

New Zealand Wild Weather Tracker

Issue 6 – October 2024



Brought to you by:



Contents

Foreword	2
Weather snapshot: March 2024 – August 2024	4
In depth: Wairoa flooding	7
In depth: Natural hazards and risk-based pricing	10
Climate close up: Weather outlook	12
In depth: Getting prepared for natural hazards	14
In depth: Researching your home's natural hazard risk	16
Resources and contacts	17

Cover photo: A thunderstorm brewing over hills in rural New Zealand.
Photo opposite: Cape Reinga.



“ We cannot control when the next disaster will strike, but we can move beyond seeing them as surprising or exceptional. And while we cannot eliminate all risks, we can take proactive steps individually and as a country to prepare for them, mitigate them, and reduce their impact. ”

Amanda Whiting, Chief Executive AMI, State and NZI Insurance



Wellington city.

Preparedness

While the overall number of claims was fewer than in recent previous periods, the weather events of autumn and winter have been extensive, affecting many regions across the country.

The flooding in Pahiatua, Wainuiomata, Wairoa and Dunedin reminds us of the level of damage and hardship that natural hazards cause, especially in regions that still bear the scars of previous events like the North Island floods and Cyclone Gabrielle.

We recorded seven significant storms, causing millions of dollars in damage, and supported customers through 19 natural hazard events which displaced people from their homes and disconnected communities.

In this edition, we are sharing the story of a Wairoa family who have been affected by the recent flooding, and while the community remains resilient, this story highlights a first-hand experience and the emotional toll this can take. It also highlights the need for urgent action to stop the repeated impacts of these natural hazards on exposed communities.

Insurance plays a key role in facing and preparing for natural hazard risks, though it cannot bring back the irreplaceable sentimental items often lost in natural disasters or take away the emotional trauma that affects many.

We cannot control when the next disaster will strike, but we can move beyond seeing them as surprising or exceptional. And while we cannot eliminate all risks, we can take proactive steps individually and as a country to prepare for them, mitigate them, and reduce their impact.

Continued overleaf..

Part of this lies in New Zealand's approach to climate adaptation. Our research shows that New Zealanders are most concerned about climate change following significant storms and flooding. However, our recent Climate Change Poll¹ showed that 42% of New Zealanders haven't taken steps to understand the climate-related hazards their home is exposed to.

As more information, data and resources become available, New Zealanders are better positioned to deal with natural hazards. My hope is that by making information on natural hazards widely available through our reports such as this Wild Weather Tracker, New Zealanders can understand the risks they face and start preparing for them.

As we move into the summer season where wetter conditions are forecast for the northern and western parts of the country, it is vital that we all become active agents in reducing the risk we face and use this time now to prepare for the next storm.

And while individuals and households can take steps to prepare for natural hazard events, the most important piece of the puzzle is government action. There is more that needs to be done at government level to reduce natural hazard risk, and we will continue to advocate for our customers and all New Zealanders in our actions and in our discussions with councils and the Government.

We will continue playing our part as a strong, reliable, and sustainable insurer to ensure our most exposed communities are not left stranded.

Amanda Whiting,
Chief Executive AMI, State and NZI Insurance

We make your world a safer place.
Ka haumarū ake i a mātou tō ao.

1. AMI, State and NZI Climate Change Poll 2024

Brought to you by:



About this issue

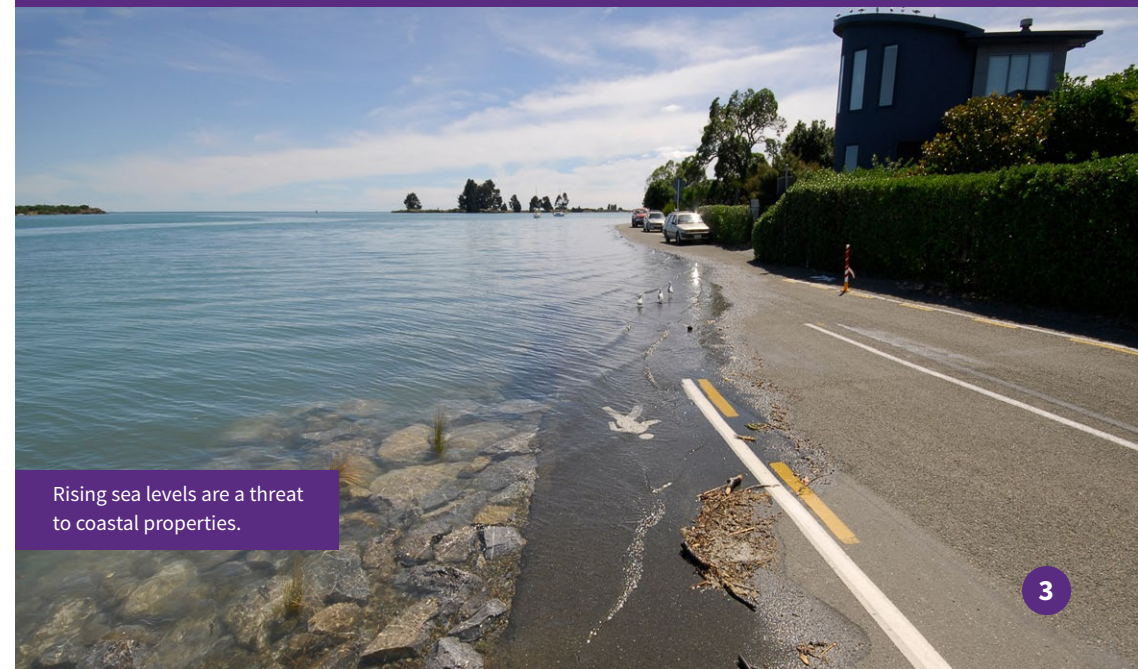
This Wild Weather Tracker presents insurance data for natural hazard-related claims received during the six-month period from 1 March 2024 – 31 August 2024. Claims from events that occurred in this period, but that were received after the cut-off date, are not included.

