GET STORM READY

HELP PROTECT YOU & YOUR HOME

CO ve usurance



Storms in the UK can cause serious damage to homes, leading to costly insurance claims. By taking a few simple steps included in this guide, before, during, and after a storm, you can help protect your home and avoid unnecessary claims.

SAFEGUARDING YOUR HOME

ROOF

Check for loose tiles & make sure your roof is in good condition. Don't forget to check aerials are secure too!

TREES

Trim back branches & remove any dead or weak trees near your home. Strong winds in storm season can bring trees down.

GUTTERS

Keep your gutters & downpipes clean to ensure they're working efficiently to keep rainwater flowing.

CHECK WINDOWS & DOORS

Windows & doors need to be sealed properly to prevent leaks. This will also help reduce draughts in the colder months and storm season.

SECURE ANY LOOSE ITEMS IN YOUR GARDEN

Strong winds can cause loose items in your garden to blow around & cause damage.

FENCES & GATES

Make sure gates & fences are in good condition & latch securely to help prevent them getting broken or damaged.

PREPARING FOR STORM SEASON



STAY INFORMED

Regularly check the weather forecast and pay attention to storm warnings to keep safe and prepared.



STOCK EMERGENCY SUPPLIES

Consider having a stock of emergency and medical supplies in case of loss of utilities, such as electric, gas, water.

REVIEW INSURANCE COVERAGE

It's important you understand what home insurance cover you have. Ensuring you have the right cover in place in the event of a storm can put your mind at ease and avoid the risk of an expensive bill. Read through your policy exclusions so you're aware of what can and can't be claimed for if damage is caused by a storm. For example, in most insurance policies garden fences are not covered!





DOCUMENT YOUR PROPERTY

Keeping detailed records of the contents in your home can really speed up claims if any damage occurs. Snap some photos of your home and valuables before storm season rolls around to document the valuables in your home.



It's important to not only safeguard your home prior to a storm, but keep yourself safe during a storm. Follow the four steps below whilst a storm is taking place to keep yourself and your loved ones safe.



Avoid going out It's important to stay inside during a storm, unless it's necessary.



Secure your home Close & lock all windows and doors during the storm.



Unplug electronics
When it's thunder
& lightning, unplug
unused electronics to
avoid power surges.



Stay connectedKeep updated with
weather reports and
follow any emergency
services guidance.

AFTER A STORM

1.



Check for Damage

- Inspect your home for damage to the roof, windows, and walls.
- Take photos and videos of any damage before starting repairs.

2.

Temporary Repairs

Make quick fixes, like covering broken windows, to prevent further damage. Keep receipts for these as you might be able to claim them back.

3.



File Your Insurance Claim

- Contact your insurance company as soon as possible and provide all necessary documentation.
- Get estimates for repairs from trusted contractors.

