



Batten down the hatches – a storm is coming

Homeowners are being reminded to make sure their homes are prepared for wintery conditions as the country braces itself for stormy weather.

Halifax Home Insurance had a 42% increase in storm claims between the winter months of 2019 and 2020. These surged to more than 800 claims in October, representing a 168% increase from the previous year as Storm Aiden swept across the country.

There was also a swell of flood claims with a 167% increase between December 2019 and December 2020 due to Storm Bella bringing a torrent of rainy weather.

The insurer is encouraging households to take precautions as the Met Office has issued a yellow warning for parts of the country over the weekend. Storm Arwen is expected to bring with it winds of up to 65 mph, potentially causing power cuts and travel delays.

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Tim Downes, Senior Claims Manager, Halifax Home Insurance, said: “While the weather has been warmer than normal for this time of year, that is soon set to change with a cold snap expected over the weekend.

“Homes are more at risk of storm damage during the winter months as the mercury drops, bringing rain, wind and even snow. That’s why it’s important to make sure homes are properly prepared when the weather takes a turn. This includes carrying out essential checks, having a winter weather kit prepared and having the right insurance in place to help protect your home should the weather cause any unexpected damage.”

Halifax Home Insurance tips on being prepared for wintery weather:

1. Keep a home emergency kit prepared containing essential items such as torches, tinned food, medication, blankets, warm clothing, home insurance documents and emergency contact details.
2. Set your thermostat to a minimum temperature around 12°C, even overnight – the heating costs are justified if it avoids a costly pipe freeze. Many thermostats have a winter option that routinely heats the system to keep pipes at the right temperature.
3. Secure external fittings such as garden lights and hanging plants, and bring any outdoor furniture indoors.
4. Insulate exposed pipes in basements, attics, garages, kitchen cabinets and on the outside of the property. Use UL-listed heat tape or foam rubber insulation where pipes are exposed to cold moving air.
5. Charge your mobile phone and save your insurer’s number and any emergency contacts.
6. Check your insurance cover so you know exactly what you’re covered for and how to get in touch if the worst happens. Take photographs of damaged items as it may help your insurer to settle a claim more quickly.
7. Keep up-to-date with weather alerts. The Met Office provides live storm updates via Twitter and email.

Editors' Notes:

*Based on Halifax claims data.

Halifax offers a range of insurance products to cover homes, cars and belongings. For more information, visit www.halifax.co.uk/insurance

