DON’T BE SWEPT AWAY BY SUMMER FLASH FLOODS

With the nation continuing to bask in summer sunshine, the hotter weather also increases the forecast for flash flooding.

This is when a vast amount of rain falls within a short period of time in a localised area, leading to surface overflow and drainage systems being overwhelmed.

Between a six-year period from 2012 to 2017, Lloyds Bank Home Insurance received a fluctuation in claims for summer flash floods.

Peaks of 931 and 422 flood claims respectively were received in the summer months of 2012 and 2016. Figures ebbed to just 148 and 66 claims respectively during the same period in 2013 and 2017\(^1\). This shows just how unpredictable summer flooding is, but the impact can be just as devastating as winter rainfall. [See Graph One]

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 more disastrous.

Jessica Turner, Senior Manager, Weather Modelling said:

“In the UK, summer flooding can be much harder to anticipate than winter rain.

“The warmer months tend to be more prone to flash flooding as the land surface heats up during the day, causing powerful updrafts and sometimes convective storms.

“These storms can lead to large bursts of rain falling within short periods of time and in localised areas.

“Climate change and an increase in urban development can contribute to the threat of surface water flooding.

“Older drainage systems, some of which were originally installed in the 1800s, are often not updated and can be overwhelmed by the increase in rainfall on paved surfaces which can’t absorb water.

“An example of this was the floods that impacted parts of East Yorkshire, including Hull in 2007. Older drainage systems didn’t have enough capacity for the rainwater leading to devastating

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consequences. This makes it even more important that local authorities commit to upgrading current drainage systems and installing new, more sustainable systems.”

**Lloyds Bank Home Insurance is providing homeowners with top tips should they be impacted by flooding:**

1. 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
2. Keep a home emergency kit prepared in case of an emergency such as a flood or severe storm. This could include sandbags, torches, spare bulbs and batteries, your home insurance documents, emergency contact details, tinned food, warm clothing and blankets
3. Place sandbags outside doors, airbricks, windows and any other holes to reduce the amount of water entering your property
4. Turn off the mains supplies of water, gas and electricity and unplug all electrical items, storing them upstairs or as high as possible
5. Disconnect pipes to washing machine and dishwashers to avoid damage if appliances move during the flood
6. Move as much furniture as possible upstairs, weigh down large items that can’t be lifted with sandbags so they don’t move and cause damage
7. Empty contents of cupboards and drawers and store upstairs or as high as possible, especially sentimental items
8. Take photographs of damaged items as it may help your insurer to settle a claim

- ENDS -

**Editors’ Notes:**

**Graph One**

![Graph showing flood claim volumes from 2012 to 2017](image-url)

**Flood claim volumes 2012-2017**

- Jun 12, 467
- Dec 13, 170
- Jul 13, 83
- Feb 14, 149
- Jul 14, 83
- Jul 15, 39
- Jul 16, 3
- Jul 17, 35
- Jun 18, 391
- Dec 15, 358

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Lloyds Bank Home Insurance in-house claims data. Summer months June-August inclusive.

- Lloyds Bank Home Insurance, Home Insurance Premier and Home Solutions are all underwritten by Lloyds Bank General Insurance Limited. Lloyds Bank Home Solutions and Home Insurance Premier have a 5 star Defaqto rating.
- Lloyds Bank Home Insurance offers cover for contents in outbuildings and contents in the open. Depending on the level of home insurance cover, this may be provided as standard, or as an optional extra. Cover levels vary, and limits, terms and exclusions apply.
- Lloyds Bank Home Insurance offers its customers a 24-hour Emergency Homeline, manned by experts who can offer useful information and advice on how to manage a home emergency, such as providing the number of a reputable plumber for emergency call-outs. This service is provided by Royal & Sun Alliance Insurance plc.
- Should the worst happen, Lloyds Bank Home Insurance can send a Personal Claims Consultant (PCC) at their discretion if they feel that one of their policyholders needs extra support. PCCs act as a single point of contact on major claims, meeting customers face-to-face to discuss all aspects of the incident and personally see each claim through from beginning to end.
- Urban drainage systems focus on getting water out of the flooded area as efficiently as possible, and discharging into nearby rivers, while sustainable urban drainage systems include more environmentally-friendly measures such as underground storage tanks, landscaped ponds or green areas and permeable pavements.

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