

FIRE & GENERAL INSURANCE

Who's in your corner when things go wrong?

Insurance is often something you set up, file away and hope you never need. But when the unexpected strikes, having an expert adviser in your corner makes all the difference.,





THE CASE FOR EXPERT ADVICE

Your assets deserve **expert advice**, not just a policy number and 0800 support

When something goes wrong, the last thing you need is to be navigating an insurer's claims process alone. At Threefold Fire & General, you deal with us, not a call centre. We lodge your claim, handle the paperwork, liaise with your insurer, and keep you informed every step of the way. Our job doesn't end when your policy is in place. When the unexpected happens, we're right there with you.

We work for you

We have access to multiple providers and we evaluate them all to find cover that genuinely suits your situation, not the policy that is easiest to sell.

Tailored advice for your situation

Every client is different. We take the time to understand what you own, how you live, and what risks matter most, then recommend cover that genuinely fits.

Expertise across complex cover

Whether you own a rental property, run a business, or hold high-value assets, we have specialist knowledge across a wide range of domestic and commercial policies.

Clear explanations, always

We explain what your policies mean in plain language making sure you fully understand your coverage before you ever need to use it. No jargon, no surprises.

Support at claims time

When you need to make a claim, you have a real person who knows your policy and your situation. We manage the process, prepare your documentation, and advocate with your insurer on your behalf. No 0800 queues, no navigating the process alone. Just a trusted adviser handling it with you, every step of the way.



Going direct might feel simpler until you need to make a claim. That's when having someone who knows your cover, understands the process, has a direct line into your insurer, and is firmly on your side makes all the difference.

DOMESTIC AND COMMERCIAL COVER

Protecting what matters most

We advise on cover for homes, contents, vehicles, rental properties and businesses, ensuring you have appropriate policies in place before the unexpected happens.

- DOMESTIC

Home Insurance

- House structure and permanent fixtures cover for fire, storm, flood and earthquake.
- Accidental damage

- DOMESTIC

Contents Insurance

- Furniture, appliances and personal belongings
- Specified item
- Art and valuable items cover

- DOMESTIC

Vehicle Insurance

- Cars, SUVs and utes
- Specialist cover for classic and luxury cars, campervans, motorcycles and boats

- DOMESTIC

Landlord Insurance

- Rental property and loss of rental income
- Malicious damage by tenants
- Liability protection for landlords

- COMMERCIAL

Business Insurance

- General business, public liability and PI cover
- Commercial property and business interruption
- Body corporate insurance

- COMMERCIAL

Specialist Cover

- Management liability and D&O cover
- Marine, contract works, goods in transit
- Cyber security insurance

Premium funding available

Rather than paying premiums in a lump sum, we can arrange premium funding that spreads the cost into regular monthly instalments. This can help you maintain continuous cover while keeping cash flow predictable.

This cover is particularly useful for businesses and property investors managing multiple policies.



Not sure if you're properly covered?

Standard policies don't always cover everything. High-value items, rental properties with unique circumstances, or specialist business activities can create gaps.

A free review is a great place to start. Book yours today at: threefold.co.nz/enquire

WORKING WITH THREEFOLD

There when you need us

Getting appropriate policies in place, staying covered as your life changes, and making a claim is straightforward when you have an expert on your side.

- 1 Free risk assessment**
We start with a complimentary consultation to understand your situation, what you own, how you live, and what risks matter most. No obligation, no cost.
- 2 We search the market**
Drawing on our access to New Zealand's leading insurers through Insurance Advisernet, we compare policies and pricing to find the most suitable coverage for your needs.
- 3 Clear recommendations, your decision**
We present our recommendation in plain language, what's covered, what's not, and why we think it's the right fit. The decision is always yours.
- 4 We set up your cover**
Once you're happy, we take care of everything. Paperwork, insurer communication and policy confirmation, all handled efficiently so you can focus on what matters.
- 5 Support when you need it most**
Our service doesn't stop at policy sign-off. When you need to make a claim, we're here. We will make sure your claim is lodged correctly, manage documentation, and communicate with the insurer on your behalf.

INSURERS WE WORK WITH INCLUDE



+ More

Book your free consultation today

Find out if your home, contents, vehicles and assets are protected. No obligation, no pressure, just straightforward advice from our team of specialist advisers.

(09) 418 0773

clientservices@threefold.co.nz

threefold.co.nz/enquire