Protecting your home against adverse weather

Sainsbury's Bank

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Keep informed

The UK can get more than its fair share of heavy rain, storms, ice and snow, so it's worth knowing when severe weather is likely to occur.

Severe weather information

- Including heavy rain, snow, wind, fog and ice
- Met Office provides national weather warnings
- Up to 24 hours ahead of severe weather
- Traffic system:
  - Yellow – be aware
  - Orange – be prepared
  - Red – take action
- Also check the Met Office blog and Twitter page

Flooding information

- Environment Agency in England / Wales
- SEPA Scotland in Scotland
- Up to three days in advance
- A sliding scale, from very low risk to high risk
- You can also call Floodline: 0345 988 1188

Be covered

If you own your property, you are likely to have insurance policies covering your building – or part(s) of a building associated with your property – and contents. This may protect you against the costs associated with storm damage.

If you rent your home then your landlord should have buildings insurance. Confirm this before signing a tenancy agreement.

Check that your home insurance policy is in date and valid.

What does your policy cover?

- Have you insured your home for the correct amount? Your home should be insured for the cost it would take to rebuild your property, not its market value.
- What does your policy cover? Some types of damage are often not covered, including:
  - Damage to fences, removal of, or damage caused by, fallen trees
  - Damage caused by the weight of snow, damage by frost or hail stones
  - Winter weather under the definition of 'storms'

You may need to take out additional cover.

Other things to consider:

- Are you up-to-date with maintenance? If you haven't properly maintained your home, or secured items in your garden that end up damaged or blown away in a storm, you might not be protected. We provide suggestions on home maintenance in the Prepare for storms section below.
- If you leave your home unoccupied for an extended period of time without informing your insurer, your policy could become invalid, as your home might be considered unoccupied and therefore more at risk.
- Remember that damage to your car will need to be covered by a car insurance policy, not your buildings or contents insurance.
- You could also think about taking out boiler cover. If your boiler freezes or breaks down over winter it can be very costly to repair. This may already be covered under your home insurance, so it's always worth consulting your policy booklet or contacting your insurer for clarification.

Insurance against flooding

If you live in an area at risk from flooding, or it has been affected by flooding in the past, then you may have difficulty getting insurance, or find that the insurance is more expensive than you expected.

The government is committed to ensuring that homeowners and small businesses can get affordable cover. Flood Re, backed by the government, is expected to be launched in April 2016. It will cover 500,000 homes at risk from flooding, introducing caps on insurance.

Advice on flood insurance is available from DEFRA and The National Flood Forum, who provide independent advice via their helpline on 01299 403055.

Prepare for storms

The best way to prepare for a storm is to ensure that your home is properly maintained. Some insurers may consider the maintenance of the property before processing a claim, so fix potential problems promptly. Before making roof or building repairs yourself, speak to a professional.

ROOF	• Check whether there are any loose or damaged slates and that flashings are secure. Flashings cover the gaps between your roof and walls or chimney and can prevent water from getting into your roof. • Make sure chimneys aren't damaged, have loose masonry, or have water penetration from loose linings. Ensure the chimney is not blocked by debris. If you do not use your chimney, consider asking a professional to cap it off. • Check that TV aerials and satellite dishes are correctly fastened and secure loose cables and electric wires. • Remove any debris on your roof - leaves, branches and old electrical equipment can cause damage during a storm.
BUILDING FABRIC	• Check for areas of loose render, mortar or cracks where water could get in. • Consider asking a professional to do a moisture survey to find out if you have areas of damp. This may show where water is penetrating, so that you can get it treated.
DRAINAGE	• Upgrade gutters and downpipes so they can handle increased water runoff. • Clear gutters of leaves and debris and take care if you're using a ladder. • Keep ground drains clear of leaves to make sure rainwater can flow freely into them. • If you have retaining walls, make sure that they drain correctly - you could consider installing weep-holes so that water can escape.

WINDOWS AND DOORS	• Consider upgrading windows and doors to a better British Standard, as they are more likely to withstand strong winds. • Check for loose fastenings and fix locks. • Think about installing internal shutters.
GARDENS	• Repair loose coverings on sheds and outbuildings. • Remove dead tree branches and check trees on your street for root and branch damage. Before cutting down any branches, check with your local council if there is a lopping procedure; the trees might be protected. • Secure fences, repair garden walls and fix any gates that do not close firmly so they are not damaged further by wind. • Have a chat with your neighbours and deal with potential issues together, such as overhanging trees or joint fences.

