



# At the heart of building back better.

Rebuild Resilient™ – A property policy extension.

## Cover that builds a more resilient future

At QBE, people are at the heart of everything we do. It's about providing the confidence for our partners, customers and communities to grow, change, and thrive. And we're on this journey with our customers every step of the way, doing things better tomorrow than we did today.

### What is Rebuild Resilient?

Extreme weather events are becoming more frequent and severe across Aotearoa, and many Kiwi businesses are experiencing repeated damage from similar incidents. At QBE New Zealand, we want to give our customers more choice in how they recover – supporting smarter, more resilient solutions.

We know that some customers are looking to proactively mitigate the impact of weather-related events on their businesses and properties. That's why we've developed an innovative way to build resilience into the recovery process.

We're proud to introduce Rebuild Resilient—an optional extension to our property insurance offering. Designed with the challenges of a changing environment in mind, it empowers you to rebuild stronger, smarter, and with resilience at the core. It's about helping to reduce future risk, not just recover from it.

 **QBE**  
Insurance



## What weather-related natural events are included?

Floods (both fluvial and pluvial), named cyclones, named ex-tropical cyclones and sea surges are included.

## Real impact, real protection

New Zealand is experiencing more frequent and severe weather events. In the past decade:

- 8 of the 10 warmest years on record occurred\*
- Weather-related insurance claims more than doubled\*
- The 2023 Auckland Anniversary floods and Cyclone Gabrielle led to around 120,000 claims, totalling around \$3.8 billion in value.\*

Rebuild Resilient is our proactive response to a growing challenge—empowering Kiwi businesses to implement mitigation solutions that may help safeguard their properties against the impacts of our changing environment.

## How it works

Rebuild Resilient is an optional extension to your property policy. It provides additional coverage of 10% of the reinstatement cost up to an agreed maximum value\*\* to fund resilience upgrades after a covered natural catastrophe.

This isn't just about rebuilding – it's about rebuilding smarter.

This content is brought to you by QBE Insurance (Australia) Limited, (QBE) as a convenience to readers and is not intended to constitute advice (professional or otherwise). For advice, please see your financial advisor. Coverage is always subject to the Terms and Conditions of the policy including any extension. For full details of cover, please refer to a copy of the policy wording.

\*Statistics NZ, 27 September 2023 report and ICNZ Annual Report 2024; ICNZ Annual Report data from 2013 \$175m through to 2022 \$351m (nominal). Excludes comparison with 2023 weather events of around \$3.8b; ICNZ North Island Weather Events report.

\*\*Terms and conditions apply. Please refer to the optional extension wording for full details.

For example, after a weather event, you may look to make your property more resilient by:

- Moving or lifting foundations
- Making improvements to drainage on the property
- Lifting electrical work
- Building retaining walls
- Adding flood doors and barriers or gutter guards
- Seeking professional guidance for resilient designs;
- And more.

## Get covered

Talk to your insurance broker to see how Rebuild Resilient can support your business. We work with trusted advisors to ensure your cover reflects your unique risks and needs.

## Need to find a broker?

The Insurance Brokers Association of New Zealand (IBANZ) represents over 150 firms operating in the general insurance market and can help you find a broker.