The data relates to natural hazard-related claims for all the brands that IAG New Zealand trades under: AMI, State, NZI, NAC, Lumley and Lantern, as well as the insurance products of BNZ, ASB, Westpac and the Co-operative Bank.

This issue of the Wild Weather Tracker is the first to include all natural hazard-related claims, providing an overview of all claims lodged due to natural hazard events – including storms – in New Zealand during the autumn and winter months. Previous Wild Weather Trackers presented weather-related claims from storms that incurred total claims costs exceeding NZ\$1M.

Claims that we manage on behalf of the Natural Hazards Commission are not included.

Note: The recent Dunedin flooding falls outside of this tracked period and is not included in this issue of the Wild Weather Tracker.



Rising sea levels are a threat to coastal properties.

North Island bears brunt of storms amidst third warmest winter on record

While the weather over the autumn and winter months was relatively settled compared to the previous year, storms continued to batter regions in the North Island that still bear the scars of flooding events like the North Island floods and Cyclone Gabrielle.

As autumn began, much of the country experienced cooler and drier conditions. Mornings were occasionally frosty, with typically warm afternoons following. Autumn, however, ended wet and windy for the North Island, with a subtropical low impacting the region.

NIWA reported this winter as the third warmest on record², with temperatures reaching a balmy 25.7°C in Hastings in June, further highlighting our changing climate. North easterly winds drove above average rainfall in both the North and South Islands, and we saw the impacts of this in Wairoa and the Tararua Ranges, which resulted in flooding across parts of Wellington and the Kāpiti Coast. Heavy rainfall also softened land in Greymouth, causing a landslide that left residents in Arnott Heights stranded.

Despite the North Island bearing the brunt of storms, bouts of wild weather were felt around the country. The South Island saw more rainfall in late winter following an increase in frontal activity. At the very end of August, a slow-moving low in the Southern Ocean produced a series of passing fronts which resulted in a particularly windy end to the season, driving up weather-related claims.

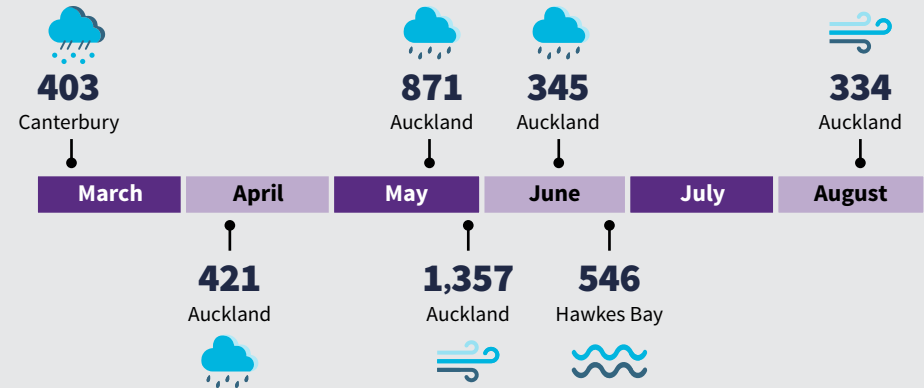
Note: Our forecasting and natural hazard insights come from our dedicated team of meteorologists, hydrologists, engineers, statisticians and actuaries.

2. Winter 2024 | NIWA

Significant storm claims

In the last six months, we recorded seven significant storms resulting in 4,277 claims. Homes suffered damage from hail, rain, flood and wind, with the North Island bearing the brunt of the country's wild weather.

Claims timeline

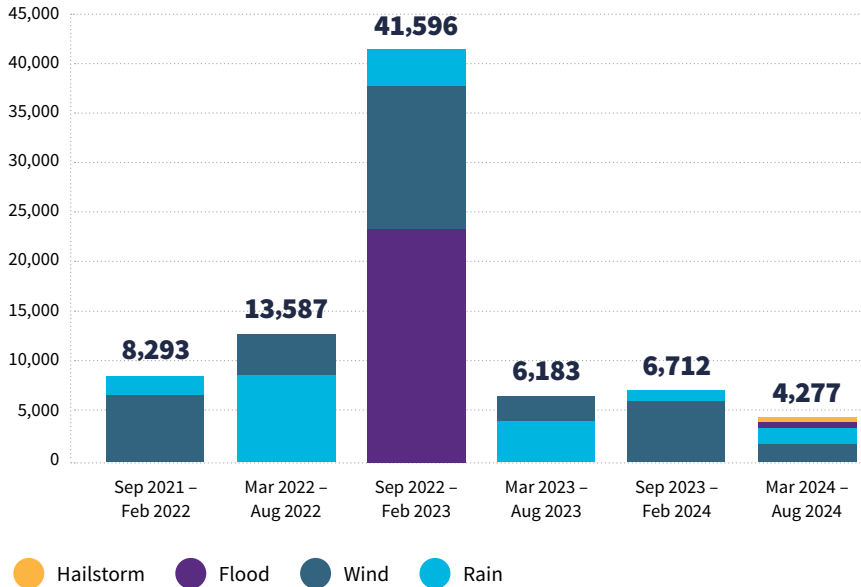


Note: We categorise 'significant storms' as storms that incur over \$1 million in claims costs.