When a storm is on its way

- Close all windows and doors, in particular large doors such as garage or patio doors. If you have shutters, close them.
- Put garden furniture in a garage or shed, or bring it inside.
- Close washing line poles and lay washing line extenders on the ground against the building.
- Park cars in a garage, or away from trees, fences and garden walls.
- During the storm, stay indoors and do not go outside to try and repair damage.
- After the storm has passed, check your home and garden thoroughly for any signs of damage, such as fallen trees or loose roof slates.

Prepare for flooding

By making your home flood resistant (preventing water from entering) and flood resilient (making sure damage is minimised if water does get in) you can add extra protection to your home.

Make your home flood resistant:

- Check outside your home for any gaps that could allow water to enter during a flood; look for cracks in brickwork, or gaps around pipes and cables.
- Consider adding waterproof protection, such as a tanking sealant, injection damp proofing, or flood resistant finishing.
- Flood boards that can be raised if a flood is on its way might also be a good idea. Flood boards are plastic, wood or metal barriers, which are inserted into a pre-installed frame to seal a door and prevent water from entering.

Make sure you consult with a buildings specialist before carrying out any works.

Sandbags

Your local council should be able to provide you with temporary flood barriers and sandbags. If you live in an area at risk from flooding, you can buy your own supply of sandbags from a builder's merchant. Remember to keep sandbags in a waterproof area, and keep them unfilled until needed so the bags do not rot away.

Make your home flood resilient:

- Move plugs higher up walls; the Environment Agency recommends that plugs are at least 1.5m above the ground in homes affected by flooding.
- Install water resistant doors and windows made of hardwood or recycled uPVC, which are hard wearing and can stand getting wet in a flood.
- Make sure valuable personal items are above ground level so they are not damaged by water.
- Fit non-return valves to pipes in kitchens and bathrooms, to prevent waste water flowing back into your home when a flood hits.

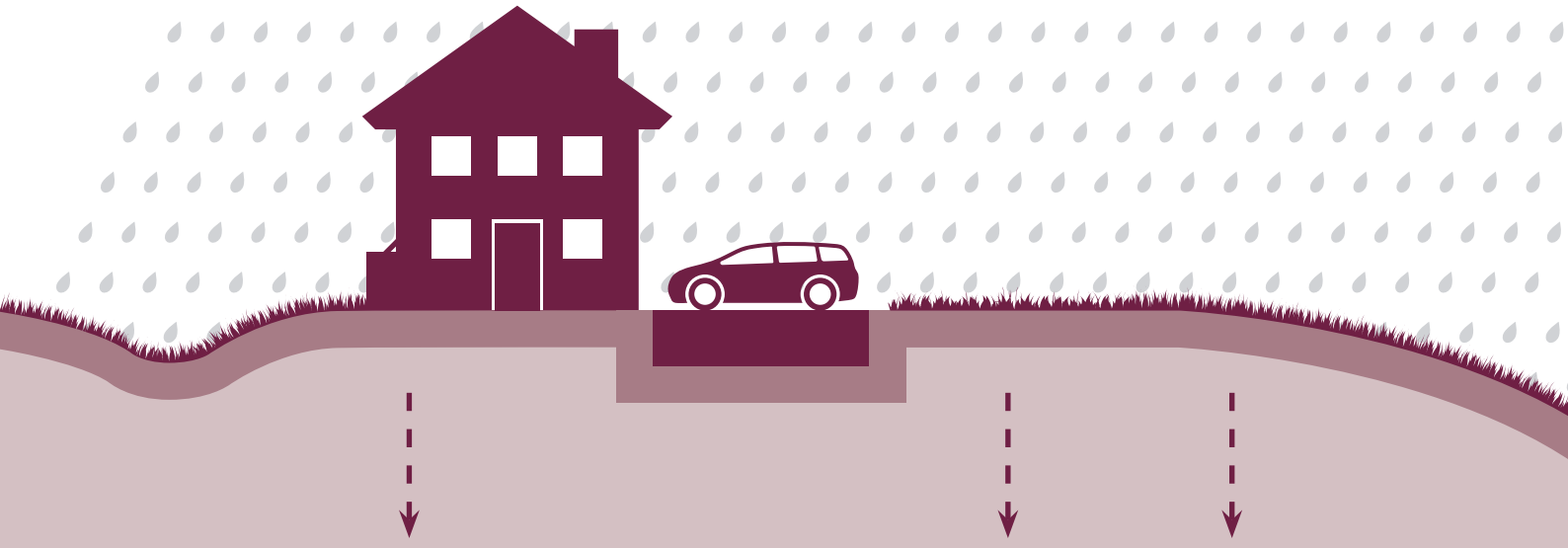
Make a flood plan

The Environment Agency has a guide to making a flood plan, which takes 10 minutes to fill out, but could make all the difference should adverse weather strike.

