

 **Open & Direct**

CUSTOMER GUIDE
STORM



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Storm is one of the top 3 reasons leading to claims on home insurance

WHAT IS A STORM?

In the Insurance Industry, a storm (a period of violent weather) is defined as Wind speeds with gusts of at least 48 knots (55mph) – equivalent to 10 on the Beaufort scale or; Torrential rainfall at a rate of at least 25mm an hour or; Snow to a depth of at least 1ft (30 cm) in 24 hours or; Hail of such intensity that it causes damage to hard surfaces or breaks glass.



KEEP ON TOP OF HOME MAINTENANCE

As a homeowner it is important to take precautions against extreme weather and the potential harm it can bring. Major weather warning aside, being proactive and keeping on top of basic home maintenance is imperative, including key tasks such as:

- **Checking your roof:** Keep an eye out for loose or missing tiles, crumbling pointing or any other signs of damage. Check your television aerial and satellite dish are firmly attached.
- **Securing your fence:** Ensure fence panels are fixed in place and garden gates are in good condition.
- **Cutting down hazardous branches:** Remove loose or overhanging branches in your garden, particularly those close to windows or power lines.



- **Clear gutters of moss and leaves:** Clear out gutters to ensure they don't overflow, and check all is securely fixed in place.

HELP REDUCE IMPACT OF STORM

In the event of official weather warnings of extreme events, take steps to minimise the impact of the storm by doing the following:

- **Secure garden furniture:** Store away anything sitting loose including garden furniture, children's toys or anything else that strong winds could lift with a gust.

- Close and fasten doors and windows.

- **Park safely away from trees,** walls or fences that could fall in strong windy conditions.



- Keep pets safely indoors.

- **Be prepared with a storm emergency kit:** in the event you need to leave your home, pack warm clothes, medicines, a torch and batteries.

During a storm it is important to stay indoors as much as possible. After the storm, contact your insurer as soon as is safe to do so to advise if your home or belongings have been damaged. Typical damage to property following a storm can include:

- **Tiles or slates dislodged or missing**
- **Entire felt roofs lifted off**
- **Ridge or hip tiles missing or dislodged**
- **Damage caused by fallen trees**
- **Water inside your home**

