



# Protect your home against extreme weather





# Extreme UK weather is on the increase

Over recent years the UK has experienced a real increase in extreme weather, including frequent storms, severe flooding and exceptional cold spells. These are thought to be as a result of climate change, and can cause serious damage to your home and property.

Last winter alone there were 12 named storms, the highest number recorded in a single season by the Met Office. But the good news is that, with modern technology, predicting weather events is much more accurate. It gives us all time to take sensible precautions to minimise damage. If you haven't already, it's a good idea to sign up to weather alerts by text or email.

The UK's weather is famously unpredictable – but one thing you can be sure of is that each year it will unleash tough conditions that will flood homes, topple trees and cause expensive damage.

Prevention is better than cure. That's why we've produced this booklet for you to read and keep. It explains steps to reduce potential damage to your home, what is and isn't covered by your policy and how to make a claim should you need to.

This information and more is available online, on our Weather Hubs. The easiest way to get to these is to scan the QR codes on the pages of this booklet, with your smartphone or tablet.



Or visit  
[www.rias.co.uk/weather](http://www.rias.co.uk/weather)



# How to weather the Storm



Storms with high winds and heavy, persistent rainfall have become very much a feature of our autumn and winter weather, and they can be very damaging. But there are simple precautions you can take to help protect your home.

Remember, your policy doesn't cover wear and tear and poor workmanship. So it's worth carrying out regular checks and maintenance, particularly on roofs and guttering using a trusted expert.

If you hear that a storm is on the way follow our checklist, and stay safe.

## Be prepared

Please use trusted experts for support if needed.

- 1 Test exterior drains.
- 2 Check guttering for damage or debris.
- 3 Look for cracks in brick work or render.
- 4 Check for any leaks in and around windows and doors.
- 5 Review the loft for any hidden leaks.
- 6 Investigate outside drainage.
- 7 Secure garden furniture.
- 8 Monitor trees near your property so they don't fall or cause damage.
- 9 Inspect flat roofs for damage or leaks.
- 10 Assess the condition of your roof tiles.
- 11 Check your chimney mortar for cracks or deterioration.



Scan the QR code with your smartphone or tablet to visit our Storm Hub.



## What's covered?

- ✓ We cover storm damage as standard within buildings and contents sections.
- ✓ By a storm, we mean strong winds of over 55mph or damage by extreme rain, snow or hail.
- ✓ Rainfall is extreme if more than 25mm falls in an hour.
- ✓ Snowfall is extreme if 30cm or more falls in a 24-hour period and hailstones are extreme if they exceed 20mm in diameter.

## What isn't included?

- ✗ Fences.
- ✗ Gates.
- ✗ Hot tub and swimming pool covers.
- ✗ We won't pay for rain or water damage to the inside of your buildings if the water gets into your home as a result of poor workmanship, bad design or wear and tear.
- ✗ General wear and tear to the inside or outside of your home.

Find out more at:  
[www.rias.co.uk/storm](http://www.rias.co.uk/storm)

You can't make a claim for damage caused by subsidence, ground heave or landslip under the storm part of the policy. These claims must be dealt with under the subsidence part of the policy and a higher excess would apply.

# How to beat the big Freeze



Having frozen pipes is an inconvenience. But the real drama starts when they start to thaw, as cracks and leaks can start to appear, often in places that can be difficult to trace. Again, regular inspection and maintenance are essential, such as checking for wet patches on ceilings, or for leaking taps and pipes.

We recommend insulating exposed and exterior pipes, and those in draughty areas, as it will help protect them from freezing. Just in case your pipes do freeze or leak, be sure to know where your stop tap is.

To help with leak detection before and after the thaw, you can invest in a leak detector or use your water meter to monitor abnormal usage.

## Be prepared

**Please use trusted experts for support if needed.**

- 1 Check your roof for missing tiles.
- 2 Keep your gutters clear of leaves.
- 3 Insulate external taps and pipes with lagging.
- 4 Clear paths of ice, using sand, grit or salt.
- 5 Check pipes for leaks or drips.
- 6 Repair dripping taps.
- 7 Insulate pipes and tanks.
- 8 Test your stop tap.
- 9 Consider fitting a leak detector.
- 10 Insulate windows.
- 11 Use draught excluders.
- 12 Service your boiler annually.



