



# TOTAL | cover

## 3 UNUSUAL ACCIDENT INSURANCE CLAIM RESPONSES

- I didn't think the speed limit applied after midnight.
- The indirect cause of the accident was a little guy in a small car with a big mouth.
- I left for work this morning at 7am as usual when I collided with a bus. The bus was 5 minutes early.

## Welcome

Welcome to the 2nd Bridges Insurance Services newsletter! We had some great feedback from our first newsletter which was pleasing to hear.

In this edition we will introduce the other Director of the business, Chris Rolfe, and tell you a little about who Chris is. We will also focus on providing you with some important information about Insurance Policies. We all know that we should read and understand the fine print, but how many of you have time to do this all the time? We highlight a few important policy pitfalls over the page.

Our clients are important to us and as such, we like to celebrate your milestones both big and small. A recent milestone for one of our more well known clients was the wonderful honour that was bestowed

on Mr Henry van der Heyden. Henry was made a Distinguished Companion of the New Zealand Order of Merit (DCNZM) for his services to agriculture - the equivalent of a knighthood under the old system. So Congratulations Henry! Henry has given us some feedback that we wanted to share with you about the services offered by Bridges Insurance Services.

Don't forget to give us a call if you are needing additional cover for holidays overseas, new farm or business vehicles or any other insurance needs. Contact us on 839 7880, after all it's about getting it right and that's what we do!

*From the Bridges team.*

## Introducing... Chris Rolfe

Chris spent his early years growing up on the family farm in the Waikato. This lifestyle of hard work and providing for the family in good times and bad, formed many of Chris' values - commitment to hard work and caring for others.

Married to Leanne and with girls Ysobella (12) and Georgia (9), and of course Max the dog, Chris and the family live on a six acre lifestyle block just out of Hamilton city. 'Playing around' with the chainsaw and working around the property keeps Chris in touch with his farming background. Chris' dad always thought that he should have been a farmer, but Chris didn't get to grips with cows and early mornings quite the way his dad had. Instead Chris left

Hamilton Boys High School and found himself working in the Insurance industry. It was going to be 'just a job' before the big OE and university.... that was over 22 years ago and he is still in the industry! The 'just a job' turned into a successful career!

Working for one of NZ's largest insurance firms, where he had a number

of roles in both sales and management, gave Chris the technical and legal understanding of the 'business of insurance'. Chris' enthusiasm for people and finding innovative and better ways of doing things ensures that his clients get the best when it comes to their insurance needs.

During a restructure Chris had a choice to make. Take up a senior management role in Auckland or find another role which allowed him to stay in the Waikato. A chance meeting with Ron Bridges made the decision easier - Chris could stay within the industry and in the Waikato.

Chris formally joined Bridges in 1998 and went on to become a Director and Shareholder in 2000. He continues to enjoy the Insurance industry and the challenge of growing the business of Bridges Insurance Services Ltd even further.

Chris is dedicated to his clients and enjoys working with them as part of their team, whilst still maintaining positive family time. He plans into his diary his girls sporting interests during the week so he doesn't miss out on watching his children grow up. This positive work-life balance ensures Chris is always able to do his best for both clients and family!



# Did You Know...

That NZ Insurance Policies have legal requirements. These requirements can be read in your policy documentation. Do you understand them fully and do you understand their implications? It is our job as professional, qualified and experienced BROKERS to help you. Here are a few technical points you need to be aware of:

## 1. Reasonable (Due) care

- an integral part of NZ Insurance Law and is a requirement of any Insurance policy written in NZ.

It may be that your claim will not be covered if you are deemed to be “reckless or grossly irresponsible”. According to the Insurance Ombudsman this is interpreted as what “one reasonable person would do within current society standards” i.e. What was acceptable ten years ago may not be acceptable now.

This is open to interpretation! A classic example of why you need a Broker – we know how to argue your ‘reasonable actions’

## 2. Rental Homes

- You must inspect a property yourself or have your agent/ property manager inspect any property rented by you every six (6) months or you risk having claims rejected due to a ‘lack of reasonable (due) care’ i.e. A ‘P’ lab operation causes damage in one of your rental properties.

## 3. Leaky Homes (Gradual Damage)

- is EXCLUDED from all Insurance Policies written in NZ, however some quality policies have an extension limit of up to \$3,000 for ‘hidden gradual damage, arising from any internal tank, internal water pipes, internal waste dis-

posal system installed in the house.’

Unfortunately ‘leaky house syndrome’ cannot be covered in NZ.



## 4. Vehicle Use

- You must hold a relevant NZ Drivers License to operate a tractor, motorbike or any agricultural vehicle on any public road or verge. Failure to hold this license could result in your vehicle accident claim being rejected.

These are just four technical points that we felt needed highlighting. As your broker, it is our role and responsibility to ensure that you are made aware of details such as these. There are many agents and brokers out there. How do you know that you are getting the best advice? Talk to a broker at Bridges and find out the difference that qualified, experienced and professional service makes.

**“If any of the points noted above raise any questions or queries for you, ring us today and let us help you ‘get it right!’ – Ron & Chris**

## At Claim Time We....

**Advocate on your behalf.** Did you know that statistically more claims are accepted and paid through brokers than any other avenue i.e company direct / internet/ agent, and the difference is bigger than you might realise!

**Save you valuable time.** In some cases we can even remove the need for you to fill out a claim form!

**Provide FREE independent and qualified advice.**

We can give you technical and practical advice for helping you make the claim proceed smoothly.

Choose the best to help you get it right at claim time – **a Broker from Bridges Insurance Services.**

## Client Feedback

**Henry van der Heyden** (Business Owner and Fonterra Chairman) tells us why he continues to be a client of Bridges Insurance Services-

“Insurance is like paying taxes – it is something you have to do!

Making sure that I don’t pay too much and finding a way to reduce the time it takes to do the paperwork are two key issues I have always had. We use an Accountant to work the taxes, so for us, it is only sensible to use a Broker to manage the insurance for our businesses

Someone referred Chris Rolfe from Bridges to me a few years ago, so I met up with him to see what he had to offer. What made me choose to work with Chris and Bridges Insurance Services was their – energy, enthusiasm, professionalism and commitment. Even now, years later, these attributes are still there!

I know when I ring Bridges with a question or need some advice, I will get an answer that I don’t have to wait weeks for. What I get every time is honest, knowledgeable answers that allow me to make confident decisions on.



Time filling out paperwork for claims is something I don’t want to be doing – frankly I don’t have the amount of time needed to do it. Chris and the team at Bridges take the hassle out of paperwork.

And finally another service that I find really useful is the annual review. What’s great about this is that Chris has already reviewed the market before talking with me and is able to offer advice about any changes I need to consider for the following year. This saves me time and often saves me money!

Being in business is time consuming, so when there is a more efficient way of doing something, I do it. The team at Bridges are straight up, efficient and honest which I appreciate and definitely recommend to others.”

**Taking on new clients NOW. Don’t let your friends, family or colleagues pay more for insurance than they have to – put them in touch with the team at Bridges today!**



Bridges Insurance Services Ltd  
11 Clifton Road, Hamilton  
PO Box 467, Hamilton 3240  
ph: 07 839 7880 | fx: 07 839 7882  
email: info@bridges.co.nz  
[www.bridges.co.nz](http://www.bridges.co.nz)

**It’s About Getting It Right!**