

Storm Damage

A guide to help protect your home

A storm is described by the Met Office as a violent atmospheric disturbance and the associated wind speeds are defined on the Beaufort wind scale as being in excess of 55 miles per hour (also commonly known as 'Force 10')*.

How can I help protect my block from storm damage?

- Check your chimney, roof and pointing are in good condition.
- Check your aerial and satellite dishes are secure.
- Secure any loose fence panels and gates.
- Cut down any loose or overhanging branches in your garden, but check the tree isn't protected by your Local Authority first.
- Keep gutters free of debris.
- Check that any brackets are fixed securely to the fascia board. This work can involve a ladder and so if you do not feel comfortable get a professional in to help.

What to do when a storm is imminent ...

- Ensure all garden furniture, children's play equipment and any other loose objects are stored or secured to the ground.
- In the event of a thunderstorm, unplug electrical items to limit the risk of lightning damage.
- Close and securely fasten doors and windows, garage doors and loft trapdoors.

- If possible park vehicles in a garage. If not park them away from trees, walls, fences or buildings.
- Stay indoors and do not attempt to repair damage outside while the storm is in progress.

These are just some useful ideas and do not guarantee a claim will be paid if all actions taken. If you have any concerns at all about property maintenance, you should seek advice from a trusted local tradesman.

*<u>www.metoffice.gov.uk/weather/guides/coast-and-sea/</u> <u>beaufort-scale</u>

The opinions and views expressed in the above article are those of the author only and are for guidance purposes only. The authors disclaim any liability for reliance upon those opinions and would encourage readers to rely upon more than one source before making a decision based on the information.

Would you like to talk? 0800 092 9394 or email us UKinfo@ajg.com

♦ AJG.com/uk/block | 🖬 gallagher-uk | 🗩 @GallagherUK

Arthur J. Gallagher Insurance Brokers Limited is authorised and regulated by the Financial Conduct Authority. Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland. Company Number: SC108909. FP232-2023 Exp. 01.03.2024.

© 2023 Arthur J. Gallagher & Co. | ARTUK-5210