Breeze through the wintery weather: prepare now for arctic blasts

Households are being reminded to storm-proof their properties, with 65% more storm claims made in winter compared to summer last year.

Lloyds Bank Home Insurance received a total of 1,170 claims in the colder months versus 710 in the warmer months*.

Tim Downes, Senior Claims Manager, Lloyds Bank Home Insurance, said: “January and February are usually the coldest months of the year, so we’re likely to encounter some chilly weather before spring makes an appearance.

“Our claims data shows that homes are more at risk of storm damage in the winter months. Taking the right steps now to prepare your home means that homeowners can rest more easily if the weather deteriorates.”

Lloyds Bank Home Insurance is offering tips on how to prepare your home for stormy weather:

1. Trim back any trees or bushes in your garden - branches can cause damage to windows and roofs during windy weather.
2. Secure external fittings such as garden lights and hanging plants, and bring any outdoor furniture indoors.
3. Have your roof inspected by a qualified professional for any loose tiles or bricks which can cause damage in windy weather.
4. Clear all gutters and pipes of debris to prevent overflow in the case of heavy rain.
5. Check garden fences and walls are in good condition.
6. Charge your mobile phone and save your insurer's number and any emergency contacts.
7. Keep a home emergency kit prepared containing essential items such as torches, tinned food, medication, blankets, warm clothing, home insurance documents and emergency contact details.
8. Check your insurance coverage so you know exactly what you’re covered for and who to contact if the worst happens.
9. Keep up-to-date with weather alerts. The Met Office provides live storm updates via Twitter and email.
10. Make sure you know where to turn off your electricity, gas and water supplies should the worst happen.

ENDS
Notes to editors:

*Winter months are January-March 2019 inclusive and summer months are June-August 2019 inclusive. Based on in-house Lloyds Bank Home Insurance claims data.

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.