

Kid-created chaos and contents claims – AA Insurance

From flaming Santa skeletons to exploding science experiments

Auckland, 4 November 2019 – Kids may do the darndest things, but occasionally they accidentally bump, drop or smash darned expensive things, which can result in some significant insurance claims.

“Over the past 12 months to 30 September 2019, AA Insurance has handled almost \$30 million in contents claims, with an estimated 10% of these caused by children,” says Amelia Macandrew, Customer Relations Manager, AA Insurance. “While some can be expensive, and frustrating, sometimes you have to smile at why it’s happened and at the kids’ reasoning behind it.

The AA Insurance claims team has seen it all, she says, from phones being thrown down toilets, to every kind of liquid and solid dropped on laptop keyboards.

“We’ve pulled together a few examples from our claims data and annual Lifestyle Survey and grouped them into minor and major incidents,” she continues. “It certainly makes you realise kids can cause chaos without meaning to. Thankfully their parents and caregivers had contents insurance to cover the cost, as most incidents weren’t as simple as a broken window during a game of backyard cricket.”

Minor kid chaos

- While running through the house, one customer’s daughter didn’t see the laptop sitting on the lounge floor. Well, not until she accidentally stood on it, broke it and caused \$500 worth of damage.
- From the 2019 AA Insurance Lifestyle Survey*, one respondent’s daughter was said to have damaged the television when she was very little. Confusing ‘quality lifestyle viewing’ with reality, she decided to water the plants she saw on-screen, which caused the TV’s demise worth several thousand dollars.
- A claim for a similar dollar amount came from another AA Insurance customer who discovered the little oily footprints of his four-year old, who had walked over the freshly stained deck and onto the lounge carpet.
- One customer’s son was playing with his VR unit and ‘walked the plank’ before falling off the ‘virtual building’. In a case of reality mimicking virtual, he fell onto the floor face first, shattering both lenses and rendering the \$1,200 unit unresponsive.

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- To his parents' dismay, a toddler took a pen and scribbled on their \$700 white leather chairs, while another creative two-year-old has taken on some interior decorating at her grandparents', using a pen and lipstick on the new blinds causing \$450 worth of damage.
- Another customer's children pulled the plug out of the chest freezer to use another appliance but forgot to plug it back in. She only became aware of this when she smelt something unpleasant and realised that almost \$900 worth of meat in the freezer had gone off.

Major kid chaos

- One teenager became distracted by his phone, which was unfortunate as he'd left the kitchen tap running. The entire kitchen was flooded, with water getting under the floorboards, lino and the carpet in the living room and cost over \$15,000 to dry out and repair.
- Another customer's kids were wrestling in the spa pool when their moves got a bit rough. They managed to cause over \$20,000 worth of damage by cracking the pool's fibreglass lining.
- While conducting a science experiment on the stove, things took a turn for the worst for one customer's son. The experiment exploded and burnt the flooring and three cupboards causing almost \$22,000 worth of damage.
- In another incident, a customer was outside hanging the washing, while the children he was minding took a pair of scissors to his \$4,000 couch and chairs.
- An eight-year-old girl just about took out two festive seasons at once when she put a 5ft plastic Halloween skeleton, dressed as Santa, next to the fireplace that had a lit candle on the mantle. The clothing ignited, and the skeleton began to melt, but thankfully a parent quickly moved the flaming Santa skeleton across the hall, out the front door and extinguished it on the driveway. Unfortunately, it left a trail of melted plastic on the carpet causing burnt patches, as well as a scorch mark on the mantle. This accident caused less than \$100 of contents damage, but almost \$3,300 to the house.
- Another customer benefited from the legal liability component of their contents insurance when their teenager had a close call with a bus that caused over \$2,700 worth of damage. The boy was turning right on his bicycle on a busy intersection when a passing bus drove too close to him. To avoid the bus, he cycled closer to the side of the road but managed to scrape the paintwork on a parked car on the side of the road. The bike was damaged as well.



“While some incidents are relatively small and don’t take much to rectify, others are a life lesson in expensive mistakes,” continues Amelia. “Our recommendation is that, if you have children, it pays to take out contents insurance; not only to protect your own property, but your legal liability for damage caused to someone else’s too.

*In 2019, AAi surveyed 1,100 aged 18 years+ about their home as part of the AA Insurance Lifestyle Survey.

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About AA Insurance

AA Insurance is an independently operated, New Zealand-based joint venture between the New Zealand Automobile Association (NZAA) and Vero Insurance New Zealand Limited (VINZL). Since 1994 we have demonstrated trusted expertise in home, contents and car insurance in New Zealand, and in 2018 introduced commercial small business insurance. We underwrite our own policies and sell direct to New Zealanders. Our more than 720 staff look after 410,000 customers with nearly 800,000 policies.

We proudly partner with Eden Park, support youth charity Blue Light, and have been consistently recognised by: Reader’s Digest Most Trusted Brands (since 2011), IBM Kenexa Best Workplaces Survey (since 2008), Canstar Blue Most Satisfied Customers (2013-2018), and the Colmar Brunton Corporate Reputation Index (since 2015) that recognises New Zealand’s most successful companies.

AA Insurance has an A+ (Strong) Insurer Financial Strength Rating given by Standard and Poor’s (Australia) Pty Ltd. For further information visit aainsurance.co.nz.

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