How the storms compare

Claims for significant storms were down by 30% compared to the same period last year, where we recorded 11 significant storms resulting in 6,183 claims.

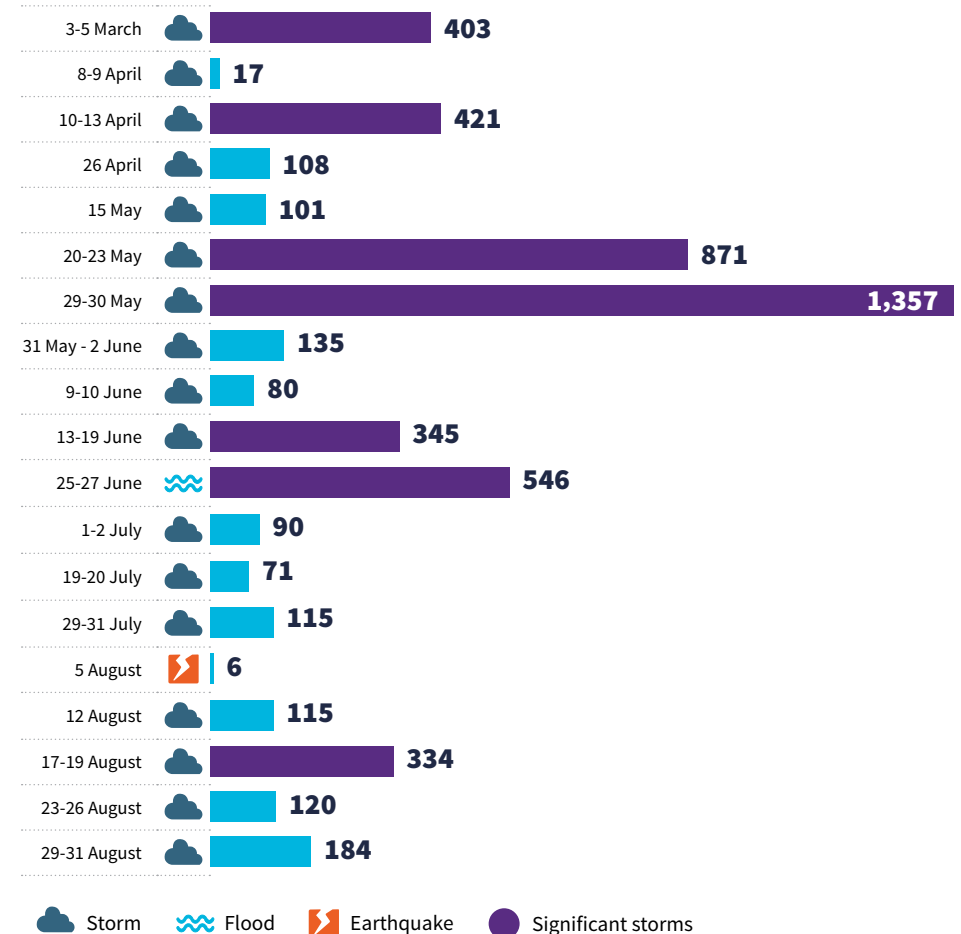


Note: We categorise ‘significant storms’ as storms that incur over \$1 million in claims costs.

Natural hazard claims

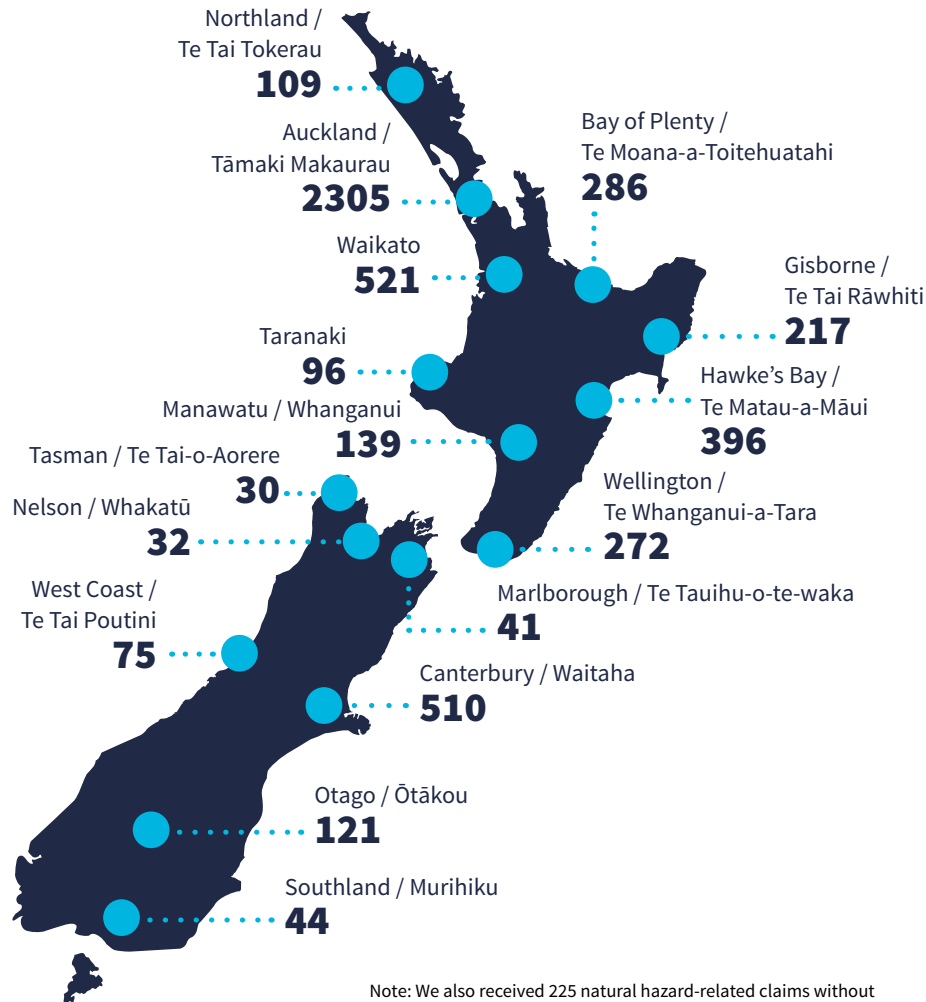
During autumn and winter, significant storms made up 78% of all natural hazard event claims we received. We supported our customers with a total of 5,419 claims from 19 natural hazard events, including the Wellington Earthquake in August.

