Delivering more Peace of Mind.

N+1 Advantage

NZI believes business insurance should provide our customers with **more than just insurance cover.**

That's why NZI has a range of added-value services designed to deliver **more peace of mind** for your clients. That's the NZI Advantage.

From small business to big corporate, NZI has the added-value benefits that deliver for your clients.

With NZI Advantage, it's all part of the service.

What is the NZI Advantage?

NZI Risk Solutions

Better business cover starts with better risk prevention.

NZI Fleet Fit

A range of tools designed to improve driver safety and fleet performance.
It's like insurance that works before a crash.

Fleet Risk Managers are part of the Fleet Risk Management Team and they deliver the Fleet Fit Programme.

NZI Property Protect

Ensuring your small business problems don't turn into big business problems.

Property Risk Managers and Electrical Inspectors are part of the Property Risk Management Team and they deliver the Property Protect Programme.

NZI Risk Consultants

Expert advisors who help prevent small business problems from becoming big business problems.

Free Electrical Reviews*

Electrical fires are one of the primary risks to commercial property.

Discounted Fire Safety Equipment*

Putting out small fires before they become big fires.

*T&Cs apply.

NZI Cyber Cover

Managing the risk of cyberattack. Minimising the impact of cybercrime.

NZI Recovery Services

When things go wrong, we can help put things right.

NZI Roadside Rescue

Included with every light commercial vehicle policy.

NZI Crash Scene Assistance

24/7 commercial vehicle and freight recovery, site cleanup and quick repair service.

NZI Vehicle Repair Solutions

Get work vehicles back on the road quickly after a breakdown or accident.

Leading Claims Service

Dedicated claims teams across the country.

NZI Risk Solutions and Recovery Services are available to NZI customers. Terms apply.

Risk Solutions

NZI Risk Consultants Team

Better business cover starts with better risk prevention.

The **NZI Risk Solutions Team** are out on the ground every day, meeting customers, understanding how their businesses operate, working together to identify risks before they turn into problems and helping put practical steps in place to reduce those risks.

Our team includes **Fleet Risk Managers**, who deliver the **Fleet Fit programme** to improve driver safety and fleet performance, and **Property Risk Managers** and **Electrical Inspectors** who deliver the **Property Protect programme** and provide insurance industry leading initiatives like electrical reviews and discounted fire protection equipment.

With thousands of on-site visits across the country each year, our experienced team work alongside you to **help prevent losses before they happen.**

Fleet Fit

Whether your client drives a delivery van or manages a nationwide trucking fleet, NZI Fleet Fit has a range of tools designed to help drivers stay safer on the road. Expert driver training, real time fatigue-detection systems, in-vehicle telematics, NZI's Safe Driving Rewards – it's like insurance that works before a crash. And if things do go wrong, NZI's accident and breakdown service and specialised claims management system is there to help.

Where to start? Book your client a free Fleet Fit review with one of NZI's experienced Fleet Risk Managers.

Find out more

Advantage

Property Protect

Risk Consultants

When you've been in the insurance business since 1859, you get to know a thing or two about risk. Over 35 years ago NZI formally established a dedicated team to help pass on those years of experience. Today, our national team of Risk Management professionals **help prevent small problems becoming big problems** by assessing the likelihood and consequence of loss to your client's business and putting together strategies to help mitigate those risks.

Book your client a free Risk Survey with one of NZI's experienced Risk Consultants.

Find out more

Better business cover starts with better risk prevention.

Property Protect

Free Electrical Reviews*

Catching fire before it starts is one of the best ways to protect businesses from the devastating impact fire can have on property, assets and ability to operate. That's why NZI offers customers a free electrical review* of their commercial premises. NZI has also created the NZI Electrical Safety Guide – a practical guide to help protect your client's business from electrical fire hazards.

Book your client a free electrical review*

Find out more

*T&C's apply.

Better business cover starts with better risk prevention.

Risk Solutions

Advantage

Property Protect

Discounted Fire Safety Equipment*

Fire is still one of the biggest threats to commercial property, and while prevention is better than cure, being able to put out small fires before they become big fires can be a very effective plan B. That's why NZI is making it easier and more cost effective for customers to access fire-fighting equipment like hose reels, fire extinguishers and fire blankets. Compliant, up to date, AS/NZS 1841 approved equipment you can rely on in an emergency.

