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**From:** Insurance Review  
**Subject:** RE: Insurance "excesses" for small claims

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**From:**  
**Sent:** Monday, 24 June 2019 8:27 pm  
**To:** Insurance Review <insurancereview@mbie.govt.nz>  
**Subject:** Insurance "excesses" for small claims

We have all our insurance - Car, House, Contents with one company - . They are reported to be one of the more highly rated / regarded Insurers.

It would be good if we were not socked with the same "excess" (\$400 per claim) even for small items. My spectacles were recently badly damaged (crushed). A replacement pair would have cost \$800 or so all up. I had to pay \$400 ! A bit better than the full \$800. If every item in our house had been stolen or somehow destroyed. It would have cost us the same (\$400). I have now taken out a policy "extension" - extra annual fee - which gets me cheaper glasses and hearing aid replacement! But still \$400 for everything else

And my understanding is that every "mishap" has to occur "simultaneously". In the past we have had cracked windows replaced. Because we could not prove the cracks were caused by the same event we had to pay excess on each pane, which cost just a bit more than the "excess" at the time.

All minor claims - but we have paid premiums for decades (from early 1980s or earlier) on all 3 policy types for probably less than \$5,000.