While some natural hazard events pertain to one region, the majority of the natural hazard events, such as strong winds, had a widespread impact on the country.



Claims lodged by region

Aucklanders lodged the most claims for natural hazard events (44%), followed by Waikato (10%), Canterbury (9%), Hawke’s Bay (7%) and the Bay of Plenty (5%).



Note: We also received 225 natural hazard-related claims without any address or geographic coordinates provided during lodgement.

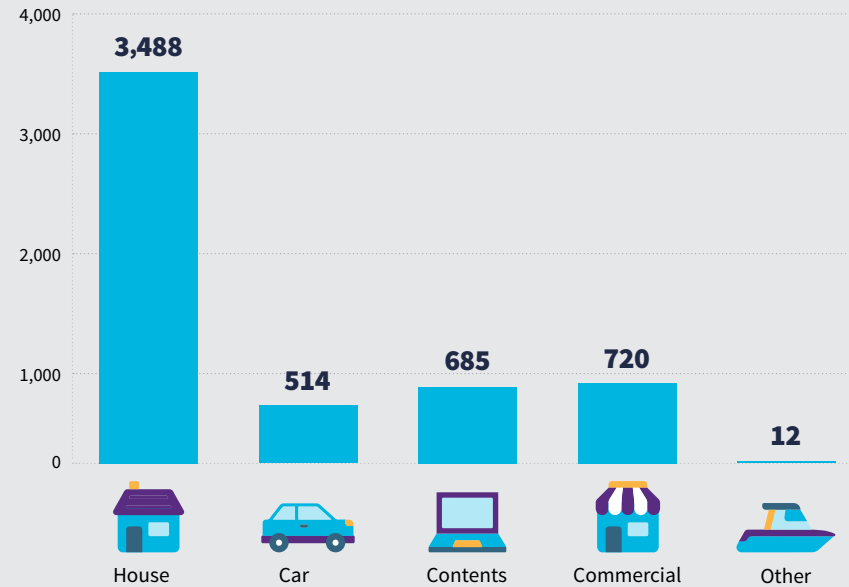


Wharariki Beach, Pūponga.

Insurance policies

House policies made up the majority of natural hazard event claims between March and August, but there were also claims across contents, motor vehicle and commercial policies too.

Insurance policies for all natural hazard claims



Flooding up close

During autumn and winter this year, New Zealand experienced seven significant storms, many of which resulted in flooding and landslips, disconnecting communities and displacing families.

Flooding can have devastating impacts on individuals, families, and communities, disrupting daily life and often requiring a long recovery in the aftermath as people work to rebuild their homes and lives. While insurance can protect against the financial burden of flooding and other natural disasters, it can't bring back the irreplaceable sentimental items and memories that are often lost in natural disasters.

Our customers, local Wairoa residents Beth, Jen and Tim, describe the unprecedented flooding caused during a storm in the Hawke's Bay region at the end of June, as soul-destroying and physically taxing.

"The displacement is something people just don't understand. The emotional effect is not something you can get compensated for, it's something you get hurt by," says Tim.

Beth, who has lived in Wairoa for 87 years, was evacuated from her home by her daughter Jen and son-in-law Tim on the morning of June 26. "We've had surface flooding in Wairoa before, but nothing like this – the flood waters went two blocks past Beth's house, which has never ever happened before," says Jen.

The day started out as a fairly ordinary morning despite a bit of heavy rain. "We'd had heavier rainfalls than this. I've seen the river come up before, but not like this," says Tim.

Please note: We have changed the names of our customers involved in this story to protect their privacy.

“ We lifted stuff up thinking it would be okay but the flood ended up going higher than that – the water was very swift. You've just got to let property go. ”



Wairoa River bar. Photo: IAG NZ

Tim and Jen checked in on Beth just after 6 a.m., and everything seemed to be fine, so they headed off to work. Shortly after, an Emergency Mobile Alert was sent, indicating flooding had started in the district. The pair headed back to Beth's home, passing by residents who had already started evacuating their homes.

“By the time we got to Beth, the water had come through her neighbouring paddock and onto her section. The sheep were becoming trapped, so we called the farmer, telling him to come move his animals to safety. He was in disbelief about the urgency of the situation,” says Tim, who later added that the farmer's tractor disappeared under the flood waters.

