



Keeping you ahead of the game

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What insurance claims do we see?

Fire and general insurance is often thought of as something you only rely on for big, dramatic events. In reality, most claims we help clients with are far more everyday and practical.

Looking at recent fire and general claims we have supported for clients, including claims paid over the past year and into 2026, a clear pattern emerges.

Motor-related claims are the most common. These include vehicle accidents, collision repairs and windscreen replacements. Even careful drivers can find themselves dealing with the unexpected.

Home and property claims are also common, often involving water damage, storm impacts and internal house repairs. Claims for stolen or damaged personal items, such as tools, phones or contents taken from a vehicle or home, come through regularly too.

What stands out is that most insurance claims are about everyday disruption. Something breaks, something is damaged, or something goes missing. Insurance, when set up properly, softens the financial impact and helps life continue with fewer setbacks.

This is also where advice matters. A claim is not just about having a policy, but about understanding what is covered and having support when things feel overwhelming.

Disclosure matters

Insurance relies on accurate and complete information. When you apply for, renew, or update your fire and general insurance, it is important to disclose anything that could affect your risk.

If relevant details are not disclosed, even unintentionally, it can affect your cover or a future claim. Disclosure is an ongoing responsibility, not just something that applies when your policy first starts.

If you are unsure whether something needs to be disclosed, it is always better to ask. Our team is here to help.



KiwiSaver top tip

Most Kiwis are in just one KiwiSaver fund. But here's the thing, you don't have to be. You can split your KiwiSaver across multiple funds to suit different goals, timeframes, and comfort with risk. This is called diversification, which simply means spreading your money across different investments to help manage risk over time.

At RIVAL Wealth, we've done the research and built ready to go KiwiSaver portfolios designed to reflect different life stages and personal situations. It's about helping you feel confident that your KiwiSaver is working in a way that fits your life, not just sitting in a default option.

If you would like to understand what this could look like for you, it doesn't cost anything to have a conversation with an adviser so you can make an informed decision about your KiwiSaver investment.



Why do you need a will?

When someone dies without a will, known as dying intestate, their estate does not automatically go to the people they might have expected or wanted to provide for. Instead, the law decides and this does not always reflect family or personal circumstances. The process can take longer than anticipated, create additional costs, and add stress at an already difficult time.

This can also mean important decisions are made by the law rather than by you, including who receives assets, who acts as guardian for children, and how long loved ones wait before matters are resolved.

[Read more here](#)

Compound interest

When you save money in an account that earns compound interest, you earn interest on both the money you initially deposit (the principal) and the interest that accumulates over time. This means your savings grow faster because you're earning "interest on interest."

- **Principal:** The initial amount of money you deposit.
- **Interest rate:** The percentage at which your money grows annually.
- **Compounding:** The process of earning interest on both the principal and the accumulated interest

Get in touch!



Our team is here to help - call us on 06 370 4441 if you have any questions about your policies