Lansdown Insurance Brokers

Protect your property

Flood & Storm Guidance Made Simple

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

Extreme weather events are becoming more frequent, and even minor storms can cause costly and disruptive damage. Taking simple, proactive steps can significantly reduce your risk. This guide outlines the key actions you can take before, during, and after a storm to help protect your home, buildings, and surrounding grounds.

Regular Maintenance

Routine, proactive maintenance is one of the most effective ways to protect your property. Regular visual checks can help you spot early signs of deterioration, allowing you to take action before a storm hits.

Vital considerations

Key things to inspect:

- Missing or displaced roof tiles or slates
- Damaged gutters or rainwater pipes
- Broken windows, rooflights, or lead work
- Chimney pots out of place, masonry cracks, or unsecured flues
- Blocked gullies or drainage systems
- Overgrown trees, dead branches, or signs of disease
- Poorly secured or rotting external joinery
- Damaged or missing lightning protection systems
- Ill-fitting windows and doors
- Incomplete or inadequate flood protection
- Vegetation, moss, or debris on roofs and in gutters
- Outdoor equipment or materials that are poorly stored

Watch our *12 Practical Tips* video here to help you care for your property effectively.

Lansdown Insurance Brokers

Flood Protection Measures

Flooding can occur quickly during heavy rainfall, even in areas that do not usually experience flood events. Putting the right measures in place can significantly reduce damage to your buildings, contents, and essential services.

How to strengthen your flood resilience:

- Install or maintain permanent flood defences such as flood doors, airbrick covers, or non-return valves on drains
- Clear drains, gullies, and manholes to ensure water flows away from buildings
- Keep temporary flood protection items, such as sandbags, water-inflated barriers, or flood boards
- Seal gaps around windows, doors, vents, pipes, and cables to reduce water entry
- Elevate important items, equipment, or documents above ground level
- Raise appliances (e.g., washing machines, freezers, boilers) where practical
- Back up important digital files in case devices become damaged
- Monitor Environment Agency or Met Office for flooding and extreme weather alerts

Before Storm Conditions

When a storm is forecast, take quick, practical steps to minimise potential damage:

- Secure loose items such as garden furniture, signage, bins, or construction materials
- Ensure all windows and doors, including roof windows, are properly fastened
- Use any existing storm protection, such as shutters, and secure them early
- Put temporary flood protection in place (e.g., sandbags, barriers)
- Isolate or cordon off any known risk areas, such as unstable trees or loose masonry
- Park vehicles in a garage if possible, or away from trees, walls, and fences
- Inform staff, neighbours, or visitors of any risks and the precautions you're taking

Watch our *12 Practical Tips* video here to help you care for your property effectively.

Reporting a claim

If you are a client of Lansdown Insurance Brokers, the process will depend on your policy and insurer.

You can find full claims details on our website, or you can contact our dedicated claims team on:

01242 524498

claims@lansdowninsurance.com

During the Storm

Your safety should always come first.

During storm conditions:

- Stay indoors where possible
- Do not go outside to inspect damage
- Avoid attempting any repairs
- If anyone's safety is at risk, seek assistance immediately

After a Storm

Even after the weather has passed, hazards can remain. Carry out basic checks, but only where it is safe to do so.

Look out for:

- Roof damage, including fallen or displaced tiles or coverings
- Dislodged masonry, chimney pots, or cladding
- Broken or cracked windows, frames, or sashes
- Fallen or loose electrical or telephone cables

If you have any uncertainty about the structure, services, trees, walls, or fences, seek specialist advice before taking action.

Important contacts

Keep an up-to-date list of contacts you may need in the event of storm damage, such as:

- ✔ Insurance company or broker (policy number and key contacts)
- ✔ Staff or keyholder contacts
- ✔ Building contractors
- ✔ Tree surgeons
- ✔ Emergency glaziers
- ✔ Building surveyors
- ✔ Structural engineers
- ✔ Neighbours
- ✔ Key clients

Watch our *12 Practical Tips* video here to help you care for your property effectively.

Lansdown Insurance Brokers