



Wednesday 25 July 2018

FOR IMMEDIATE USE

DON'T BE SWEEPED 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 2017¹. 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

MEDIA CONTACTS

Sarika Thanki sarika.thanki@lloydsbanking.com 07557 661 569



Wednesday 25 July 2018

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

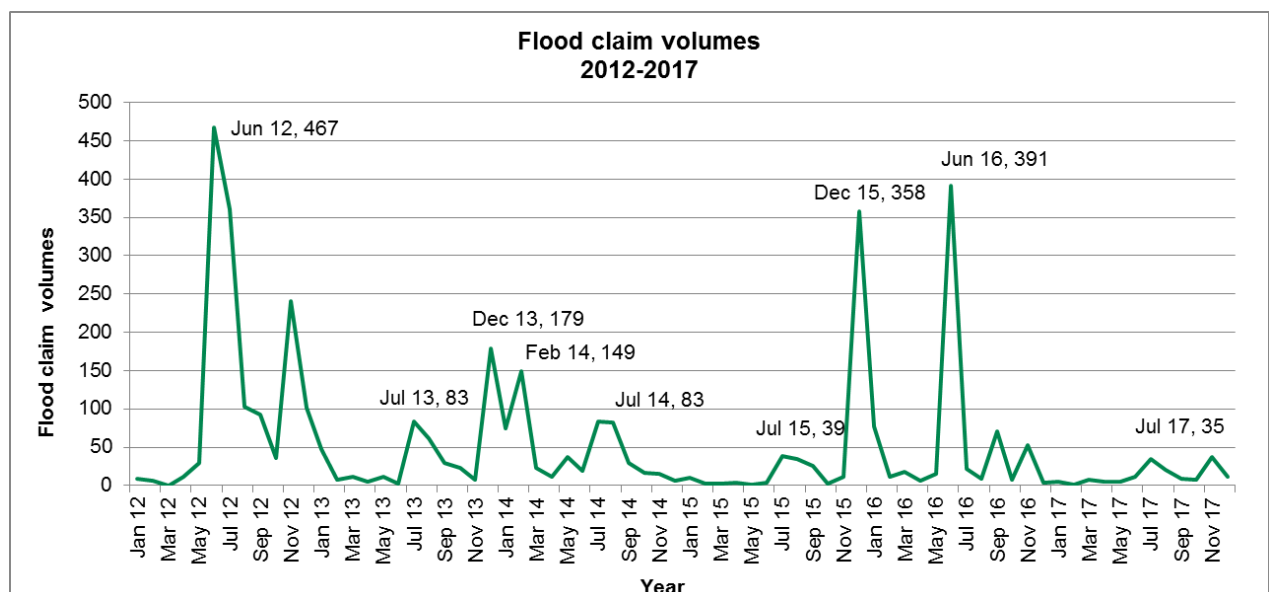
Lloyds Bank Home Insurance is providing homeowners with top tips should they be impacted by flooding:

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



MEDIA CONTACTS

Sarika Thanki sarika.thanki@lloydsbanking.com 07557 661 569

PRESS RELEASE



LLOYDS BANK

Wednesday 25 July 2018

¹Figures from 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.

This information is intended for the sole use of journalists and media professionals.

This document has been prepared by Lloyds Bank plc (“Lloyds Bank/Us/Our/We”) for information purposes only. This document is not intended to be investment research and has not been prepared in accordance with legal requirements to promote the independence of investment research and should not necessarily be considered objective or unbiased. Any views, opinions or forecast expressed in this document represent the views or opinions of the author and are not intended to be, and should not be viewed as advice or a recommendation. You should make your own independent evaluation, based on your own knowledge and experience and any professional advice which you may have sought, on the applicability and relevance of the information contained in this document.

The material contained in this document has been prepared on the basis of information believed to be reliable and whilst We have exercised reasonable care in its preparation, no representation or warranty, as to the accuracy, reliability or completeness of the information, express or implied, is given. This document is current at the date of publication and the content is subject to change without notice. We do not accept any obligation to any recipient to update or correct this information. Lloyds Bank, its Directors, officers and employees are not responsible and accept no liability for the impact of any decisions made based upon the information, views, forecasts or opinion expressed.

This document has been prepared by Lloyds Bank, which is a trading name of Lloyds Bank plc. Lloyds Bank plc. Registered Office: 25 Gresham Street, London EC2V 7HN. Registered in England and Wales no. 2065. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under registration number 119278.

MEDIA CONTACTS

Sarika Thanki sarika.thanki@lloydsbanking.com 07557 661 569