



March 2019

PROPERTY STORM ADVICE FROM TOWERGATE INSURANCE BROKERS, AS STORMS GARETH HITS

A deep area of low-pressure, which will advance across the north of the UK late on Tuesday into Wednesday morning, has been named Storm Gareth. Gareth will bring strong winds to many areas of the United Kingdom, especially parts of Northern Ireland, northern England, Wales and Scotland, and may cause disruption to travel, falling trees, short term loss of power, and possible damage to property.

Here are our tips on how to protect your property and minimise the risk of storm damage

- 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.

For more information or for a full review of your needs, please contact Towergate Insurance Brokers or email TIB@towergate.co.uk