

# Halifax press release

## Cost of storm damage can hit the roof

**Thursday 14th February 2008**

- 1.5 million homes' roofs damaged by high winds in the last 12 months
- £4.5 billion cost of repairing damage caused by high winds
- 200 million tiles replaced in the last 12 months
- £2.5 billion cost of repairing damage caused by water leaking into properties when roofs were damaged

New research<sup>1</sup> by Halifax Home Insurance reveals that over 1.5 million British homes' roofs were damaged last year, as winds of up to 77 miles per hour whipped across Britain and caused a staggering £4.5 billion of damage.

The average cost of wind damage hit £2,800 last year - equating to 12%<sup>2</sup> of the average British salary and a huge blow for householders without adequate buildings insurance.

The insurers' report also found that the average affected house needed 127 tiles replacing - more than 200 million across Britain – and placed huge pressures on the nation's roofers and builders.

But it's not just the cost of repairing the roof. Missing roof tiles allowed large volumes of water to leak into properties causing a further £2.5 billion damage, an average £1,604 per incident. Water damage included: damp, flooding, mould, damaged ceilings and even electrical fires.

Britain's gardens also took a battering. Over 150,000 affected householders (10%) had plants devastated by winds, 78,000 (5%) suffered damage to sheds, summer houses and outbuildings, while 47,000 households reported destroyed garden furniture.

62,000 (4%) affected home owners also said that flying tiles and other debris had damaged their car while 15,000 reported broken windows.

**Table One: Damage caused by falling tiles in the last 12 months**

| Damage caused                  | Number of victims |
|--------------------------------|-------------------|
| Plants in garden               | 15,000            |
| Outbuildings/shed/summer house | 78,000            |
| Own car                        | 62,000            |
| Garden furniture               | 47,000            |
| Neighbour's property/car       | 15,000            |
| Damage to windows              | 15,000            |

**Source: Halifax Home Insurance\* (figures rounded down)**

The future costs of storm and wind damage are predicted to increase markedly. A recent German study<sup>3</sup> predicted that storm related losses could increase by up to 37 percent in the UK.

Martyn Foulds, Senior Claims Manager at Halifax Home Insurance, said: "The damage caused by high winds runs into billions of pounds each year. Immediate action is vital if householders are to avoid seeing the problem exacerbated by water coming in through missing or broken tiles. It's advisable for homeowners to conduct a thorough inspection from ground level following high winds and call in a professional if they are concerned there may be damage."

Halifax Home Insurance recommends homeowners check the condition of their roofs regularly and call in a qualified roofer to carry out any necessary repair work if any tiles are loose or missing. Keeping the home in a good state of repair is a condition of most home insurance policies and can go a long way to protecting the home from further damage. While Halifax covers genuine storm damage, homeowners are advised to take preventative measures to reduce the risk of damage occurring.

Martyn continued: "Homeowners without adequate buildings insurance cover risk finding a huge hole blown in their finances by the cost of repairs. Increasing incidents of extreme weather conditions, such as wind and flood, make it more vital than ever for homeowners to take proactive steps to protect their financial and physical security before disaster strikes."

#### **Average windstorm claims costs for major UK cities**

| <b>City</b>          | <b>Average claim cost</b> |
|----------------------|---------------------------|
| Aberdeen             | £703.46                   |
| Edinburgh            | £718.59                   |
| Newcastle            | £377.55                   |
| Leeds                | £609.67                   |
| Manchester (central) | £568.36                   |
| Birmingham           | £782.60                   |
| Cardiff              | £579.35                   |
| Bristol              | £567.61                   |
| London               | £1,673.55                 |
| Brighton             | £757.66                   |

**Source: Halifax Home Insurance**

**Ends**

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#### **Editors' Notes**

1. \*Research conducted amongst 2,053 UK homeowners figures by ICM between 23rd-24<sup>th</sup> January 2008 have been rebased to reflect the number of households in the UK according to the Annual Abstract of Statistics 2006
2. Source:  
<http://www.statistics.gov.uk/StatBase/Product.asp?vlnk=15050&Pos=1&ColRank=1&Rank=208>

3. [http://www.benfieldhrc.org/activities/hrsr/hrsr2007\\_web.pdf](http://www.benfieldhrc.org/activities/hrsr/hrsr2007_web.pdf)

### **Halifax Home Insurance**

- Further details of Halifax Home Insurance products can be found online at [www.halifax.co.uk/insurance](http://www.halifax.co.uk/insurance), by calling 0800 169 8785 or by visiting their local branch.
- New customers receive up to 35% discount when buying Halifax Home Insurance online.