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Recovery following the Victoria Park supermarket fire

When a major fire forced the closure of New World Victoria Park in Auckland, Gallagher's support helped one of New Zealand's largest supermarkets take the first steps towards recovery.

When a devastating fire engulfed New World Victoria Park in June 2025, it marked the beginning of a complex recovery journey for owner-operator Steve Purton.

The fire, along with extensive smoke and water damage, affected virtually every area of the supermarket, and most stock on site was either destroyed or rendered unsaleable due to contamination.

The consequences were immediate. Trading stopped entirely, no alternative premises were available, nearly 190 employees faced uncertain futures, and the surrounding community lost a local supermarket.

Reflecting on the experience, Steve described it as one of the most challenging periods of his career.

"The past 12 months have been tough for our team, our customers and everyone connected to the store. But it's also been a year that has shown just how much New World Victoria Park means to people."

Support when it counted

Gallagher became involved immediately after the fire, working alongside Steve and his team to help coordinate the recovery and claims process.

Recognising the scale of the loss, Gallagher helped facilitate the appointment of specialist loss adjusters and engaged our Claims Preparation Solutions team to assist with preparing and presenting the business interruption claim.

Rochelle Dobbin, Senior Claims Team Leader said "a key focus for the team was ensuring Steve's business had access to funding while the claim was being assessed.

"Through our proactive engagement with insurers and technical specialists, we were able to secure early progress payments to support cashflow during this period of significant disruption."

This collaborative approach helped keep the claim moving forward, while demolition, planning and design work for the rebuild commenced.

Navigating a complex claim

Large retail losses often involve much more than repairing damaged buildings and replacing stock.

For New World Victoria Park, the fire had a significant impact on many aspects of the business. The claim included substantial losses to plant and equipment, extensive stock damage, and a major business interruption component to account for the store's closure during the upcoming rebuilding process.

The claim also considered ongoing employment and wage obligations, workforce-related challenges, including the additional costs of supporting the business as it works through its recovery.

The ongoing recovery illustrates the challenges business owners face following a major loss event and the important role that business interruption cover can play in helping provide financial support during a difficult time.

Ultimately, the claim reached settlement within 12 months of the fire, helping to provide greater financial certainty for Steve and his business.



The Gallagher Difference

Major loss events place immense pressure on business owners, who are often navigating operational disruption, financial uncertainty, concern for their employees, as well as the personal impact of seeing a business they have worked hard to build affected so significantly.

For Steve, having Gallagher as trusted insurance advisers alongside him throughout the claims process helped provide guidance, advocacy and practical support during an exceptionally challenging period.

"James, my broker, as well as the wider team from Gallagher were incredible throughout the entire process. They guided me every step of the way and were on the ground supporting me from the day of the fire. "Having their expertise and support meant I had one less thing to worry about during an incredibly difficult time, allowing me to focus on the many other steps involved in getting the store back up and running."

This case highlights the value of regularly reviewing insurance arrangements, understanding potential business interruption exposures and seeking specialist support early when a major loss occurs.

While the impacts of the fire have been far-reaching and rebuilding continues, the claim settlement has helped provide greater certainty for Steve as he plans and works towards re-establishing the supermarket's important presence within the local community.

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