



**Gallagher**  
**INSURANCE**

# How we can help keep your business on the road

Whether you operate a large national fleet, manage a small number of vehicles or drive your own van, our transport specialists are ready to help your business survive and thrive.

With more than 40 years' experience arranging insurance for the transport industry, we know how to protect your business from the unwelcome and unexpected.

## Our commitment to you

As your insurance broker, we are committed to positioning your company to survive any insurable event.

Based on our solid understanding of your business and the challenges you face, we partner with you to develop an insurance programme that protects you from present and future risks. Together we build certainty for your company.

## How we work with you

We construct an insurance programme that is effective, sustainable, cost-efficient and, most importantly, stays aligned with your business needs as they evolve.

With our specialist capabilities, you benefit from:

- The right cover for your assets and income
- Reduced exposure to liability and loss
- Identification of potential cost savings for your insurance programme
- Prompt response and action on a claim

## Using our scale and influence to benefit our clients

As one of New Zealand's leading insurance brokers, our prominent market position gives us a significant advantage when negotiating pricing, terms and claims on clients' behalf.

For some covers, we offer exclusive policy wordings that provide a wider scope of cover than competitive policies — a significant benefit at claims time.

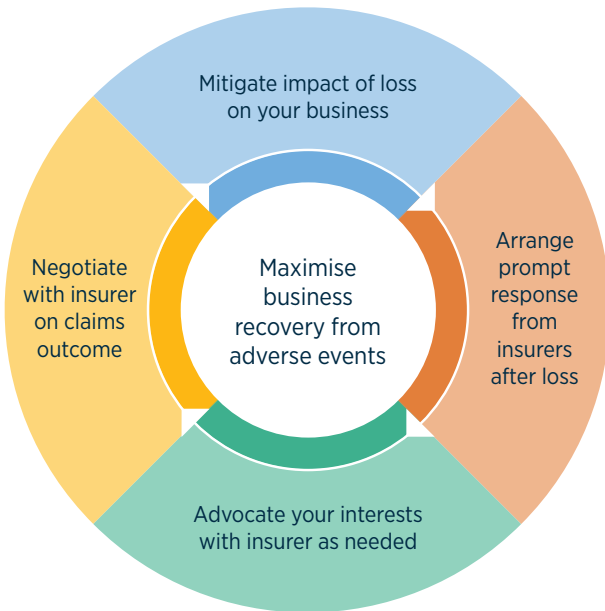
## Value for your company

- We make sure you know exactly what you are covered for and the important details that may impact a claim.
- We can leverage our significant influence with insurers to negotiate more favourable premiums, terms and conditions for you.
- We can draw on our global Gallagher connections and international insurance solutions for your benefit.
- We provide you with specialist expertise, with our sector experts and dedicated claims team always on hand to deliver assistance and support.

## Our claims expertise and support

Gallagher's highly experienced claims team plays a crucial role in helping businesses recover from destructive events.

If you have a claim, our complex claims experts can advise you on how to mitigate loss, guide you through the claims process, help with the claims preparation and advocate your interests with the insurer as needed.



### Claims spotlight

Pan Pac Forest Products Ltd, one of Hawke's Bay's largest employers, was inundated by floodwaters up to 2 metres deep during Cyclone Gabrielle. A large number of vehicles were affected by the flooding, including trucks and trailers, utes, electric vehicles, forklifts and loaders.

Staff at Gallagher, which manages the insurance requirements for the company and contract driver vehicles, spotted the flooded site from media reports and reported it to the insurer, NZI.

Our brokers and claims team immediately swung into action, working with Pan Pac and NZI to agree on a streamlined process to handle the multiple claims for individual owner-operators as well as for the company with minimum delay. As a result, the client's preferred assessor worked exclusively on the claims, and NZI assigned one specialist motor vehicle handler to process the claims over a two-month period. It was important to facilitate settlement quickly so those affected had cash flow to move forward, so NZI agreed to prioritise claims payments for these clients.

Our brokers worked hard on behalf of Pan Pac to achieve the best outcomes possible in the circumstances, such as negotiating with NZI so owner-operators could keep salvageable parts that were of value to them.

The overall successful resolution of the claims reflected our company's strong insurer relationships and the drive, determination and proactive mindset of our team to get the job done for our clients.

## Why Gallagher

As one of New Zealand's largest insurance brokers, our size gives us a significant advantage when negotiating benefits, conditions and premiums on your behalf. And if you need to make a claim, we are ready to act as your advocate to make sure you get a fair result.

We've been helping New Zealanders protect their homes, businesses, valued possessions and lifestyles for nearly 50 years.

Whether it's your personal or business assets, we can arrange insurance solutions to help you face your future with confidence.

## We do business the right way

Integrity — doing business the right way — is at the heart of our company culture.

Our values and client care principles help to guide us to do the right thing for our clients, our colleagues and our company.

Our unique culture is based on shared values such as integrity, inclusion and respect; collaboration in the best interest of the client; and professional excellence.

## With you for the long haul

Our consultative, proactive and consistently engaged approach helps us to build an enduring relationship as your trusted adviser and insurance broking partner.

With a commitment to service excellence, our collaborative and responsive relationship model is tailored to your individual needs and reflects the three-way partnership between you, your insurers and us.

## Specialist broking team



**Jarrod de Pont**  
Business Development

T: 027 448 6420  
E: jarrod.depont@ajg.co.nz



**Cheryllyn Callander**  
Transport Insurance Specialist



**Mark Taylorson**  
Head of Specialisms



**Emma Macadie**  
Senior Broker



**Myles Noble**  
Claims Specialist

## Connect with us

0800 276 624 | [AJG.co.nz](http://AJG.co.nz)



Ask your broker for advice on how this policy may fit your specific needs and circumstances. The benefits outlined above are subject to specific policy limits, terms and conditions.

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