

# Claims handled in New Zealand

If a claim fulfils any of the following criteria, it is classified as “complex” and will continue to be handled by QBE’s New Zealand based claims team:

- all claims > NZD50,000 incurred before recoveries;
- Contractor Mobile Plant (excluding windscreen);
- Business Interruption;
- Marine;
- Liability;
- any claims that involve multiple policies or Insureds;
- any claim out of scope by reason of a broker SLA;
- co-insurance claims led by QBE;
- policies where annual aggregate deductibles or excesses have been agreed;
- need to appoint a lawyer;
- disputed recoveries;
- possible complaint.