Having seen eight decades of wild weather in Wairoa, Beth was adamant that the house was not going to flood and that the water would recede. But as the water started coming up the front steps, Tim made the decision to evacuate her, “I said to Beth, you've got to go now – it's just coming up too fast.”

Thirty minutes had passed between receiving the Emergency Mobile Alert and evacuating Beth to the car. By the time Tim and Jen helped Beth to the vehicle, the water had reached the foot sills.

Jen, reluctant to leave the house at the thought of being able to save more items, saw flood waters begin to bubble up from under the carpet. “We lifted stuff up thinking it would be okay but the flood ended up going higher than that – the water was very swift. You've just got to let property go,” Jen says in hindsight.

“When you stand in the current, it is forceful and shocking. The only time we have held hands in public was when we were walking down the road evacuating. Until it comes into your house, you have no understanding of it,” says Tim.



Flood waters rising as our customers evacuate. Photo: IAG NZ

Jen and Tim managed to get Beth safely to their home. “We felt confident that we could be safe at our house. We believed that the bar at the mouth of the river would eventually burst and the water would recede, but Beth's house is lower than the road. The drains around Beth's house had blocked, which made it hard for the water to recede. This meant her house sat in the water for another good 14 hours.”

“We went back to Beth's home at night,” adds Tim, who was troubled to see all the debris floating around, including a year's worth of firewood they had just finished stacking.

Beth, who has been staying with Jen and Tim while building repairs are underway, has been very realistic about the whole process without a negative thing to say. However, her daughter and son-in-law have seen the toll the event has taken.

“Mum is elderly, and it has been soul-destroying for her. She is fiercely independent, a born fighter. To see the loss in her eyes, the loss of her independence, and the displacement caused by leaving her home, which was set up for her with handrails and a ramp, we just feel so sorry for her. It feels so wrong that she’s had to go through this.”

Feeling positive about the claims process, which should see Beth back in her home by Christmas, Tim says, “You’ve got to go through the process step by step, and we feel happy that things are being done right to get Beth back in her own home – that is the most important thing, to make sure she feels comfortable back in her own environment.”

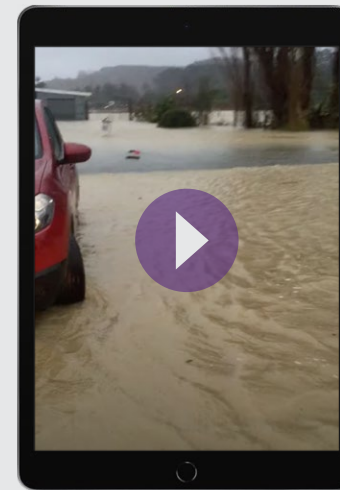
Learning from the storms the year prior, Tim shares the importance of being prepared, “After Cyclone Gabrielle and the North Island floods, I heard a lot of people saying that they were underinsured. So, I went around and calculated the value of our properties and realised we were insured for much less than we should’ve been. Fortunately, before this flood, we had all adjusted our values, including for contents. My ongoing thought from this is that every year, you need to reevaluate your house and contents value because you can sit on it, and it so quickly gets out of date and undervalued – it’s so important to get those figures right before something happens.”

Tim’s previous work experience played a crucial role in his preparation for major events. The family had compiled an evacuation pack and sourced generators for backup power. However, Tim reflects, “You never think you’ll need to use it. Even now, I can’t believe how quickly the water came in.” He points out that when people don’t believe a disaster will happen to them, they probably won’t prepare for one.

“ You can’t be complacent. We had never had this happen here before, we didn’t believe it would happen. You have to make the right decision to get out early. Don’t risk your safety for material things. ”

Looking back, Jen and Tim gave one final piece of advice: “You can’t be complacent. We had never had this happen here before, we didn’t believe it would happen. You have to make the right decision to get out early. Don’t risk your safety for material things.”

The family also reflected on the kind people in the Wairoa district: “This community is amazing – the fire brigade came around to help lift out the carpet, the forestry crew came around to take stuff out from under the house to stop the damp holding. We can’t speak highly enough of the Wairoa District Council and our mayor with the clean-up process. At a time of adversity, the kindness of fellow community members was a really good thing – this is a town with a lot of caring people.”



**Watch our customer’s
footage of Wairoa flooding**

Natural hazards and risk-based pricing

New Zealand's natural beauty does, unfortunately, come with great risk – our geology, rivers, oceans and subtropical-to-cooler climate all combine to make one of the world's riskiest locations for natural hazards.

New Zealand's natural hazard profile

Natural hazards are natural events or phenomena that people have little control over. These events can cause significant damage and widespread impact, which is why we have a dedicated team who closely monitor each type of natural hazard that New Zealand is exposed to:



Coastal inundation



Earthquake



Wild fire



Volcanic eruption



Landslide



Storm



Tsunami



Mount Ngauruhoe, Tongariro National Park.

