



FOR IMMEDIATE RELEASE

Don't let wet weather take the spring out of your step

Last year, Halifax Home Insurance received a total of 262 flood claims, versus a total of 192 in the previous year. This represents a 36% increase between 2017 and 2018.

Flash floods hit the country last spring, with 136 flood claims received in May 2018 compared to only six during the same month in the previous year.

During this period, more than a month of rainfall hit parts of Birmingham in an hour. Residents in the West Midlands said water was above waist height and almost submerged cars.

Tim Downes, Senior Claims Manager, Halifax Home Insurance, said: "We often associate flooding and heavy rainfall with the colder, wetter months. Although the UK doesn't have a monsoon season, the warmer spring months can also be prone to flooding.

"These are more likely to be 'flash floods' as the land surface heats up during the day causing storms and large bursts of rain to fall within short periods of time in localised areas."

Floods during the warmer months can often be more unpredictable to anticipate, and don't just impact those in flood plains, so taking some precautionary steps is always recommended. This means that should the worst happen, Bank Holiday weekends won't be a total wash-out.

Last May was an example of how spring flooding can be limited to just one particular area. The Met Office recorded 58mm of rainfall in just one hour in Edgbaston when the monthly average for the West Midlands in May is 55mm. Torrential rain was localised with another site 10 miles away recording just 3mm of rain in 12 hours.

Top tips to take should flash flooding hit:

1. Check you have the right level of cover in place and keep your home insurer's policy details and telephone numbers to hand in case you need to make a claim.
2. Keep a home emergency kit prepared in case of a flash flood or severe storm. This could include torches, spare bulbs and batteries, your home insurance documents, emergency contact details, tinned food, warm clothing and blankets
3. Turn off the mains supply of water, gas and electricity and unplug all electrical items, storing them upstairs or as high as possible.
4. Disconnect pipes to washing machine and dishwashers to avoid damage if appliances move during flooding.
5. Empty contents of cupboards and drawers and store these upstairs or as high as possible, especially sentimental items. Move as much furniture as possible upstairs.

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6. Take photographs of damaged items as it may help your insurer to settle a claim

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Editors' Notes:

Halifax Home Insurance, Home Insurance Ultimate and Home Solutions are all underwritten by Lloyds Bank General Insurance Limited. Halifax Home Solutions and Home Insurance Ultimate have a 5 star Defaqto rating. The 24-hour emergency hotline is provided by Royal & Sun Alliance Insurance plc (RSA).

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