

storms eunice and franklin – the aftermath

BUSINESS INFORMATION UPDATE FROM FINCH

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The UK has been battered by storms over the past few days, with not one but two named storms hitting all parts of the nation since Friday 18th February, leaving damage and disruption in their wake.

Extreme weather such as a storm can cause widespread damage to homes and businesses, leaving many of our clients needing our help simultaneously.

If you've been affected, we know you'll be keen to get back to normal as quickly as possible, so here's some guidance on:

- What you should do once damage has been caused
- What is likely to be covered by your insurance
- What to look out for when contacting local tradespeople and
- How to speed up your insurance claim

clear up operation – what to do once damaged has been caused

You should report your claim as soon as possible or contact us should you need any assistance. It would be helpful to have your insurance documents to hand when you call, as we'll be able to get the details of your policy up much more quickly. Give us a phone number that we can always reach you on to keep you updated.

We (or your insurer if needed) will advise you of the best course of action, depending on the severity of the damage.

You can carry out any temporary repairs to prevent further damage but never put yourself at risk to do this. Make sure you keep any receipts or invoices for work carried out but please don't use your own tradesperson for full repairs unless you have been advised by us/your insurer to do so.

If there is water coming into the property, and it is safe to do so, move contents to upper floors or higher areas to prevent further damage. Once the storm has passed, remove any covers on airbricks to enable any trapped water to escape and air to circulate.

Never use the gas or electrical supply in a flooded property until a qualified person checks everything and tells you it is safe.

your insurance claim

There are some keys things your insurer will likely ask you when submitting a claim for storm damage, so it's a good idea to make a list of any damaged items and to take photos of the damage where possible. Your safety should always be your top priority, and you should particularly steer clear of areas with loose roof coverings or damaged walls. If it is safe to do, salvage your belongings to prevent further damage – but only if it doesn't put you at risk.

Due to the volume of claims your insurers will be dealing with, you may be asked to get a quote from a local tradesperson to repair the damage, to speed up the process. It is important you don't authorise the work until you have had approval from your insurer to do so.

If you can't get a repair quote, or if your property is not safe or secure, let us know and we will advise you on the next best course of action.

what storm damage can you claim for?

You'll need to let us know exactly what has happened and what damage has been caused to your property so we can help you to make your claim.

Typical damage to property following a storm can include:

- Damage to roofs including tiles or slates loose or missing, felt roofs completely lifted off and/or ridge or hip tiles missing or dislodged

- Damage caused by fallen trees or branches, or any other loose items

- Water damage inside your property

We can assist you by helping you check your policy wording, as there are some things that your insurance policy won't cover, for example damage to fences, hedges and gates.

Your policy is also unlikely to provide cover for damage which is longstanding or due to maintenance issues such as:

- Cement or mortar deterioration on brickwork and chimneys
- Failed render on exterior of buildings
- Gradual deterioration to any part of the roof or building
- Aged flat roofs

using a reputable tradesperson

In surge events such as those we are currently experiencing where there is widespread damage to many properties, your insurer may suggest using a local tradesperson to offer a quote for repairs, as this is often the quickest way to get your property back to normal.

When choosing a tradesperson to get a quote, you should consider:

- Avoiding cold callers – unfortunately extreme events can result in opportunists looking to take advantage of those in need. Be alert to scams and be aware that independent flood or loss assessors may offer to manage your claim on your behalf, but many charge a fee which could be taken from your insurance settlement
- Seek recommended or established traders. Try to look for contractors who have roofing trade accreditations, such as Marley, Redland or National Federation of Roofers (NFRC)
- Don't pay for any repairs upfront – a reputable trader will complete the work before requiring payment
- Check if the trader offers warranties/guarantees on their work
- If possible, obtain more than one quote for comparison, although bear in mind cheaper is not always best

Any quote you get will need to include a full breakdown of the works required and be supported by photos of damage, if possible and safe to do so.

Once you have received a quote that you are happy with, email a copy to us immediately so we can help progress your claim with insurers as quickly as possible.

As well as any damage to buildings, make sure you list any belongings that have been damaged by the storm inside or outside your property, along with supporting photos. Don't throw anything away as it may be needed for the claims process.

It can be difficult in such stressful situations to know whether the costs you are being quoted are fair. Of course, prices quoted will be higher or lower depending on where in the UK you are based, the type of property you have and the extent of the damage caused.

checktrade have produced a guide into average damage costs, including gutter replacement, roof repair and ceiling water damage repair. [click here to read the guide.](#)

The information contained in this communication is based on sources that we believe are reliable and should be understood as general risk management and insurance information only. It is not intended to be taken as advice with respect to any specific or individual situation and cannot be relied upon as such. If you wish to discuss your specific requirements, please do not hesitate to contact us.

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