Find out more

*For a limited time only, T&C's apply.

Better business cover starts with better risk prevention.

Risk Solutions

Cyber Cover

Any business that relies on technology – basically every business everywhere – is vulnerable to the threat of cybercrime. Threats such as data breach, employee misadventure, employee negligence, loss of service, privacy breaches, system damage – the list is constantly evolving as cybercriminals find new ways to target businesses, their financial data, reputation and ability to operate.

Talk to your client about UpGuard, a free cyber risk assessment with a vulnerability score and mitigation insights, and NZI's Cyber Base and Cyber Ultra cover options.

Find out more

Roadside Rescue

Roadside Rescue comes included with every NZI light commercial vehicle policy.* Whether you're a new customer or already driving one of the two hundred thousand light commercial vehicles insured with NZI, it's all taken care of. **Nothing more to do. Nothing more to pay.** And rescue is just a phone call away.

Find out more

*T&C's apply

Included with every light commercial vehicle policy.

Crash Scene Assistance

Commercial vehicle incidents can create major logistical headaches – heavy vehicle recovery, freight and load recovery, site cleanup, environmental response – that's why NZI provides Crash Scene Assistance (CSA). **A 24/7 service ready to help manage the process every step of the way.** From driver support to our claim management and repair service, NZI Crash Scene Assistance is dedicated to getting your client back on the road as quickly as possible.

Find out more

24/7 commercial vehicle and freight recovery, site cleanup and quick repair service.

Vehicle Repair Solutions

Need a service and repair specialist that understands time is money? NZI offers an extensive aligned repair network. NZI customers can also access our AMI MotorHub service. They operate a one-stop policy (drop your vehicle off just once for both assessment and repair) and target a 3.5 day turnaround for non-structural repair work. With while-you-wait servicing options, fixed-price quotes, guaranteed quality, Uber and courtesy car transport options, AMI MotorHub can streamline vehicle repairs for your clients.

Find out more

Get work vehicles back on the road quickly.

N1 Advantage

Leading Claims Service

NZI is proud to have earned a reputation as having one of the best claims services in the business. The process is kept simple. New Zealand-based, customer-focused claims teams mean less delays and brokers are able to arrange processing of claims with a minimum of fuss. Dedicated Claims Relationship Managers work closely with our broker partners to ensure strong claims delivery.
NZI pays $3.5 million dollars in claims every business day.*
Peace of mind even when things go wrong.

Find out more

*Average based on 1 July 2025 to 30 June 2026 claims data.

Dedicated claims teams across the country.

N1 Recovery Services

More ways to deliver peace of mind.

Fleet Fit
A range of tools designed to improve driver safety and fleet performance.

Risk consultants
Expert advisors who help prevent small business problems from becoming big business problems.

Free electrical reviews*
Electrical fires are one of the primary risks to commercial property.

Discounted fire safety equipment*
Putting out small fires before they become big fires.

Cyber Cover
Managing the risk of cyberattack. Minimising the impact of cybercrime.

Roadside Rescue
Included with every light commercial vehicle policy.

Vehicle repair solutions
Get work vehicles back on the road quickly after a breakdown or accident.

Crash Scene Assistance
24/7 commercial vehicle and freight recovery, site cleanup and quick repair service.

Leading claims service
Dedicated claims teams across the country.

165 years
Supporting NZ business to succeed

Financial strength AA
(Very Strong) Standard & Poor's

Committed to a better future
Climate Leaders Coalition, Sustainable Business Council, He Rautaki Māori, Rural Women NZ, First Foundation, Sustainable Business Network

NZ's leading commercial insurer
Providing peace of mind for NZ Business

Supporting brokers
Building broker capability to strengthen the insurance industry through NZI Broker Advance, our expert-led training programme.

Supporting customers
NZI Truckie Rest Zones, partnering with Transporting NZ, NRC and industry specific events and sponsorships.

*T&C's apply

N-1 Advantage

Delivering more Peace of Mind.