

# Property Damage Claims Anglican Diocese of Auckland

October 2025



**Gallagher**  
INSURANCE





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# Property Damage Claim

If your parish experiences an insurable event and finds itself in the unfortunate position of needing to make a claim due to damage to property (building/content), it is important that you act quickly to ensure a suitable outcome. 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 the Gallagher claims team as soon as possible following any event that may or will result in a property insurance claim. The team will provide guidance on next steps, including safety measures and what information to gather to support your claim.**

- **Phone 0800 252 461 (available 24/7) for urgent losses or if you are unsure about a claim or have any questions.**
- **Download our Claim Form [www.aucklandanglican.org.nz/insurance](http://www.aucklandanglican.org.nz/insurance).**
- **Anyone from your vestry or church property team delegate can complete and sign the form.**
- **Email your Claim Form to: [church.claims@ajg.co.nz](mailto:church.claims@ajg.co.nz) and cc [insurance@aucklandanglican.org.nz](mailto:insurance@aucklandanglican.org.nz)**

Steps to protect the property and support your claim	
1.	<p>Make sure the site, property and area are safe, secure and all reasonable steps are taken to minimise the extent of loss. In some cases, this may involve contacting emergency services. Retain any receipts for costs incurred to be considered as part of any potential claim.</p> <p>Other than securing the property and ensuring safety, do not carry out any repairs or replacements until instructed by Gallagher, the insurer, or their representative. If your parish wishes to use a preferred repairer, you may obtain quotes to include with your claim.</p>
2.	<p>As well as informing the Gallagher claims team, let the Diocese know as soon as possible after the event:</p> <ul style="list-style-type: none"> <li>• If your claim has any health and safety implications, report your incident by emailing <a href="mailto:keepsafe@aucklandanglican.org.nz">keepsafe@aucklandanglican.org.nz</a>.</li> <li>• If there is an incident (other than assistance with the claims process, property advice), notify your archdeacon so they are aware of the situation.</li> <li>• Email <a href="mailto:insurance@aucklandanglican.org.nz">insurance@aucklandanglican.org.nz</a> to inform the Diocesan Office of the claim so our team can provide support and follow up if required.</li> </ul>
3.	<p>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.</p>

4.	Record all relevant details, including date and time of the incident, names and contact details of third party involved and any witnesses, extent of loss or damage (including items if theft), and any supporting evidence such as photos, videos, reports and correspondences or similar that will help insurers advance your claim and establish where any responsibility should rest.  Provide contact details of the person or persons who are best to manage your claim.
5.	Report all thefts, attempted thefts, malicious damage, or any other matter involving potential criminal activity to the police as soon as possible and obtain formal acknowledgement to support your claim.
6.	Your insurer may appoint an assessor or investigator to 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.
7.	At all times be aware of and comply with your duty of disclosure.

## Common issues that can affect a claim

### Acting too late

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.

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.



# Reporting your claim

## Claim lodgement process

You can submit your claim by downloading the form from the Anglican Diocese website [www.aucklandanglican.org.nz/insurance](http://www.aucklandanglican.org.nz/insurance) and emailing the completed form along with supporting documents to [church.claims@ajg.co.nz](mailto:church.claims@ajg.co.nz). You can also cc [insurance@aucklandanglican.org.nz](mailto:insurance@aucklandanglican.org.nz).

## Claims assistance

We are thrilled to introduce Sarah Braakhuis as your dedicated Claims Consultant at Gallagher. Sarah specialises in managing claims for our Church clients and is committed to providing guidance and support throughout the claims process. Beyond her professional expertise, Sarah enjoys relaxing with a good book or TV show and pursuing her love for baking delightful treats. She looks forward to working with you to ensure a seamless and efficient claims experience. Please don't hesitate to reach out if you have any questions or need assistance.



- Phone: 06 350 3852
- Email: [sarah.braakhuis@ajg.co.nz](mailto:sarah.braakhuis@ajg.co.nz) OR [Church.Claims@ajg.co.nz](mailto:Church.Claims@ajg.co.nz)

## What to expect with the claims process

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, and completed the 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 an assessor to assist and provide support on the ground, who will liaise with you directly and report to Gallagher.

- **Large or complex losses:** Gallagher will involve the lead insurer and Anglican Diocese in the decision-making process. The Gallagher service team 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 assess the damage to your property and assist with reinstatement, they will contact you to arrange a suitable time for their visit. Depending on the complexity of the loss, they may involve other experts, such as project managers or trade specialists, to ensure a thorough evaluation. This process may require multiple visits and could take several weeks to finalise the necessary repairs and move to the next stage.

Loss adjusters working with Gallagher adhere to the following service standards:

- **Initial Contact:** Within 24 hours of receiving the claim (or within 3 hours for urgent cases).
- **Site Visit:** Arranged within 3 days of initial contact (or within 24 hours for urgent cases, or as otherwise agreed based on your availability).
- **Reporting:** A first report will be provided to Gallagher within 3 days of the site visit (or within 24 hours for urgent cases). For large or complex losses, this may initially be an email update, with a detailed report to follow.

## Claim Acceptance

Gallagher will confirm claim acceptance as soon as possible during the process. Until this point, Gallagher will remain in regular contact, providing regular updates and will keep the Anglican Diocese updated on the progress throughout the claims process.

For large or complex losses, additional time frames may apply due to the involvement of the insurer panel. However, Gallagher will continue to advocate on your behalf to minimise delays.

In the rare event that your claim cannot be accepted, Gallagher will provide a full explanation of the decision and outline your options if you wish to dispute it.

## Reinstatement process

Once repair or replacement costs are agreed upon, one of the following will occur:

- **Cash Settlement:** Gallagher or the insurer will settle the costs in cash, with the policy excess deducted, OR
- **Supplier Authorisation:** The loss adjuster will authorise suppliers to work with you to complete the reinstatement. In this case, 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 you are responsible for under your policy. The current deductible structure is as follows:

Type of Loss	Excess
Residential	\$1,000
Gradual Damage	\$1,000
Headstones/Gravestones	\$1,000
Landslip or Subsidence	\$2,500
All Other Losses	\$5,000
Natural Disaster	Various

While communication will primarily occur between you and the supplier, the loss adjuster will remain involved to ensure the process progresses 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 made within one week of agreement being reached. The payment will be made to the Diocesan Council, as the Anglican Diocese of Auckland is the owner of the insurance policy. The Diocesan office will then transfer the settlement to the parish by arrangement.

