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WINTER IS COMING: IS YOUR HOME STORM-PROOF?

In the 30th anniversary year of the Great Storm which saw the UK battered by hurricane-force winds, Halifax Home Insurance is advising homeowners to take suitable steps to protect their properties as Britain braces itself for wintery weather. Storms Ophelia and Brian have already sent 80mph winds sweeping across the country – and they are unlikely to be the last blasts of the season.

Halifax Home Insurance handled almost 3500 claims for storm damages last winter¹ which was 50% higher than claim volumes in the milder summer months, due in part to Storm Doris which hit the UK in February 2017.

David Rochester, Head of Underwriting for Halifax Home Insurance, said: *“With winter approaching, we are advising homeowners to take steps now to prepare their properties for stormy weather – being proactive could save a lot of time and money if the worst happens.*

“The most important thing is having your insurer’s emergency contact details to hand and staying up to date with weather warnings, so you can prepare ahead of time.”

Halifax Home Insurance is offering ten top tips to protect your patch...

1. **Batten down the hatches.** Keep all gates, doors and windows securely fastened in preparation for strong winds.
2. **Go with your gut(ter).** Clear all gutters and pipes of debris to prevent overflow in the case of heavy rains.
3. **A tree-mendous idea.** Cut back any branches hanging close to your property – these can cause damage to windows and roofs during windy weather.
4. **Keep your hands and feet inside.** Secure all loose external fittings on your house – lights, alarms, hanging plants – and consider moving garden furniture to a sheltered spot.
5. **Powering ahead.** Charge your mobile phone and make sure it has your insurer’s emergency number on as well as any emergency contacts.
6. **Be ruthless, not roof-less.** Check the condition of your roof and chimney in advance for any cracked or broken tiles – take photos if needed.

¹ October 2016 to March 2017, with summer months taken as April to September.

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7. **Gearing up.** Keep a home emergency kit prepared in case you lose power, containing essential items such as torches, tinned food, blankets and warm clothing, home insurance documents and emergency contact details.
8. **Insurance reassurance.** Check your insurance coverage beforehand so you know exactly what you're covered for and who to contact if the worst happens.
9. **Stay tuned...** The Met Office provides live storm updates via Twitter and email, while you can register for flood alerts by calling Floodline on 0345 998 1199.
10. **Don't get bogged down.** If flood warnings are issued, install sandbags on doors, windows and any other gaps; move electrical equipment and sentimental items upstairs; disconnect all pipes to washing machines and dishwashers and turn off water, gas and electricity mains. You can ask your supplier how to do this if you are unsure.

British weather is unpredictable at the best of times, so don't let sunny spells cloud your judgement; it might just be the calm before the storm! Be sure to storm-proof your home before the bad weather arrives.

- ENDS -

Editors' Notes:

1. Statistics from Halifax Home Insurance claims data, 2016-17.
2. Halifax Home Solutions is underwritten by Lloyds Bank General Insurance Limited and has a 5 Star Defaqto rating. Halifax Home Insurance is underwritten by Lloyds Bank General Insurance Limited. The 24-hour emergency hotline is provided by Royal & Sun Alliance Insurance plc (RSA).
3. Halifax Home Insurance offers its customers a 24-hour Emergency Homeline, manned by experts who can offer useful information and advice on how to manage a home emergency, such as providing the number of a reputable plumber for emergency call-outs. Should the worst happen, Halifax Home Insurance can send a Personal Claims Consultant (PCC) at their discretion if they feel that one of their policyholders needs extra support. PCCs act as a single point of contact on major claims, meeting customers face-to-face to discuss all aspects of the incident and personally see each claim through from beginning to end.
4. More information on Halifax Home Insurance can be found [here](#).

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