Quick facts:

- New Zealand is considered the second most risky country in the world for natural hazards.³
- GeoNet locates around 20,000 earthquakes in and around New Zealand each year.⁴
- New Zealand has experienced about 10 tsunamis higher than 5m since 1840.⁵
- The impacts of flooding and storm damage caused during the North Island floods and Cyclone Gabrielle has cost an estimated total of \$3.8 billion.⁶
- More than 4,000 wildfires are recorded in New Zealand every year.⁷
- New Zealand uses the NZ Volcanic Alert Level System, ranging from 0 = no volcanic unrest, to 5 = major volcanic eruption in progress. There is continuous volcanic activity at Ruapehu and Whakaari.⁸

3 A world at risk – Lloyd's (lloyds.com)

4 GeoNet: Earthquake Statistics

5 GeoNet: Tsunami FAQ

6 North Island Weather Events claims 96% settled – ICNZ | Insurance Council of New Zealand

7 New Zealand Wildfire Summary | Fire and Emergency New Zealand

8 GeoNet: Volcanic Activity Bulletins

Insuring natural hazard risk

Your home insurance policy will typically cover the cost of fixing the damage caused by these natural hazards. For certain hazards, depending on the level of damage, some of this cost might be met by the [Natural Hazards Commission](#).

To meet the cost of natural hazards, insurers need to understand how likely it is that a natural hazard of each level of intensity will occur and, if it does, the level of damage it would cause to different types of homes.

By combining these different levels of events and damage, insurers calculate the total amount of expected damage they will need to pay for in an average year. They use this calculation to decide how much reinsurance (insurance for insurers) they need to buy and then how to share these costs in setting their customers' premiums.

One way to do this is to charge everyone the same rate regardless of the level of risk they face – this is called **community-based pricing**.



The opposite way is to only charge people for the risk they face so that those with higher risk pay more and those with lower risk pay less – this is called **risk-based pricing**.



Our annual [Climate Change Poll](#) shows that 45% of New Zealanders believe that risk-based pricing is the fairest way to price home insurance, 8% think that community pricing is fairest and a further 40% say that a mix of the two is fairest.

Most insurers currently use a combination of the two approaches when setting premiums for home insurance. However, as the cost of natural hazards grow, insurers will increasingly apply a risk-based pricing approach. This will increase premiums for people in high-risk locations and reduce them for people who live in low-risk locations. This is why it is important that we put more focus and resources into reducing natural hazard risk. This will not only keep people safe but also help to keep insurance affordable.

Of course, a home insurance premium includes more than the expected cost of natural hazards. There is also the cost of other causes of damage, like fires, theft and accidents, insurer's operating costs and Government levies and taxes. We provided a breakdown of the different components that make up a typical home insurance premium in our [May 2024 Wild Weather Tracker](#).

We have an Understanding Insurance Series, which is a handy resource for explaining key general insurance topics:

	Sum Insured		Agreed Value
	Risk-based Pricing and Premiums		Excess
	Total Loss		Liability
	Gradual Damage and Wear and Tear		

Weather outlook

While it is still uncertain whether La Niña weather patterns will develop this year, it is likely that those regions in the northern and western parts of the country will experience wetter conditions:



Rain/flood risk

Near-average rainfall predicted for most of the country. The far north and the western parts of New Zealand are expected to have more humid conditions and could experience more rain than usual.



Thunderstorms

Sea surface temperatures are expected to rapidly increase moving into summer, causing above average thunderstorm activity in the northern and western parts of the country.



Wildfire risk

Near-normal wildfire risk is expected for most of the country. The forecasted lower-than-normal surface wind speeds should help reduce the likelihood of any potential wildfire spreading.

Our forecasting and natural hazard insights come from our dedicated team of meteorologists, hydrologists, engineers, statisticians and actuaries. The role of the team is to understand extreme weather events and other natural hazards so they can accurately assess the risks customers face, while also looking at what we can do to help customers and communities mitigate those risks.



Kaipara Head North, Pouto Point.

Climate change mitigation and adaptation

As New Zealand continues to face the reality of accelerating climate change through increased weather events, recent climate projections from the Ministry for the Environment⁹ reveal that further warming is projected by 2090, with more hot days and fewer cold days across the country over the next decades. The urgency to reduce our carbon emissions and prepare for the impacts of climate change has never been greater.

We have explored some measures below that New Zealanders can adopt to help mitigate the impacts of rising temperatures, be prepared, and contribute to a climate-resilient future:



1. Electrify your home

Going electric is a great way to reduce emissions and households could save over \$1,000 per year in energy costs. The GenLess website is a helpful resource to learn about the benefits of going electric.

[Electrify your home and garage | Gen Less](#)



2. Reduce your carbon emissions over summer

As we move into summer, it is a great time to walk, bike, or use public transport for your commute. If you have plans for a summer road trip, you could try something new and rent an electric vehicle for your travels. You will reduce petrol costs and emissions, as well as save on your own vehicle maintenance costs. Visit the GenLess website for everything you need to know about charging an EV on the road.

[Charging an electric vehicle – Public charging your EV | Gen Less](#)



3. Plant for resilience: Sponge Garden

Sponge gardens or rain gardens are a great way of absorbing excess water from rainfall, and the plants will also absorb carbon from the atmosphere. They may help to improve the resilience of your property in times of high rainfall and drought by ponding water, which is then filtered through the soil mix and plant roots. ScapeSpec provides a handy guide on rain gardens.

