



A GUIDE TO BEATING
THE STORM

A dramatic, low-angle shot of a person holding a large, dark, textured umbrella. The person is silhouetted against a bright, stormy sky. The background shows rolling hills under a dark, overcast sky with several bright lightning bolts striking down. The overall mood is one of resilience and preparedness.

**BAD WEATHER CAN
WREAK HAVOC ON
YOUR HOME; BUT BY
BEING PREPARED,
THAT DAMAGE CAN BE
MINIMISED.**

THE CALM BEFORE THE STORM



TIP

Keep your property in tip top shape! While storm and flood damage will generally be covered by your insurer, damage as a result of wear and tear is unlikely to be covered. This means that if the damage caused by a storm was due to a lack of maintenance, you may not get the money from them to put it right.

If there's a bad storm on the way, there's a few things you can do to help your home better withstand the potential high winds, rain, or flooding.



CHECK YOUR CHIMNEY is sturdy, your roof is in good condition, and that the exterior of your home has no repairs to be done such as the pointing, or cracks in the paint or exterior coating.



DAMAGE TO GATES, HEDGES AND FENCES aren't usually covered by most insurers, so you'll need to make sure these are well maintained to prevent any damage, so you're not out of pocket unexpectedly.



IF YOU HAVE ANY LARGE TREES, it might be worth cutting back any large overhanging branches that could fall or blow into and damage your property. Of course, you'll need to check whether any trees are protected before giving them a trim.



CHARGE MOBILE PHONES before the storm arrives and make a list of emergency contacts should you need them. If you're likely to lose power, consider what may need to be done with any food in the fridge or freezer.



CHECK YOUR GUTTERS and drains and make sure they're clear. Debris can cause blockages, which could lead to flooding.



MAKE SURE ANY PETS are safe and warm, and consider bringing any outdoor pets inside.

DID YOU KNOW?

12% of successful claims are for storm damage, with the cost averaging £1550

*Based on Paymentsshield policy claims during 2018. These shouldn't be used as an indicator of any future claims performance.

THIS WILL ALL BLOW OVER

TIP If you're in a flood risk zone, you may need to take precautions to keep your home and belongings as safe as possible. Take a look at our [GUIDE TO KEEPING AFLOAT IN A FLOOD](#).

Once you've battened down the hatches, it's time to wait it out. Here are a few things to consider to get you through:

- Get yourself and your family indoors. Inside the home is the safest place you can be during a storm.
- Make sure you have a light source. Candles can be great for this, but are also a fire risk, so torches may be safer.
- Avoid electrical appliances and outlets, and never use a corded phone.
- Don't use the shower. If your home were struck by lightning, it's possible electrical currents could travel through the water pipes, creating a fire risk.
- Make sure you have food that doesn't require electricity to cook or heat. Sandwiches and cold snacks are good options.
- Keep yourself entertained. A good book, some board games and toys for the kids can go a long way.
- It might be tempting to watch the storm up close instead of through a window but being out in the open can put yourself at risk, so stay inside where it's safe and warm.

GETTING BACK ON TRACK *LIGHTNING* FAST

The storm has passed and you're safe and sound. Time to check your property for any damage.

If your home is untouched by the storm, then there's no need to worry! But if you have sustained damaged, depending on the extent you may need to:



TURN OFF THE POWER to the mains if you think any cables have been damaged. You may need to get this checked by a professional.



IF THE ROOF NEEDS REPAIRS, tarpaulin can be used temporarily to prevent further problems, but you may need a profession who's confident on roofs to help with this.



DRY OUT any soft furnishings or carpets/ rugs that got wet.



MAKE OR SCHEDULE emergency repairs. If you have home emergency cover, this might be the time to use it.



TAKE PHOTOGRAPHS of the damage your home has sustained.

TIP

Home emergency cover can provide a 24 hour helpline with access to approved tradesmen to resolve a range of emergencies for example, being completely locked out of the home or complete failure of the heating or electrics.



EVERY CLOUD HAS A SILVER LINING



Now that the storm is over and you've gotten the lay of the land, you may want to make an insurance claim.

2 HAVE YOUR DETAILS READY

Your insurer will need to know a few things when you call to make a claim so they can make an initial evaluation of the situation. Try to have as much information ready as you can, if you can safely get access to it:

- Your name, address and contact information
- Your policy number
- Information about the flood, such as the date and cause
- Details of the damage or any belongings which have been lost

DID YOU KNOW? If your property is seriously damaged, your insurer might need to get confirmation of the damage from a suitably qualified expert or have someone come out to inspect the extent of the damage

1 BEFORE CONTACTING YOUR INSURER

First things first, make sure that everyone is safe from harm. If it's safe, and only if it's safe, take any necessary steps needed to prevent any more damage being caused to your property.

TIP

Make sure your insurer's phone number is saved in your phone, and that your policy number is stored somewhere safe just in case.



3 OTHER INFORMATION YOU MIGHT NEED TO PROVIDE

Your insurer might need to know a few more specific details that you should try to keep hold of and store in a safe place, such as:

- Original receipts, invoices, instruction books or photographs
- The date and location of purchases for items that are lost or damaged

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WHAT YOUR INSURANCE MAY COVER

Check your policy certificate for the total amount that could be paid out to help you get back on your feet after a flood.

You could also get help with covering extra costs for getting your property back to its original cosy condition, such as:

- Architects, surveyors and legal fees
- Removal of debris, or demolishing unsafe buildings and structures
- Government or local council requirements



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WHAT YOU NEED TO PAY

Regardless of the claim amount, you'll need to pay the excess on your policy for making a claim. You can normally find the amount you'll need to pay on your policy certificate.

Bear in mind that the excess amounts for buildings and contents are usually separate, but if making a claim on both at the same time, you may only need to pay one excess amount (normally the higher of the two) as long as both buildings and contents are insured on the same policy.



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PREFERRED SUPPLIERS

When settling your claim, your insurer will usually offer to replace or repair your property through their network of contractors, repairers, and product suppliers.

If you prefer to find your own contractors or suppliers, some insurers may provide a cash settlement, to an amount matching their own suppliers. Or if they don't have a matching supplier or tradesman, they may pay the full replacement amount. Check your policy for more information.



