



Summer Storms, could your business and home be affected?

After our recent hot spell, the Met Office have suggested that some areas may see strong to gale force storms over the next few days. There is a chance that homes, and businesses, could be flooded and potential floodwaters, lightning strikes, hail and strong winds could occur.

What should you do if there's a storm coming?

Preparation is key:

- Understand if you are at risk of flooding. [Gov.uk](https://www.gov.uk) will be able to provide guidance on this.
- Find out from your Local Authority if they provide sandbags. If so, use them to build a barrier in front of doors and low windows.
- Secure all loose objects in your grounds – such as ladders, furniture or anything else that could be blown into windows.
- Close and securely fasten your doors and windows, particularly those on the windward side of the building and especially large doors such as those on garages.
- Park vehicles in a garage where possible. Otherwise keep them clear of trees, walls and fences. If you are at risk of flooding, consider moving your vehicle to higher ground.
- Prepare an emergency kit containing all your important documents, telephone numbers, a torch, mobile phone and a first aid kit. If you are taking any form of medication, remember to pack that too.
- If possible, be prepared to take any valuable items with you if you must leave. If this is not possible, consider moving them upstairs where they are safe from flooding.

What to do during the storm

- Stay indoors as much as possible. If you must leave, remember to take your emergency kit with you.
- If you do go out, try to avoid walking or sheltering close to buildings and trees. Keep away from the sheltered side of boundary walls and fences.
- Do not go outside to repair damage whilst the storm is in progress.
- If possible, enter and leave your property through doors on the sheltered side of the property. Open internal doors only as needed and keep them closed behind you.
- Do not drive unless necessary. If you must drive, avoid routes that involve crossing bridges or high open roads. Be aware of side winds.
- Do not park cars along the seafront, waves can cause significant damage to vehicles. Do not stand near seafront areas, the large waves are dangerous.
- Where possible, avoid entering flood water as it may contain sewage. Move to the upstairs of your property and keep safe and warm.
- If your property begins to flood, turn off the electrics and water supply.
- Follow the advice of your Local Authority, they will have an emergency plan in place.

After the Storm

- Be careful not to touch any electrical/telephone wires that have been blown down during the storm. Take care when lifting debris.
- Do not walk too close to walls, buildings and trees as they could have been weakened.
- If your house has suffered a flood, do not turn on the electrics until a qualified electrician has deemed it safe to do so.
- Make sure that any vulnerable neighbours or relatives are safe.

If your properties suffer storm damage, contact your insurance broker regarding next steps.

At Centor Insurance & Risk Management we offer our clients an in-house claims department who can guide you through the process and manage your claim.