[Raingarden DIY: For Homeowners | SpecStuff | ScapeSpec NZ](#)



4. Be informed and prepared for the impacts

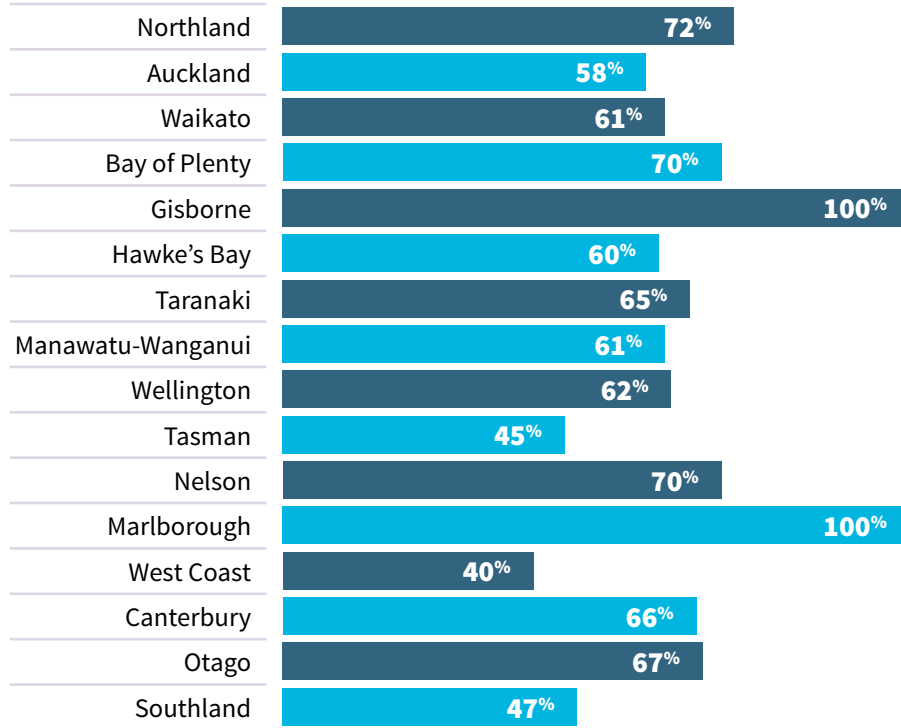
Global warming has resulted in more frequent and extreme weather conditions, such as heavy rainfall that can cause flooding and landslides in some areas, or hotter, drier weather leading to more frequent droughts in other locations. To better understand and anticipate these future impacts, the Ministry for the Environment has released the Climate Projections site with regional level forecasting. This modelling of New Zealand's potential future climate can help us to adapt and increase our resilience to extreme weather events.

[Aotearoa New Zealand climate projections | Ministry for the Environment](#)

⁹ Climate projections insights | Ministry for the Environment

Getting prepared for natural hazards

Prior to the autumn and winter months, we asked New Zealanders across all regions of the country how prepared they felt for natural hazard events. The following infographic shows the percentage of residents who felt adequately prepared in each region.



Those in the West Coast, Tasman and Southland regions felt the least prepared for the next natural hazard event, while residents in the Gisborne and Marlborough regions felt the most prepared.

Note: Ipsos research commissioned by AMI, State and NZI Insurance March 2024. Nationally representative survey of New Zealanders, total base size of n=1,000, and a margin of error of ±3.00.



Marlborough Sounds.

Tips to get prepared

The warmer summer months provide a great opportunity to complete a few simple tasks that will help you, your family, and your home become natural hazard ready.

Before an event

- Our roofs face all kinds of weather conditions over the years, which is why it is important to inspect them regularly for any damages or leaks. Make sure you're clearing your gutters and downpipes regularly, pruning trees and shrubs around your house, and fitting seals around doors and windows.
- If there is a chance flood waters may reach your home, secure any loose objects outside or move them indoors if you can. Inside, move your valuables, appliances, and furniture off the floor wherever you can.
- Securing loose objects outside – such as garbage bins, chairs and tables, umbrellas, BBQs, trampolines, and pot plants – will also help prevent damage in the event of high winds.
- If your property is at risk of wildfire, take time to create a safety plan for you and your family, as well as a safety zone around your home to slow the spread of fire. Keeps lawns short and well-watered, consider planting fire-resistant vegetation, and clearing debris and other flammable matter away from buildings.
- To prepare for an earthquake, make heavy and fragile items safer by moving them low to the floor, secure large or heavy furniture, latch cupboards and doors, and make sure you know how to turn off your gas and water.
- Use our [emergency kit checklist](#) to devise a plan and emergency kit in case you need to vacate your home quickly.

During an event

- Put your safety and the safety of those around you first and always follow the instructions of Civil Defence and emergency services.
- If necessary to keep yourself safe, and if you have time, turn off your electricity, gas and water.

- During a weather event, stay inside and avoid travelling whenever possible.
- If it is unsafe to stay where you are, arrange shelter for yourself. If possible, stay with neighbours, friends or family.

After an event

- Listen to the advice of Civil Defence and local authorities and only return to your home when it is safe to do so.
- Do not do anything that puts yourself at risk or could potentially cause more damage. Make sure you wear protective gear.
- Go online or call your insurance company, AMI, State, or your NZI broker to make a claim.
- If you need temporary repairs to make your home safe and weathertight, take photos first and, where possible, get in touch with your insurer before you engage a tradesperson or make any non-urgent repairs.
- Until your claim has been assessed, only throw away spoiled food or soft furnishings (e.g. mattresses, couch, bedding). Take photos and make a list before throwing things away.
- Some items could be repaired, cleaned and/or sanitised. If possible, dry wet items under cover or in your garage with plenty of ventilation to prevent further damage.

Disaster Claims Hub

Visit our Disaster Claims Hub for everything you need to know about how to prepare, stay safe and recover from the different types of natural hazard events.