Sustainable Urban Drainage

New housing is now designed with Sustainable Urban Drainage (SUD) systems in place. A SUD system mimics how water drains away naturally, slowing down the speed at which water enters the drains. This can prevent them from becoming overwhelmed during a flood.

Below are some SUD systems you could consider.



- Install a water butt to collect water from your gutters. Bear in mind that in heavy rain these fill up very quickly and could overflow.
- Turn your garden into a rain garden. A rain garden first stores rainwater in the soil, and then gradually releases it into the drainage system, or into the ground below, once it reaches capacity. This helps slow down 'runoff' - that is, the speed with which water enters into drains - and reduces the risk of flooding and associated damage. Further advice on rain gardens is available from raingardens.info.
- Install a stormwater planter. These are raised beds or boxes in which plants are grown. They have drainage pipes running into them and work as a filter and storage tank for water draining off gutters.
- If you are upgrading your driveway, patio or paths, think about installing permeable paving. This will allow water to sink into the ground slowly rather than entering the drains.

Further advice on how to protect your home from flooding is available from The Environment Agency.

Prepare for snow and ice

Protecting your home against damage by snow, ice, hail and frost is part of a good home maintenance regime. Here are some key areas to check:

- Frost and cold weather can cause walls to crack, brickwork to split and guttering to shrink out of its fittings. This may result in water getting into your home. Keep checking for damage throughout the winter. You may notice windows, doors or floorboards swelling up. Watch out for doors sticking in their frames when you open or close them.
- A drop in temperature can result in pipes freezing or even bursting. This is due to pipes either being poorly insulated or being exposed to freezing temperatures outside. Keep an eye on pipes in cold spaces such as an attic or cellar. Know where your stop cock is, in case you need to turn off the water quickly.
- Poor roof insulation can cause an ice dam to form. As snow falls, a warm roof will melt the snow, leaving it to drain into gutters where it will refreeze. Snow will then build up behind the ice creating an ice dam. Ice dams can bring down guttering and melting snow can leak into your roof.

For more information on home insulation and other energy efficient home improvements, contact the Energy Saving Trust.

Dealing with storm damage

Think about putting together an emergency plan:

- Know how and where to turn off the water, electricity and gas supplies in your home. Locate the stop cock, mains electricity and gas switches. If in doubt, seek professional advice.
- Note down contact numbers for your energy suppliers, local council, and insurance companies.
- Keep your insurance policies in a safe and waterproof place. Think about keeping a second copy elsewhere.
- Keep a supply of candles, or a torch, in case the power goes out in a storm.
- Put together a flood kit – this may include waterproof clothing, bottled water, a torch, a radio, and blankets.

If your home is flooded or damaged by a storm, you might want to rush to save your precious possessions, but remember to take photos before you start to clean up. Your insurer may need evidence of any damage caused, in order to process a claim successfully.

The Association of British Insurers recommends that you contact your insurer within 24 hours of the damage occurring and, if necessary, sort out a temporary repair to make sure things don't get any worse. Always keep receipts if you have to make emergency repairs.

Be careful cleaning up, as flood water can be dirty or polluted. If your home is rendered uninhabitable due to damage, your local council may be able to help with emergency accommodation.

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1) http://www.metoffice.gov.uk/public/weather/warnings/
2) http://apps.environment-agency.gov.uk/flood/3days/125305.aspx
3) http://www.sepa.org.uk/environment/water/flooding/
4) http://www.sainsburysbank.co.uk/library/default/resources/guide-to-home-and-contents-insurance.pdf
5) https://www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding/Government-and-insurance-industry-flood-agreement/The-Future-of-Flood-Insurance
6) https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/69578/pb13082-flood-insurance.pdf
7) http://www.nationalfloodforum.org.uk/
8) https://www.gov.uk/prepare-for-a-flood/make-a-flood-plan
9) http://raingardens.info/
10) http://www.sainsburysbank.co.uk/library/default/resources/how-to-go-green.pdf

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