



Making Claims Clear

Storm Damage and Maintenance



Businesses caught in the path of storms can suffer devastating damage. Your insurance policy should provide protection for your losses, but you need to play your part by making sure your property is in a good state of repair before the storm. If your property is not well maintained, it could lead to a storm damage claim being declined.

What is a storm?

Insurers define a storm as a period of violent weather with:

- Hail of such intensity that it causes damage to hard surfaces or breaks glass
- Torrential rainfall at a rate of at least 25mm per hour (overflowing drains due to volume of water is considered as flood not storm)
- Snow to a depth of at least 12 inches (30cms) in 24 hours
- Wind speeds with gusts of at least 48 knots (55mph)

What maintenance is required?

Properties should be capable of withstanding damage from all but the most severe weather conditions. To successfully claim for storm damage, it is essential to ensure that:

- The property is well-maintained/in a good state of repair
- Gutters and downpipes are in good condition and free from blockages caused by leaves or debris
- There are no loose or damaged tiles on the roof
- Flat roofs are in good condition

Keep in mind that certain areas, such as flat roofs, fascia boards, and boundary walls, can be challenging to inspect. If you are unable to inspect these areas yourself, you should use a qualified builder or property surveyor to do so.



What conditions must you comply with?

Your policy is likely to contain a ‘Reasonable Care’ condition and you must comply with its terms and conditions.

This condition is explicit and requires that you take reasonable steps to prevent loss or damage, keep the premises in good condition and remedy defects as soon as possible.

You might also have a ‘Flat Roof’ condition, which requires that you have flat roofs inspected by a competent roofing contractor at regular intervals and implement any recommendations they make for maintenance or improvement.

Please note that other conditions may also apply.

How will we assess your claim?

When assessing an insurance claim for storm damage, we focus on four main aspects:

- On the balance of the evidence, do we agree there were storm conditions at the time you stated the damage happened?
- Is the damage you’ve reported consistent with typical storm-related damage?
- Was the storm the main cause of the damage? Other factors could have been involved - and the damage might have happened without the storm
- The maintenance of and overall condition of the property

Example

A customer submitted a claim for damage to their roof following a storm – but it appeared that the roof tiles were already in poor condition before the storm. So, we would carefully consider whether the tiles would have been dislodged, even without the storm – or were they in good enough condition to have remained in place for some time.

It is important to understand that an insurance policy is meant to cover specific events like storms and is not intended to serve as a maintenance policy for regular building wear and tear.

Get in touch

If you have any questions about this document, please get in touch with your usual AXA contact or your insurance broker.

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