<https://iagnz.custhelp.com>

Flood recovery series

Our resident builder provides an overview of the claims process and how to recover after a flooding event, including clean up to prevent further damage to your home before repairs are carried out.

<https://www.youtube.com/playlist?list=PLJriXW1hhtaRqw-N-yzX5icfrf7wFakoj>

Researching your home's natural hazard risk

There are various ways to research your home or community's natural hazard risk. While no amount of research can give you definitive answers, the sources below will help you gain a reasonable idea of the types of risks your property may be exposed to.

Natural Hazards Commission

Natural Hazard Commission's Natural Hazards Portal is a website where you can research natural hazard risks around New Zealand. It includes council hazard maps and settled NHCover claims on residential properties from 1997 onwards. It also has information on some of the country's most frequent natural hazards, and what you can do to prepare.

[Natural Hazards Portal: Home](#)

Council information

Hazard maps

Many councils have online natural hazard portals which anyone can use. By entering a property address, you can identify information such as flood prone areas, flood plains, wind risk, coastal inundation, and other hazards.

LIMs

Land Information Memorandums (LIMs) are also useful sources of information about a specific property. Although they differ from region to region, most should have some information relating to hazards that could affect the property. LIMs also show a record of building work on the home, and whether they have proper consents. LIMs can be requested from councils, for a fee.

Speak to council

It is often useful, once you've gathered some council information, to speak directly with council officers in the building planning areas. You can ask follow up questions and for help in interpreting any identified risks.

Get involved

Councils often run drop-in sessions at places like libraries or community centres, where they have representatives available and information on all sorts of topics. These sessions can be useful ways to find out about any developments or plans the council may have for your area, and to contribute your feedback.

Vendors and agents

If a property is up for sale, the vendor and their real estate agent have an obligation to disclose what they know about the property, which should include any known risks. When viewing a property to rent or buy, be sure to ask if it has been affected by natural hazards in the past.

Private consultants

Some engineering firms offer reports, such as flood risk assessments, that can be purchased for a fee. Depending on who you use, these will differ in content, so be sure to ask what will and won't be included beforehand.

Engineering NZ: <https://www.engineeringnz.org/public-tools/find-engineer/>

Actions

There are seven core steps you can take to help reduce the impact of natural hazards on you and your home.

- ✓ Understand the natural hazards that may affect your home and the impacts they could have.
- ✓ Use your knowledge of these hazards and impacts when deciding where to live.
- ✓ Insure your home and contents, and keep your sum insured up to date.
- ✓ Take steps to reduce the impacts of natural hazards on your home.
- ✓ Understand how the local and regional councils are managing natural hazards. Get involved in any changes, and have your say.
- ✓ Be aware of the cost to reduce the impacts of natural hazards.
- ✓ Be prepared to respond when disaster strikes.

Resources and contacts

AMI, State and NZI Disaster Claims Hub

A digital resource for AMI, State and NZI customers to help prepare for natural hazard events and easily access information on how to make a claim.

<https://iagnz.custhelp.com/>

Your local civil defence group

In the case of a severe event or emergency, your local authority is responsible for civil defence emergency management in their area. Find your local authority on the national civil defence website:

<https://www.civildefence.govt.nz/find-your-civil-defence-group/>

Get Ready

The Get Ready website has information about natural hazards in Aotearoa New Zealand and advice on how to prepare for an emergency.

<https://getready.govt.nz/>

Metservice

Stay up to date with forecasts and conditions in your area, as well as severe weather warnings.

<https://www.metservice.com/national>

NIWA's weather and climate forecasting services

NIWA's website provides access to major environmental monitoring systems, datasets and tools.

<https://niwa.co.nz/services/weather>

Insurance Council New Zealand Te Kāhui Inihua o Aotearoa

You can also visit the Insurance Council of New Zealand's website to learn about key insurance issues and risk management.

<https://www.icnz.org.nz/>

Our Annual Climate Change Poll

Each year we release a climate change poll, tracking New Zealand's attitudes and level of concern around climate change. You can find the results of the latest survey here:

<https://www.iag.co.nz/newsroom/news-releases/climate-change-poll-2024>

Our Annual Snapshot

Our contribution to New Zealand's environment, people and communities is captured in our Annual Snapshot, which can be found here:

<https://www.iag.co.nz/sustainability/reporting/fy24-annual-snapshot>

Wild Weather Tracker website

Visit our Wild Weather Tracker website for videos, photos and more:

www.iag.co.nz/oct-2024-weather-tracker

Contact us

Media enquiries | media@iag.co.nz

For any insurance queries

AMI 0800 100 200 | www.ami.co.nz

State 0800 80 24 24 | www.state.co.nz

NZI **Contact your broker** | www.nzi.co.nz

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Emergency kit checklist

In an emergency, you might need to vacate your home quickly. To make this process easier, it's a good idea to have an emergency kit packed and ready to go. Here is a list of essentials to pack in your emergency kit. Store your kit in a waterproof container or bag, keep it in an easily accessible place, and resupply it on a regular basis.



First aid kit and prescription medicine.



Chargers for your phone and any other devices you may need.



Water and snack food (remember babies and pets too).



Radio (solar, wind up or battery powered).



Walking shoes, warm clothes, raincoat and hat.



Copies of important documents (online or paper). You can do this by taking a photo or a scan of an important document on your smartphone.



Torches and batteries.



Hand sanitiser.

You can download this checklist on our website: www.iag.co.nz/oct-2024-weather-tracker