

Come rain or shine – be prepared

Homeowners are being urged to prepare their properties for flash flooding as wet and windy weather continues to dampen summer sunshine.

Halifax Home Insurance had a 253% increase in flood claims between August 2019 and 2020 as Storm Francis battered the country with heavy rain and wind.

There was a 125% increase in flood claims between summer 2019 and 2020, and a 90% increase overall.

There have already been examples of dramatic downpours this summer, causing chaos for commuters. Just as many would have been doing the school run, or coming home from work heavy rain impacted many parts of southern and western UK, leading to flooding across roads and trainlines and dangerous weather conditions.

Tim Downes, Senior Claims Manager, Halifax Home Insurance, said: “Although we are no means a tropical island, summer flash floods are becoming more and more common. During the warmer weather, land surface heats up causing storms and large bursts of rain to fall within short periods of time.

“The difference between summer and winter rain is that summer flooding isn’t just limited to those who live on flood plains. Homeowners who aren’t typically at risk of flooding could be affected, making the consequences potentially more dangerous. However, as we are seeing more of this weather, there are steps people can take to make sure they are better prepared.”

Halifax Home Insurance is providing homeowners with top tips should they be impacted by flooding:

1. Keep a home emergency kit prepared in case of an emergency such as a 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
2. Turn off the mains supplies of water, gas and electricity and unplug all electrical items, storing them upstairs or as high as possible
3. Disconnect pipes to washing machine and dishwashers to avoid damage if appliances move during the flood
4. Empty contents of cupboards and drawers and store upstairs or as high as possible, especially sentimental items
5. Take photographs of damaged items as it may help your insurer to settle a claim
6. 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.

- ENDS -

Notes to editors:

Claims based on in-house Halifax Home Insurance claims data. Summer months are June to August inclusive.