



Commercial Property
Express Claims

We know that our smallest claims aren't small for our customers when they're facing a loss. AIG's new Express Claims process speeds up the assessment and settlement process by streamlining the information we require for lower value claims and how those claims are reviewed.

By providing AIG with a complete set of information with your claim submission, we can get our customers back on track faster than ever.

A broad range of claims are eligible for our Express Claims process. You can see these below, along with the information we need to help with a faster review of the claim.

- Information required for all claims**
- Online lodgement or completed claim form
 - Insured bank details
 - Photographs showing the damage
 - Additional information as outlined on page 2

Type of Loss*:

Accidental Damage

Water Damage

Theft

Impact

Malicious Damage

Glass

Storm

Machinery Breakdown

Business Interruption
(excluding contingency losses and ACOW / ICOW losses)

Fire

We are a member of the Insurance Council of New Zealand (ICNZ) and comply with ICNZ's Fair Insurance Code.

*Claims with recovery potential are handled outside the Express Claims process

Additional information based on the type of claim



Theft, Burglary or Malicious Damage

- Proof of Purchase/Ownership
- Acknowledgement Form/Police Report Number
- Schedule of loss & quote/invoice for stolen/damaged items
- Quote/invoice for building repairs & make-safe repairs (where relevant)



Replacement items (Electrical)

- Make, model and specifications of original item
- Copy of original invoice/Proof of purchase, photo of damage (if available)
- Damage report where applicable (especially for electronic items)
- One quote for replacement item



Machinery Breakdown

- Damage report from attending Engineer/Specialist
- Quote for repairs/replacement equipment



Money

- Evidence of Money Stolen



Glass

- Damage/Cause Report
- Invoice



Accidental/Water/Fire/Storm Damage – Reinstatement/Repair

- Lease Agreement or evidence of ownership (e.g. for tenant's fit-out)
- Details/dimension of damage, photo
- Plumbers/roofers report where relevant
- One quote for reinstatement/repair



Business Interruption / AICOW / Loss of Rents

- LOR – Lease Agreement and evidence of usual rental payments
- Pre loss daily turnover for preceding 10–12 weeks
- Gross Profit Margin
- Details of savings

Submit your claim

Any loss or potential loss should be reported immediately, with steps taken to mitigate further damage.

Submit your claim [online here](#) or send your completed [Claim Form](#) and supporting documents to brokerclaims@aig.com

If you need help with your claim submission, please call us on 09 355 3100.

All claims are subject to and assessed in accordance with the applicable policy terms and conditions.



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