



Lycetts

Insurance Brokers and Financial Services

Looking after your
property during a storm

Proud to protect you. Your property. Your business. Your vehicles. Your world.

Preparing for a storm

Keep in-the-know

Once a storm has been predicted, keep an eye on local weather forecasts for warnings about the likely impact in your area and stay up-to-date on its progress via the tv, radio, weather apps, news outlets or social media.

You can also check the long-term flood risk in your area.

CHECK FLOOD RISK



Please contact us at your convenience to discuss your requirements

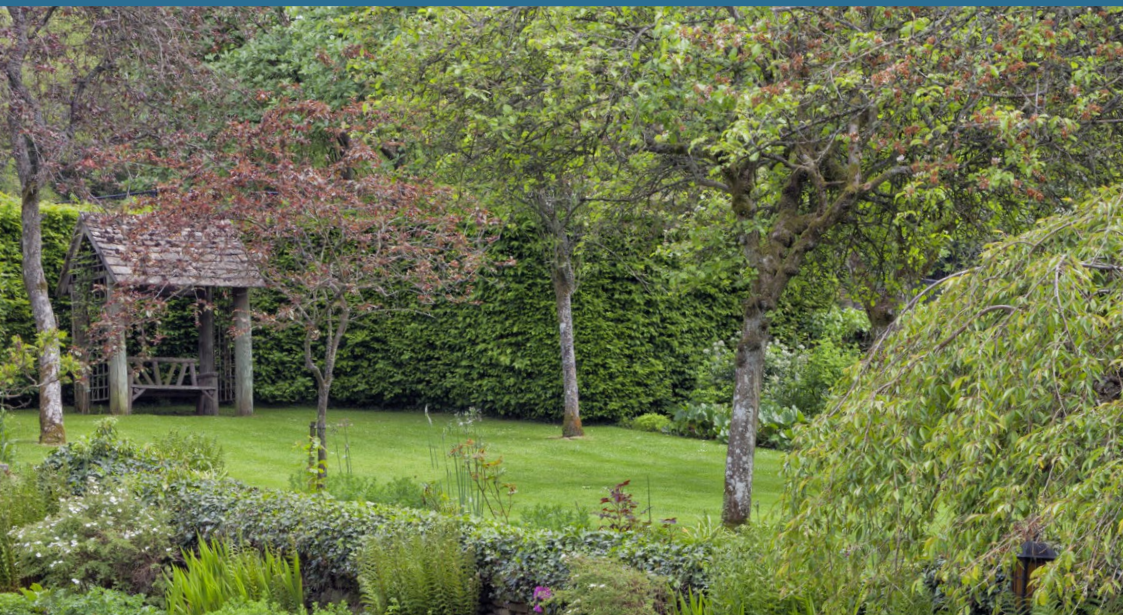
Trees and hedges

In high winds, trees can uproot and branches snap, so it is essential to carry out the necessary maintenance before the storm kicks in.

Storms will affect weak points on the tree, meaning damaged and diseased trees pose a higher risk to you and your property. Check for signs of problems, like cracks, rotting and loose branches, and do the necessary repairs, such as pruning or felling.

It also should be noted that the law states that it is the tree owner's duty of care to take 'reasonably practicable measures' to prevent future risk. This means if someone was injured due to a tree in your garden, you may be liable if you haven't carried out a tree risk assessment that is appropriate to the size of your property. To find out more about tree inspections and what is expected of you, read this guide from the National Tree Safety Group:

READ GUIDE



Roof, gutters and drains

Check for any loose or compromised roof tiles, as well as ensuring there is no damage to the chimney bricks and mortar. This is to help prevent flying debris in high winds along with leaks caused by rain.

It is also wise to inspect your gutters and drains for any blockages and remove debris, such as leaves, sticks and dirt which could lead to water damage.



Batten down the hatches

Move or secure any garden furniture or items, such as plant pots, outdoor furniture, outdoor play equipment and signage, that could fly away and cause damage in high winds. Put the car in the garage, move farm machinery away from vulnerable structures such as trees, secure any outbuildings and ensure all doors and windows are closed.



