

# Storm safety



As we continue to see increasingly extreme weather events, potential damage to property is often inevitable and can result in disruptive and costly damage that in many cases can be avoided or minimised. The following simple steps should be considered to assist you in preparing for storm events.

## Routine Maintenance

Planned and preventative maintenance is key to ensuring the safe and effective use of your building, and indeed any associated grounds surrounding your premises.

Often visual checks carried out on a routine basis can identify issues at an early stage, such as a missing roof slate, damaged gutter, or dead tree branches. Early identification and preventative maintenance can often limit further damage, and assists in ensuring you are prepared for any future storm conditions or weather events.

Some key considerations:

- Missing or slipped roof tiles/slates
- Damaged gutters or rainwater pipes
- Broken glazing to windows or rooflights, Damaged lead work, roof coverings to flat roofs, and outbuildings
- Displaced chimney pots, cracked masonry to chimney stacks or unsecured flues
- Obstructed or silted up gullies and drainage systems

## Risk advice line

Should you have any additional questions on this topic or other risk-related matters, as a valued Ecclesiastical customer you can contact us through our Risk Advice Line on

**0345 600 7531**

(Monday to Friday 9am – 5pm, excluding bank holidays)

and one of our in-house risk professionals will be able to assist.

Alternatively, you can email us at

**[risk.advice@ecclesiastical.com](mailto:risk.advice@ecclesiastical.com)**

and one of our experts will call you back within 24 hours.

- Overgrown trees, dead branches, or evidence of diseased growth
- Poorly secured, or rotten external joinery
- Damaged lightning protection systems
- Ill fitting, or poorly secured windows and doors
- Incomplete or inadequate flood protection measures
- Vegetation and debris on roof coverings, guttering and valleys
- Inappropriate storage of equipment and materials externally

## In advance of storm conditions

With the increase in extreme weather conditions, the advance warning of storm conditions in the media is fortunately improving. It is advisable to sign up for severe weather warnings at [metoffice.gov.uk](https://www.metoffice.gov.uk) or keep up-to-date with the latest weather news using local TV or radio stations.

Early warning of a storm allows for quick steps to be taken to limit potential damage. Taking these steps does not negate the need for routine maintenance, however simple measures outlined here can be undertaken often swiftly, and at minimal cost.

- Secure loose objects located within the grounds/garden areas - such as furniture, garden equipment, building materials, signage, or anything else that could cause damage to the building if carried by the wind
- Ensure all windows and doors are adequately secured, including roof windows and especially those in exposed locations and on the windward side of any buildings
- If your building is in a particularly exposed location, and is fitted with any storm protection measures such as shutters, ensure these are utilised and secured in advance of storm conditions
- Put in place any flood protection measures to limit water ingress resulting from high levels of intense rainfall, such as temporary flood barriers, sandbags and relocating vulnerable contents. Further guidance on flood protection can be found [here](#).
- Cordon off any areas where you may consider there to be a risk, for example damaged tree trunks or branches, loose masonry or roof coverings or areas where you consider there may be loose debris blown around in the wind
- Where possible, park vehicles in a garage or outbuilding and where this is not appropriate, try to keep them remote from buildings, trees, walls and fences
- Inform staff, visitors and neighbours of the risk, and advise of any appropriate measures you have put in place

## During storm conditions

- Stay indoors as much as possible, and avoid going outside to check for damage
- Do not go outside to repair damage while the storm is in progress
- Ensure you seek help if you are concerned regarding your own safety, or that of those in and around your church premises

## Following a storm

Following a storm type weather event, in some cases, the risks may not have gone away. If the building/s have suffered storm related damage, there may be risks that require specialist attention, or those that can be simply addressed, such as collecting loose debris or clearing fallen branches.

Simple checks should be carried out to check for:

- Roof damage, including fallen or displaced roof slates, tiles, or flat roof coverings
- Dislodged masonry, chimney pots, or cladding panels

- Broken windows – either smashed panes of glass, or damaged window sashes or frames
- Any electrical/telephone cables or other services that have been blown down, dislodged or hanging loose

Where you have any doubt, or concerns regarding the condition of your building, services or any trees, fences and walls following a storm event, you should seek appropriate specialist advice.

## Key Contacts

Consider maintaining a secure list of useful contacts that you may need to call upon in the unfortunate event that you suffer storm damage: Examples of contacts may include:

- Insurance company/broker details, including policy number and contact numbers
- Staff contact details
- Building Contractors
- Tree Surgeons
- Emergency Glaziers
- Building Surveyors / Structural Engineers
- Neighbours
- Key clients

## Recovery Planning

Even the simplest recovery plan can assist following a loss, regardless of the cause or severity of the event. Consideration should be given to preparing a simple plan to support you in the recovery following a property damage loss. We have produced helpful guidance on developing a Business Continuity plan that can be found [here](#).

## Staying safe during a storm

Further advice on **staying safe during a storm** is available from the Met Office

## Report a claim

Do you need to report a claim? If so, you can call us on **0345 603 8381**. Our normal office opening hours are 8am to 6pm Monday to Friday, excluding bank holidays, but our lines are open 24 hours a day, seven days a week for emergencies. Alternatively, [click here](#) to report online or you can send us an email to [claims@ecclesiastical.com](mailto:claims@ecclesiastical.com). It's helpful if you can have your policy number available when making contact.

This guidance is provided for information purposes and is general and educational in nature. It should not be used as a substitute for taking professional advice on specific issues and should not be taken as providing legal advice on any of the topics addressed.



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