

Ref No 1021 (v3)

Residential Weather Related Damage

Introduction

The debate about the potential impact of global warming on our climate continues. There is a growing consensus amongst weather experts that over the next century the weather patterns in the UK will become milder and wetter with stormier conditions.

All of the indications are that due to changing weather patterns we must be prepared for increasing water damage due to violent storms and flooding. This can cause large-scale damage to property resulting in the emergency services being overwhelmed.

Flooding can be a very traumatic time for anyone and the priority should be the personal safety of you and your family. Special attention should be given to the elderly and infirm who are at particular risk.

To improve the management of this increasing risk the various organisations with an interest need to work in partnership.

Flood control measures and the defence of our coastal regions is a matter of long term planning and funding by Local Authorities, the Environment Agency and other bodies. However, there are selected measures that residential property owners can take to minimise the risk and the repercussions of water damage to their home and contents.

Information and Control Measures

Flood

The Environment Agency has taken a leading role in advising householders and businesses in the UK of the potential threat of flooding and what action should be considered to minimise the loss.

On a postcode basis they can provide details of the likely flooding risk in an area.

Individuals who are considering purchasing a property can use this information to assist them in making an informed judgement.

The Environment Agency's '**Floodline**' provides easy to follow guidance and is available free to everyone. Its purpose is to provide information before, during and after flooding occurs with the emphasis being on prevention.

The 'Floodline' has introduced a series of Factsheets that provide guidance including how to prepare Flood Plans, what action to take when flood warnings are issued and how to cope after an incident.

The flood warning codes 'Flood Watch', 'Flooding Warning', 'Severe Flood Warning' and 'All Clear' are increasingly included in television and radio weather forecasts and should be followed with care.

The Floodline factsheet on Flood Plan Checklists provides straightforward advice on a range of simple measures including making up a 'Flood Kit'.

Storm Damage

Our weather forecasts increasingly mention the likelihood of gale force winds leading to the possibility of structural damage. Whilst in many cases such damage is difficult to prevent there is no doubt that the overall losses are increased as the result of inadequate building design, defects in workmanship or poor maintenance.

To reduce the overall number of losses that occur each year, action is required and this involves planning and budgeting.

This topic is considered in greater detail in the supporting Hardfact Sheet No 1022– Protection of Residential Property against Non-weather related damage

Winter Protection

Sub zero temperatures will still occur from time and time and precautions against this threat must also be implemented.

Key Action Steps

- **Flood** – the Environment Agency is the primary source of information and advice. If you have suffered flood damage in the past or live in a vulnerable area, prepare a 'Flood Plan' and take measured action. Prepare a simple guide of the do's and don'ts if flooding does occur. You should be able to demonstrate to your insurance company that all reasonable measures have been taken to prevent losses resulting from flood if you live in a vulnerable area.
- **Storm** – the important measure is the good maintenance of the property. Minor roof defects can result in major damage.
- **Winter Protection** – the following measures can effectively prevent damage:
 - Protect your property if you are away; leave your heating in use. Isolate the domestic water supply if the home is being left for an extended period.
 - Make sure your water pipes and tanks are fully lagged but do not insulate underneath any tank as warm air will not rise from the rooms below and keep it warm.
 - Find your stopcock and make sure it can be turned on and off easily.
 - Repair leaking taps.
 - If a pipe does freeze, always isolate the pipe by closing the stopcock on the feed from the tank or main and use a hot water bottle or a hairdryer to thaw it. NEVER use a naked flame to thaw a frozen pipe.

References

The Environment Agency
Floodline Tel no. 0845 988 1188
www.environment-agency.gov.uk/

The Association of British Insurers (ABI)
Tel no. 020 7600 3333.
<http://www.abi.org.uk>

Note: A separate Hardfact sheet No. 1022 – Protection of Residential Property Against non-Weather Related Water Damage has been issued.

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Aviva Risk Management Solutions operate a Risk Helpline during normal business hours for the cost of a local telephone call. The telephone number is:

0845 366 66 66

www.aviva.co.uk/risksolutions