NZI / Lumley	0800 227 653	Emergency assistance
Vero	0800 800 786	Emergency assistance
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 a rest or share the driving if possible. Stopping now and then along the way is a great way to see the countryside.

House and Contents Claims

“Forgotten to turn a tap off while you’ve been away?”

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 regretfully 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, cameras, 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 or file number.

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.

Not all security systems 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.

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

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

