What can you do to prepare your home for a storm?

Storms and downpours are becoming more intense. We want to share some tips on weatherproofing your property.

Flooding and storm damage cause some of the most severe home insurance claims. While we can't control what falls out of the sky, there are steps you can take to prevent or mitigate damage if the weather takes a turn for the worse.

Unpleasant conditions can come at any time. It is very important that you're prepared, no matter what time of year. It's also a good idea to fix the roof while the sun is shining. Here are some tips on what you could do to make sure you're ready, whatever the weather.

Protecting your home against storm damage

Check your roof

The most common claim we receive following a storm is roof damage. It is important to check your roof every year for any missing or damaged tiles. You should be able to do this from the ground by looking for any cracks or gaps. If there are any cracks or gaps, you should get these repaired by a professional as soon as possible. This will prevent strong winds causing more damage.

Check your chimneys

Damage to chimneys is also common following a storm. Storms can worsen cracked bricks, missing chimney caps or damaged flashing. This could cause much bigger problems, so it is important to fix any faults as soon as possible.

Garden furniture

Keep an eye on the weather forecast. If a storm is coming, put any loose garden furniture somewhere secure, such as in your shed or garage. This includes flowerpots, hanging baskets, chairs, tables, bins, trampolines, garden gnomes and more. Storing these items will prevent the wind from blowing them into your house/windows.

Don't forget your hedges and fences

Damage to fences and hedges caused by storms isn't covered by most home insurance policies. So it is worth making sure that these are secure. Shake your fence posts every so often to check if they're stable and prune any overhanging branches.

Will your gutters and drains cope?

Check your gutters and drains on a regular basis to make sure there aren't any blockages or debris.

Protecting your home against storm damage

Look out for your family

Make sure you and your family are indoors when the storm hits. Don't try to make any last-minute repairs during the bad weather, as this could be dangerous.

Emergency kits

Prepare an emergency kit and keep it close by to include blankets, drinking water and a torch. It could also include instructions for turning off your electricity, gas and water. It's important to include your home insurance policy number. You will also need the contact number for your insurer. You'll find it in your insurance policy documents, in case you need to make a claim. It's good practice to save your insurer's contact number in your phone too.

Charge your phone

Make sure to charge your phone and power banks in case you have a power cut and you need to contact anyone in an emergency.

Take notice of flood warnings

If there are flood warnings in your area or your house is prone to flooding, put sandbags in front of your doors. This will prevent water from entering the house. You should also move electrical or sentimental items upstairs. For more information on home flood protection, visit Intact Insurance Ireland's Home Flood Protection Tips.

If water starts to enter the house, turn off your gas, water and electricity mains, but only do this if it is safe. Touching wet electrical appliances, switches or cables carries an electrocution risk. Please check that they are dry and, if you're unsure, seek professional advice.

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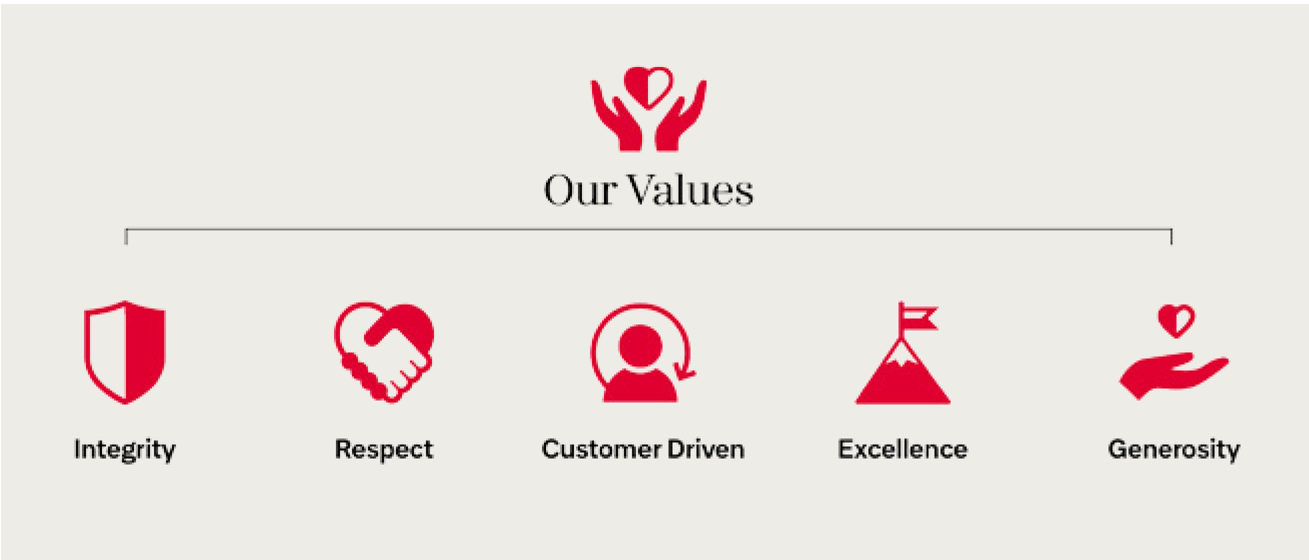

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