

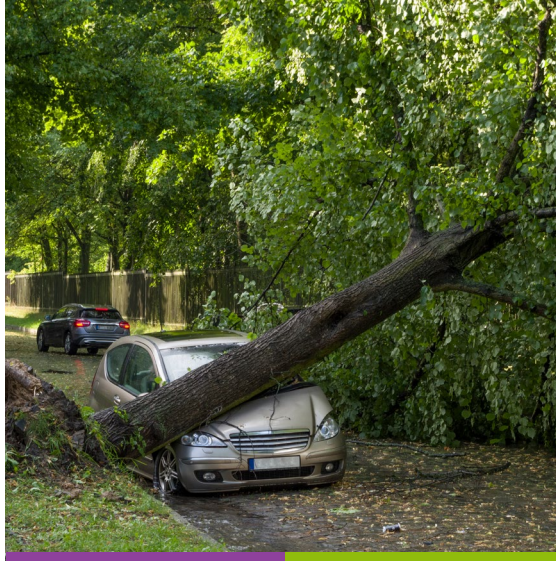


Your Weather Guide from Ageas

Storms, freezing conditions, floods and heat can cause significant damage to homes and properties.

This guide from our insurance partners Ageas, provides a few essential tips to help you prepare for and mitigate the effects of these weather events. It also outlines what is covered by your Ageas House Guard policy and what is not, along with guidance on how to contact Ageas, should you need to make a claim.

For more information and tips, please visit Ageas's dedicated Weather Hub on www.ageas.co.uk/need-help/weather-hub



Weathering the storm

Storms can bring strong winds and plenty of rain. Luckily, there are some simple precautions you can take to protect your home.

Regularly check around your property on the condition of the exterior and interior of your home. If you spot something out of the ordinary that you can't easily fix yourself, then consider arranging for repairs.

Have a look at the condition of:

- Pitched roofs, flat roofs and roof tiles (and look in any loft spaces)
- Drains and guttering
- Brickwork and chimney mortar
- Windows and doors
- Trees near your property



Fighting the freeze

As the temperature starts to drop, regular inspection and maintenance are crucial to prevent frozen pipes and the subsequent leaks that may occur once they start to thaw. Once again, if you can't easily fix yourself, then consider arranging for repairs.

- Use lagging to insulate exposed exterior pipes and taps
- Check inside your home for any signs of existing leaks, dripping taps or faults with your water tank and boiler
- Consider investing in a home leak detector for your pipes
- Make sure you know the location of your stop tap and check that it works
- Ensure your windows are properly insulated and minimise any drafts in the house



Holding back the flood

Climate change in recent years has increased the intensity and frequency of floods. Floods can be devastating to a home, however there are ways to be more prepared if your house is at a higher risk of becoming flooded.

- Consider installing flood gates, flood boards, flood doors and self-closing airbricks to keep the water outside your property
- Make deliberate landscaping choices in your garden to help divert water away
- Lay tiles instead of carpet and move electrical sockets up the wall to minimise damage if water does get in
- Fit non-return valves on your downstairs sinks to stop ground water backing up into your home
- And, if you know a potentially dangerous flood is due to come and that you may have to quickly leave your property – prepare a bag of essentials to take with you



Here's what to do if you need to make a claim

✓ Step 1 – Remedy 💧

If water is leaking from pipes in your property – turn off the mains water supply at your stop tap. If you can safely do so, prevent any further damage to your property occurring. Be careful not to carry out any works that will prevent Ageas's specialists from assessing your damage. Likewise, don't throw away any damaged items as we'll need to assess these too.

✓ Step 2 – Find 🔍

Find your policy documents to check policy excess and cover before registering a claim with Ageas.

✓ Step 3 – Claim ✍️

Contact Ageas to submit your claim either online www.ageas.co.uk/claims or call Ageas's specialist Claims Team on **0345 165 5753**. Ageas's claims team are on hand 24/7 for any emergencies (such as significant flooding, escape of water or storm damage).

✓ Step 4 – Fix ✓

In most cases, once your claim is approved, either Ageas's suppliers or claims handlers will offer a cash settlement, so you can arrange for a tradesperson of your choice. If the damage is severe, Ageas may arrange for further assistance for you to repair the damage or appoint an expert to manage the claim on your behalf.

Submit your claim online via www.ageas.co.uk/claims or call Ageas's Claims Team on **0345 165 5753**.



What does my cover include?

It's always best to review your Ageas House Guard policy wording to understand your policy excesses and what you're covered for. **Please refer to your policy booklet, or speak to your broker if you need a copy of the policy wording.**

Storm

What's covered

Your Ageas House Guard policy covers damage to your building and contents caused by a storm. Ageas consider a storm to have strong winds over 55mph or extreme rain, snow, or hail.

What's not

Your Ageas House Guard policy doesn't cover you for any damage to fences, gates, swimming pools, hot tub covers, damage due to poor workmanship or general wear and tear.

Freeze

What's covered

Your Ageas House Guard policy covers you for damage caused by water or oil leaks from storage tanks, pipes, heating systems and home appliances, as a result of a freeze.

What's not

Your Ageas House Guard policy doesn't cover you for damage due to failure, wear and tear, lack of grouting or sealant, and costs associated with finding leaks (unless buildings are damaged as a result).

Flood

What's covered

Your Ageas House Guard policy covers you for damage to buildings and contents caused by flood. A flood is defined as water entering buildings from outside at the ground floor or below.

What's not

Your Ageas House Guard policy doesn't cover you for damage to gates, fences, swimming pool, and hot tub covers.