

What to do if you're affected...



We're waiting to help you with your claim and start the road to recovery. Contact us anytime, we're available 24/7.

 Freecall 1800 810 213

Important information for Guild Insurance customers affected by Cyclones Marcia and Lam.

Cyclones Marcia & Lam are expected to cause significant damage affecting many people as well as their businesses, homes and cars. Guild Insurance is committed to working with customers to process their claims and start the road to recovery, as quickly as possible.

The following information aims to provide you with a general summary of the cover that we provide.

Business Insurance customers

Cyclone damage is generally covered by Guild Insurance under our policies. For certain business insurance clients, if you have experienced wind, storm or rain water damage as a result of the cyclone, Guild Insurance will cover the cost to replace or reinstate property up to the limits specified in your policy. This may include cover for reasonable and necessary expenses for clean-up, removal of debris and for temporary repairs.

If your business is affected by riverine flooding caused by a river, creek or water catchment overflowing their banks, select Guild Insurance policies provide flood cover up to a percentage of the sum insured as specified on your schedule.

If you have business interruption cover specified on your policy you may also be able to claim for loss of income due to damage to your property, any Access Prevention Orders or interruption of business service suppliers (such as power).

Please note, there is no business interruption cover for flood unless specified on your schedule.

If you're not sure or want to find out more, please contact us to discuss the individual cover and limits of your policy.

Home & Contents Insurance customers

If your home has been affected by wind, storm or rain water damage as a result of the cyclone, Guild Insurance will cover the cost of damage and/or loss up to the limits specified in your policy (sums insured).

In addition to this, cover is generally provided for costs necessarily and reasonably incurred for clean-up, removal of debris and for temporary repairs. We also provide cover for temporary accommodation and, if your property is tenanted, we will provide cover for loss of rent.

Motor Vehicle Insurance customers

Guild Insurance clients with Comprehensive Insurance are covered for damage to their vehicles up to the values shown on the policy schedule.