

Be Prepared...

# Reducing the impact of storm damage



## Storm

**Storm season is fast approaching** so it's time to be prepared. Last year marked the first collaboration between the Met Office and Met Éireann to name the storm forecast in the UK. We all remember **Storm Desmond, Eva and Frank** who battered us with severe rainstorms causing **22,000 claims** between 4 December 2015 and 3 January 2016.

## We made sure we were there...

We sent a claims team 300 miles up to Kendal. Armed with blankets, thermal mugs and countless bottles of water, our team set up a pop-up office on Kendal high street so they could deal directly with our customers affected by the flooding, offering alternative accommodation and financial assistance. Within two days of the team being set up, our team of two had processed 112 claims and over 1900 in total.

It may come as a surprise that according to research conducted by the Met Office, **windstorms caused greater insured losses across Europe in the winter of 2013/14 than flooding.**

Following this research, businesses are encouraged to consider a range of measures that can be taken to mitigate windstorm risk:

## General Maintenance

**Buildings should be regularly inspected** and maintained in sound condition, with particular emphasis on the condition of roofs and lightweight wall construction.

**Chimneys, water towers, radio masts and other tall structures should be inspected** by specialist contractors, at least annually (importantly, lightning conductors protecting tall chimneys also require inspection and maintenance). Where appropriate, the appointment of a company which is a member

## Do you remember Storm Katie? 27-28 March 2016

(Latest) 11th storm of the of the previous season

- **106mph** gusts of wind recorded
- **Fallen trees and Structures**
- **Flights, ferries and trains cancelled**
- **Over 100,000 power outages** across south of England.
- More than **80,000** without power
- Pubs forced to close





of the Association of Technical Lightning and Access Specialists (ATLAS) should be considered.

Trees which overhang or are in close proximity to buildings and other structures should be **inspected annually** for safe condition and, where necessary, remedial action taken, preferably employing the services of an Arboricultural Association Registered Consultant or an Arboricultural Association (ARB) Approved Contractor as appropriate.

All tree work should be carried out **in compliance** with the recommendations of **BS 3998**.

(It's important to recognise that the subject trees may fall under a preservation order, or are situated in a conservation area. Please consult your local authority before any tree work is undertaken. Also, the felling of mature trees which have been planted in clay subsoil may pose a risk of heave of the building's foundations; once again specialist advice should be sought before any work is carried out.)

## Before the Storm

- As well as keeping an eye on everyday weather forecasts and listening out for warnings on TV and radio, checks should be made on the **Met Office website** for severe weather warnings.
- Ensure that **emergency contact numbers** such as those of insurers, insurance brokers, local authority and utility companies are kept to hand in a safe place.

## A-Z of 2016/17 UK storm names...

**What name would you pick?** Here are the UK's official storm names, which will see us through winter as announced by the MET office.

- |                    |                     |
|--------------------|---------------------|
| <b>A</b> - Angus   | <b>L</b> - Louise   |
| <b>B</b> - Barbara | <b>M</b> - Malcolm  |
| <b>C</b> - Conor   | <b>N</b> - Natalie  |
| <b>D</b> - Doris   | <b>O</b> - Oisín    |
| <b>E</b> - Ewan    | <b>P</b> - Penelope |
| <b>F</b> - Fleur   | <b>R</b> - Robert   |
| <b>G</b> - Gabriel | <b>S</b> - Susan    |
| <b>H</b> - Holly   | <b>T</b> - Thomas   |
| <b>I</b> - Ivor    | <b>V</b> - Valerie  |
| <b>J</b> - Jacqui  | <b>W</b> - Wilber   |
| <b>K</b> - Kamil   |                     |

- Ensure that portable buildings, such as sheds or portacabins are **suitably anchored** and outdoor equipment and materials moved to a safe indoor location.
- Check the anchoring of roof-mounted equipment** such as air conditioning units, satelight dishes and exhaust vents, etc.



- Remove loose waste materials and debris** from outside the property and secure all waste bins where appropriate.

## During the Storm

- Keep up to date on weather information and continue to adhere to the **advice of the emergency services** and other agencies.
- Don't go outside to repair damage while the storm is in progress.
- Avoid all travel** unless absolutely necessary. In circumstances where travel is unavoidable, don't walk or shelter close to buildings and trees, and keep away from the sheltered side of boundary walls and fences. Care should be taken when driving on exposed roads or bridges – ideally delay the journey or find an alternative route.

## After the Storm

- Secure the property and identify the damage.** If evacuated do not re-enter the property until advised as safe to do so by a competent person, and that people are kept away from structures or trees that could have been weakened.
- Visually check** the electrical installation before restarting and be careful not to touch any electrical/telecoms cables that have been blown down or are still hanging.
- Contact insurers** to report the incident and follow their advice.
- In liaison with insurers, **begin salvage operations and temporary emergency repairs** as soon as possible to prevent further damage.
- Ensure that all contractors operations in respect of damage reinstatement are **effectively controlled**.



## Useful Links

- The Met Office  
[www.metoffice.gov.uk](http://www.metoffice.gov.uk)
- Association of Technical Lightning and Access Specialists (ATLAS)  
[www.atlas.org.uk](http://www.atlas.org.uk)
- Arboricultural Association  
[www.trees.org.uk](http://www.trees.org.uk)
- The Business Continuity Institute  
[www.thebci.org](http://www.thebci.org)
- The RISCAuthority  
[www.robust.riscauthority.co.uk](http://www.robust.riscauthority.co.uk)