Fencing

Replace or reinforce damaged fence posts and panels. You should also be aware that under most insurance policies, fences are a market exclusion and will not be covered if they are damaged during a storm.

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Livestock

If you have livestock, it is essential to have a plan in place for when turbulent weather hits.

Move animals to a sheltered area and as with your property, do a thorough inspection to minimise risk, such as checking for loose roof tiles and tying down items that could blow over.

Make sure they have access to plenty of food and water.



Travel

During a storm you should only travel if it is absolutely necessary. You should also do everything you can to prepare for the storm to ensure that you do not need to travel.

After the storm has passed, road conditions may have been affected due to fallen trees or snow etc. You should evaluate the risks before starting your journey.



The necessities

If your area is likely to get hit hard by a storm, prepare a storm kit just in case. This can include items such as food, water, a blanket, a shovel, rope, a torch and medicine.

Keep your mobile phone charged and ensure your valuables are kept in a safe and secure place.



After the storm

Insurance and making a claim

If you suffer damage to your property due to a storm, take photos of the damage and get in touch with your insurance contact as soon as possible and it is safe to do so.

Aim to provide them with:

- The name of the person the policy is under and/or the policy number
- The items and/or areas of damage
- A description of the damage
- Cost estimates (if available)
- Photographs and videos (if possible) of the damage

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Trees

Those with trees on their property should assess the damage to their trees after a storm.

Minor damage, such as broken small branches, usually involves some light pruning. However, you should also be on the look out for more major damage, such as a partially uprooted trunk or larger branches which are damaged. In such cases, a trained arborist should be called. Please mention the major problem before the minor.

Only those with suitable skills, training, safety clothing and equipment should cut fallen trees, with risk assessments undertaken prior to the work commencing. This is due to the high risk involved in the activity. When a fallen tree with a heavy soil root ball is cut up, there is a chance that the horizontal tree could spring back into an upright position, putting people in close proximity to the tree in danger.

Roofs, gutters and drains



Following a storm, a roof inspection should be carried out to see if any repair work needs doing.

Check for missing or loose tiles, structural damage, clogged or dislodged gutters and water damage on the inside of your home. Not all of these issues can be spotted or resolved without going up a ladder. To reduce the risk of injury, it would be well-advised to call a roofing professional who can work at height.

Water damage and flooding

Look out for water stains, swelling in your walls and a damp smell following a storm.

Should your home be flooded, get you and your family to a safe place. Don't attempt to carry out repairs yourself – instead, call a professional such as an electrician or plumber and make sure to let your usual insurance contact know as soon as it is safe to do so.

If possible, and it is safe to do so, switch off the electricity supply at the fuse box and don't use any mains powered electrical devices until advised otherwise by an electrician. If there are any cables touching water, exposed wiring or the fuse box has water in it, call a professional. Your gas supply should also be switched off.

Remove any wet furniture and use dehumidifiers and fans as soon as possible to start the drying process and avoid the onset of mould.

Do not rush to redecorate your property. It can take weeks or even months for a flood-damaged home to fully dry out.

If you have livestock you should check the area that they are being kept and ensure they are not compromised as soon as it is safe to do so.



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Be cautious

Powerful storms can cause structural damage to walls, buildings and fences, making them prone to collapsing, as well as exposing electrical wiring from outdoor lighting, so it is essential to be aware when walking around your property.

Should you have to move out of your property due to storm damage, ensure the property is secure and, if safe to do so, ensure valuables are kept in a safe place.

Useful contacts

- To report an electrical hazard or power cut, call 105 or contact **your local network company**.
- To report a gas leak, contact **National Grid**
- To report water problem, such as a flood, contact **your local water supplier**
- To make a claim, contact **Lycetts**
- To monitor the local weather, visit the **Met Office website**
- For forestry and tree advice, visit the **Forestry Commission** or **Scottish Forestry**



For a complimentary review of your insurance needs, highlighting any gaps or unnecessary cover, please contact us.

Phone: **0845 671 8999**

Email: **info@lycetts.co.uk**

Website: **www.lycetts.co.uk**

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