Scan the QR code with your smartphone or tablet to visit our Freeze Hub.



## What's covered?

- ✓ Damage caused by water or oil leaking from your storage tanks, pipes or heating system and water leaking from your drains. We'll also pay for damage caused by water freezing within any of these.
- ✓ Damage caused by water leaking from or freezing in your home appliances, fish tank and even your waterbed.

## What isn't included?

- ✗ Damage caused by the failure, wear and tear or lack of grouting or sealant.
- ✗ Repairs to the pipework or other parts of the water or heating system unless they're caused by freezing.

Find out more at:  
[www.rias.co.uk/freeze](http://www.rias.co.uk/freeze)

You can't make a claim for damage caused by subsidence, ground heave or landslip under the 'Leaking or freezing water & leaking oil' part of the policy. These claims must be dealt with under the subsidence part of the policy and a higher excess applies to all subsidence claims.

# How to hold back the Flood



The latest State of the UK Climate report indicates the UK has become 7% wetter than it used to be.

The results can be devastating to your home and property, but we can help you to be prepared, with our checklist of useful tips.

And on page 10, you can read about 'Flood Mary', a real expert in protecting your home and community against flood damage.

## Top tip

Sign up for free flood warnings from the environment agency by email, phone or text: [www.gov.uk/sign-up-for-flood-warnings](http://www.gov.uk/sign-up-for-flood-warnings)



Scan the QR code with your smartphone or tablet to visit our Flood Hub.

## Be prepared

Please use trusted experts for support if needed.

- 1 Divert water away by landscaping.
- 2 Consider installing a flood gate.
- 3 Add flood sacks to both sides of your door.
- 4 Fix flood boards to your doors and windows.
- 5 Lay tiles instead of carpets or wooden floors.
- 6 Move electrical sockets up the wall and fit non-return valves.
- 7 Fit self-closing airbricks or buy airbrick covers.
- 8 Buy large sealable bags for large items that may be too hard to move.
- 9 Prepare a bag of essentials.



## What's covered?

- ✓ We cover flood damage as standard within buildings and contents sections.
- ✓ By flood, we mean water that comes suddenly into your buildings from outside and which enters at the ground floor or below.

## What isn't included?

- ✗ We won't cover you for damage to gates and fences.
- ✗ We also won't cover damage to swimming pool and hot tub covers.
- ✗ You can't make a claim for damage caused by subsidence, ground heave or landslip under the flood part of the policy. These claims must be dealt with under the subsidence part of the policy and a higher excess would apply.

Find out more at:  
[www.rias.co.uk/flood](http://www.rias.co.uk/flood)



# Introducing Flood Mary

Mary Long-Dhonau OBE

Mary is affectionately known as the 'Queen of Floods' and is a trusted and respected voice with extensive experience, which includes working in partnership with Government agencies.

She has supported and advised many victims of flooding. Mary is a huge advocate for Property Flood Resilience.

Mary is passionate about helping communities work in partnership to help minimise the disruption flooding brings. We're delighted to share some Flood Mary resources to help you with flood resilience, resistance and recovery.

Find out more and download Flood Mary's resources by scanning this QR code.



# Everything you need to know about making a claim

## 1 What to do before you make a claim

- Check that you're covered by reading your policy documents.
- Check cover selected, policy limits and excesses. You can check this in your Statement of Fact, which can be found in your policy confirmation letter.

## 2 What you'll need when you make a claim

- Your policy number.
- Photos of the damage.
- Any relevant receipts or quotes, which will help with your claim.



Register your claim online

Visit: [www.rias.co.uk/claim](http://www.rias.co.uk/claim)  
or scan this QR code.

Online claims aren't for everyone. We get that.

Our claims experts are on hand in an emergency or if you need to report a flood claim or subsidence claim. Please reach us on **0345 165 5753**.

Please remember, we generally experience a high number of calls after significant weather events, therefore waiting times can be longer than usual.

# We're with you all the way

We know how precious your home is to you, which is why we're here to help you every step of the way.

You can find sensible precautions and steps you can take before, during and after weather events on our Weather Hub. In the event of a claim, we'll make the whole process as easy and stress-free as possible, through our Claims Hub or UK-based claims telephone service.



Visit [www.rias.co.uk/weather](http://www.rias.co.uk/weather)