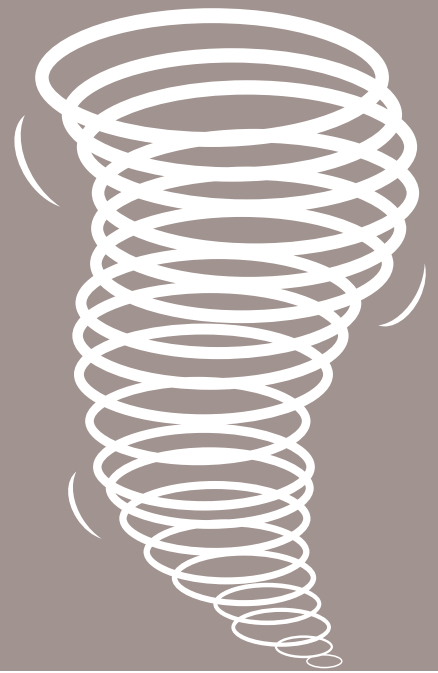


Storm Damage

A guide to protecting your home



A storm is defined by the Royal Meteorological Society as a severe gale with wind speeds over 55 miles per hour.*



BURNS PROPERTY MANAGEMENT

Hawthorn House
1 Lowther Gardens
Bournemouth, Dorset BH8 8NF

Tel: **01202 391663**
Email: **admin@burnsproperty.com**
Web: **www.burnspropertymanagement.com**

* <https://www.rmets.org/weather-and-climate/observing/beaufort-scale>

How can I help protect my block from storm damage*?

- ✓ Check your chimney; roof and pointing are in good condition.
- ✓ Check your aerial and satellite dishes are secure.
- ✓ Secure any loose fence panels and gates.
- ✓ Cut down any loose or overhanging branches in your garden, but check the tree isn't protected by your Local Authority first.
- ✓ Keep gutters free of debris.
- ✓ Check that any brackets are fixed securely to the fascia board.
- ✓ This work can involve a ladder and so if you do not feel comfortable get a professional in to help.

What to do when a storm is imminent...

- ✓ Ensure all garden furniture, children's play equipment and any other loose objects are stored or secured to the ground.
- ✓ In the event of a thunderstorm, unplug electrical items to limit the risk of lightning damage.
- ✓ Close and securely fasten doors and windows, garage doors and loft trapdoors.
- ✓ If possible park vehicles in a garage. If not park them away from trees, walls, fences or buildings.
- ✓ Stay indoors and do not attempt to repair damage outside while the storm is in progress.

* These are just some useful ideas and do not guarantee a claim will be paid if all actions taken.



If you have any concerns at all about property maintenance, you should seek advice from a trusted local tradesman. The opinions and views expressed in the above article are those of the author only and are for guidance purposes only. The authors disclaim any liability for reliance upon those opinions and would encourage readers to rely upon more than one source before making a decision based on the information.

We would like to thank Deacon, specialists in blocks of flats insurance for more than 28 years, for their help in preparing this insurance guide. This document is designed as a helpful introduction to insurance and is provided for information purposes only. It is not intended to be comprehensive nor does it constitute legal or other professional advice, or a recommendation of any product.

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