



10th September 2018

FOR IMMEDIATE USE

'I'LL HUFF AND I'LL PUFF AND I'LL BLOW YOUR HOUSE DOWN': GET YOUR HOUSE IN ORDER BEFORE WINTER HITS

- 5,071¹ claims for storm damage received in 2017
- 2,389 of these made in February and March 2017 alone
- 2,392 storm claims received in first quarter of 2018

Last year, Lloyds Bank Home Insurance received 5,071 claims for storm damage. Almost half (2,389) of these were registered in the first quarter of the year, when Storm Doris was sweeping across the nation.

Another battering of storms² at the start of 2018 sparked a rapid rise in claims, (1,441), swiftly succeeded by a second surge during the 'Beast from the East' (739 storm claims, March 2018).

Although the scorching summer provided a period of calmer weather, (514 claims for storm damage between May-July 2018) winter is fast approaching.

Tim Downes, Senior Claims Manager, Lloyds Bank Home Insurance, said: "Winter may be the last thing many people want to think about after the nation has basked in a long, hot summer.

"However, taking some time out now to inspect your home and carry out some essential home maintenance can save unnecessary hassle and expense further down the line when the temperatures drop.

"Finding a reputable tradesman to carry out checks for you is also a good idea. They will have the skills, knowledge and experience to do a thorough examination of your property and carry out any repairs."

Lloyds Bank Home Insurance is urging homeowners to carry out a health check to ensure their property is properly prepared for winter:

1. **Home MOT:** Examine the exterior of your home. Check the guttering is secure and free of debris and that the drains are not blocked. Inspect any timbers and brickwork to see if anything needs fixing. Check external pipes, taps and hoses and make sure they are drained, turned off and insulated to prevent freezing.
2. **Outbuildings:** Don't forget to examine outbuildings such as standalone garages and sheds. Re-apply any external paint e.g. window frames to protect from winter weather.
3. **Raise the roof:** Have your roof inspected (inside and out) for loose or missing tiles, cracks and any other gaps where water could seep through. Having little repairs made now means you won't have to worry about expensive repairs later on.
4. **Chimney sweep:** It's a good idea to get your chimney swept by a **NACS** (National Association of Chimney Sweeps) registered sweep. That way you'll keep your fire burning safely all winter.

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PRESS RELEASE



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5. **Mind the gaps:** Check your garden fences and walls are sturdy and in good condition.
6. **Outside furniture:** Store away garden furniture and outdoor items such as bins, trampolines, plant pots and anything that isn't tied down which could be blown around. If it can't be secured, try and move it to a sheltered part of your garden or further away from your home or store them in the garage.
7. **Important numbers:** Save the number of your insurer in your phone, along with a list of other useful contacts such as your utility supplier, plumber, heating engineer. Also, check your policy to see what you're covered for and whether you might need to increase your cover.

Ends

¹Figures from Lloyds Bank Home Insurance in-house claims data 2017-2018.

²Storms Eleanor, Fionn, David, Georgina (January 2018)

- 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 Helpline, 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

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