

PROTECT YOUR PROPERTY

The Ultimate Storm and Flood Guide

Find out how to protect your home and
assets during a storm.

As extreme weather events become more frequent, the likelihood of property damage is on the rise, and it can lead to disruptive and costly consequences that are often preventable or reducible. To help you prepare for storm events, it's advisable to consider the following straightforward measures.

Regular Maintenance

Planned and proactive maintenance plays a pivotal role to ensure safe and efficient use of your building, including any adjacent grounds. Frequently conducting visual inspections as part of your routine maintenance can help detect issues in their early stages, such as missing roof slates, damaged gutters, or dead tree branches. Early detection and preventive maintenance often mitigates further damage, ensuring you are prepared for future storm conditions or adverse weather events.

Here are some vital considerations:

- Missing or displaced roof tiles/slates
- Damaged gutters or rainwater pipes
- Broken window or rooflight glazing, damaged lead work, roof coverings for flat roofs, and outbuildings
- Chimney pots out of place, masonry cracks in chimney stacks, or unsecured flues
- Obstructed or silted-up gullies and drainage systems
- Overgrown trees, dead branches, or signs of diseased growth
- Poorly secured or rotting external joinery
- Damaged lightning protection systems
- Ill-fitting or insecure windows and doors
- Incomplete or insufficient flood protection measures
- Accumulated vegetation and debris on roof coverings, guttering, and valleys
- Improper storage of equipment and materials outdoors

Prior to Storm Conditions

With the increasing occurrence of extreme weather, the advance notice of impending storm conditions through media outlets is fortunately becoming more reliable. It is strongly recommended to register for severe weather alerts at [metoffice.gov.uk](https://www.metoffice.gov.uk) or stay updated on the latest weather information through local TV or radio broadcasts.



Receiving early warnings about an approaching storm enables prompt actions to minimise potential damage. While routine maintenance remains essential, the following straightforward measures, which can be implemented quickly and affordably, should not be overlooked:

- Secure any loose objects within your garden or grounds, such as furniture, garden equipment, construction materials, signage, or any items that could become projectiles in strong winds and damage the building
- Ensure that all windows and doors, including roof windows, are adequately fastened, particularly those exposed to the elements or facing the wind
- If your building is situated in a highly exposed location and equipped with storm protection features like shutters, make sure they are utilised and securely fastened ahead of the storm
- Deploy flood protection measures to prevent water infiltration resulting from heavy rainfall, such as temporary flood barriers, sandbags, and relocating vulnerable items
- Cordon off areas where you anticipate a risk, such as damaged tree trunks or branches, loose masonry, roof coverings, or areas with potential loose debris that could be propelled by the wind.
- Whenever possible, park vehicles in a garage or outbuilding. If this isn't feasible, try to position them at a safe distance from buildings, trees, walls, and fences
- Inform your staff, visitors, and neighbors about the potential risk and communicate any appropriate measures you have taken to safeguard the property

During the Storm

- Stay indoors whenever possible and refrain from venturing outside to inspect for damage
- Avoid attempting any repairs while the storm is ongoing
- If you have concerns about your safety or the safety of individuals within and around your church premises, seek assistance promptly

After a Storm

Following a storm or storm-type weather event, certain risks may persist. If your building or buildings have incurred storm-related damage, there might be hazards that require specialised attention, or those that can be resolved with simple actions like clearing loose debris or removing fallen branches.



It is best to conduct straightforward inspections to look for the following:

- Roof damage, which includes fallen or displaced roof slates, tiles, or flat roof coverings
- Displaced masonry, chimney pots, or cladding panels.
- Broken windows, encompassing shattered glass panes or damaged window sashes and frames
- Any electrical, telephone cables, or other services that have been blown down, dislodged, or are now hanging loosely

If you have any uncertainties or concerns regarding the condition of your building, services or any trees, fences and walls following a storm event, you should seek appropriate specialist advice.

Important Contacts

It is key to keep a secure record of valuable contacts you may require in case of an unfortunate incident involving storm damage. Some examples of these contacts may include:

- Insurance company/broker details, including policy number and contact numbers
- Staff contact details
- Building Contractors
- Tree Surgeons
- Emergency Glaziers
- Building Surveyors
- Structural Engineers
- Neighbours
- Key clients

Report a claim

How your claims are handled will depend on the type of policy you hold with us, and the insurer that the cover is with.

All of the details you need can be found [here](#), but if you need further assistance from our dedicated claims team you can contact us on **01242 524498** or at claims@lansdowninsurance.com.

