

# Halifax press release

## Halifax home insurance issues advice to those at risk from Britains forecast weather

**Tuesday 11th March 2008**

*As severe windstorms over 80mph batter many parts of Britain, and with some areas now under threat of imminent flooding, Halifax Home Insurance offers some timely advice to homeowners*

- Bristol Channel, Severn Estuary and Somerset Coast at risk of flooding
- Halifax Home Insurance well prepared to face increase in claims calls
- Personal Claims Consultants preparing to visit worst affected customers

Storms and high tides across many parts of the UK are already causing havoc for many homeowners, particularly those living in southern and coastal areas. And with more severe weather forecast, the Environment Agency has raised concerns that homes in the Bristol Channel, Severn Estuary and Somerset coast are now under threat, as spring tides and strong winds could cause floods.

Senior Claims Manager at Halifax Home Insurance, Martyn Foulds, said: "We were well prepared for this storm and we have got everything in place to respond to customer calls and claims as quickly as possible. Customers in the south east of the country in particular are contacting us as a result of the severe weather conditions. We anticipate more calls coming in as the storm worsens, and we are fully prepared for this. Our team of Personal Claims Consultants are preparing to visit the worst affected customers where necessary."

Homeowners who may be at risk of windstorm damage or flooding may find the following advice helpful:

### **Before a flood hits**

- Turn off the mains supplies of water, gas and electricity.
- Unplug electrical items and store upstairs or as high as possible.
- Disconnect pipes to cookers, washing machines and dishwashers to avoid damage to the pipes if appliances move during floods.
- Move as much furniture as possible upstairs.
- Large items that cannot be moved upstairs should be weighed down with sandbags or heavy objects to ensure they don't float around and cause further damage to property during a severe flood.
- If furniture cannot be moved upstairs, empty contents of cupboards and drawers and store as high as possible.
- Move rugs and curtains upstairs, or hang them up over curtain rods out of the way of water.
- Keep your home insurer's policy details and telephone number to hand in case you need to make a claim following a flood.
- Remember to move sentimental items such as photograph albums to a safe place as these cannot be replaced.

### **If your home is under threat from windstorm damage**

- Cut back low hanging branches that could cause damage in high winds or storms.
- Clear the gutters and drain pipes of any leaves or debris that have built up in them to reduce the risk of blocks and overflows.

- Check external light fittings are secure.
- Listen to the radio for regular updates on the weather or other emergency situations.

**If your home has already been flooded:**

- Dry out appliances that have been affected by flood water and ensure a qualified electrician or CORGI registered gas engineer inspects them before use.
- Open doors and windows to ventilate and dry out the property. Ensure your home is completely dried out before attempting any redecorating work.
- Contact your insurer and report any damage caused to buildings and/or contents as soon as possible.
- Take photographs of damaged items as it may help your insurer to settle a claim.
- Keep any ruined property as insurers may want to inspect it.

Halifax Home Insurance offers unlimited buildings cover, and also provides Home Emergency Cover which – for around £4 extra a month – guarantees the provision of an approved tradesperson to make your property safe within hours. Halifax Home Emergency Cover provides protection for a wide range of emergency repairs. The excess-free cover has a limit of £250 per insured incident and does not affect the household 'No Claims Discount'.

Homeowners wanting to find out if they are at risk of flooding can call the Environment Agency Floodline on 0845 988 1188.

Ends

**Notes to editors**

1. [www.halifax.co.uk/insurance](http://www.halifax.co.uk/insurance), by calling 0800 169 8785 or by visiting their local branch.
2. Customers who buy buildings and contents insurance could have their renewal quote beaten and their premium frozen for three years.
3. Customers purchasing online can now get up to 35% discount on home buildings and contents cover.

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