

# Risk Alert

## ABI urges business to plan now for prospect of future storm damage

Following severe damage as a result of storms Brian and Ophelia hitting the UK, the Association of British Insurers (ABI) has urged businesses to plan accordingly for future storms.

"Severe storms threaten lives and result in claims costing billions of pounds," said Matt Cullen, head of strategy at the ABI.

"The likelihood of these claims increasing in the future is something the insurance industry, and society, need to start preparing for now," he added.

"Planners and builders should be aware of the need for more wind-resistant construction in specific areas of the country if claims are to be kept to a minimum."\*

The ABI warnings come as the UK recovers from two powerful recent storms.

Hurricane Ophelia, which made landfall in south west Ireland on Monday 16 October, has left businesses and individuals counting the cost as it left hundreds of thousands of commercial and residential properties across the British Isles having to cope without power.

Packing wind gusts of up to 118mph (191kph), the storm downed hundreds of trees, disrupting power supplies and telecommunications across large parts of Ireland and causing three deaths before driving northeast to pass over Northern Ireland and parts of the UK.

Estimates for power outages in the Republic of Ireland ranged from 360,000 to 450,000 properties, while another 20,000 are understood to have lost power in Northern Ireland.

More than 140 flights from Irish airports were cancelled, along with bus and tram services in the Irish capital Dublin. Schools, colleges and universities across Ireland were also closed.

Around 50,000 properties are also believed to have lost power across Scotland, Wales and England, although the vast majority of these have since been reconnected.

In Scotland, falling trees blocked some railway lines and the Scottish Environment Protection Agency issued 14 flood warnings and several flood alerts for the west coast of the country.

In England, there were flood warnings in Dorset and across the north west and south west of the country.

Ophelia was followed by the less severe storm Brian on 21 October, with gusts of 78mph (125km/h), recorded on Saturday afternoon, striking the Llyn Peninsula on the north-west coast of Wales, according to the Met Office.

Dozens of flights and ferry crossings were cancelled because of the high winds caused by Brian, with British Airways cutting 10 flights to and from Heathrow to reduce the number of aircraft movements at the airport.

On Saturday evening (21 October) P&O cancelled all crossings across the Irish sea. Brittany Ferries also cancelled eight sailings, with Irish ports particularly affected by the challenging conditions.

The Federation of Small Businesses advised businesses to contact insurers as soon as possible if they think they have a claim. It said: "Try and ensure that you have your policy details to hand if possible but don't let that delay things as insurance companies can readily search their database if you are unable to provide your policy number."†

**If you would like to know how we can help mitigate business interruption caused by storm damage, please contact your usual adviser.**



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# Property storm advice from Towergate

Weather forecasts may advise when severe wind storms are about to occur, however, you can get localised storm conditions without warning. Here are our tips on how to minimise or prevent damage from storms

If you have prior warning, ensure that items in the open are either placed indoors or are securely fixed down.

The best way to prevent damage is to make sure you watch out for any signs that maintenance is needed to your property and act on it:

- Keep your fences and boundary walls in good condition.
- Make sure that drain pipes and gutters are properly fixed in place and maintained.
- Keep gutters and drains clear so that rain water can drain away.
- Ensure that any slipped/cracked slates and tiles are fixed or replaced as soon as possible.
- Look out for cracked or loose cement around ridge tiles or chimneys and get them repaired.
- Remember that felt flat roofs only have a limited life expectancy and they need to be regularly checked.
- Replace any blown brickwork and fill cracks in rendering.
- Keep external woodwork in good condition and renew weatherproof coatings on a regular basis.

## What should I do if a storm causes damage to my property?

- Report your claim as soon as possible or contact us should you need any assistance. It would be helpful to have your insurance documents to hand when you call.
- We/Insurers will be able to advise you of the best course of action, depending on the severity of the damage.
- Carry out any temporary repairs to prevent further damage but don't put yourself at risk, and make sure you keep any receipts or invoices for work carried out. However, don't use your own tradesman for full repairs unless you have been advised by your insurer to do so.
- It is always a good idea to make a list of any items damaged and to take photos of the damage where possible.
- You should ensure your safety and keep clear of areas of loose roof coverings or damaged walls.
- If it is safe to do so, salvage your belongings to prevent further damage - but without putting yourself at personal risk.
- If there is water coming into the property and it's safe to do so, move contents to upper floors or higher areas to prevent further damage.

\* Association of British Insurers, *It's an ill wind – 30 years on from the 1987 Great Storm, October 2017*

† Federation of Small Businesses, *Practical advice to help your business cope with Storm Ophelia, October 2017*