



Weather Readiness – Storm Season

At AXA Commercial Claims we want to help you safely manage the effects of the change in weather on your business premises and/or property portfolio.

Autumn leaf fall isn't the only thing you may have to contend with at this time of year. High winds and heavy rainfall could pose a risk to your premises. But it's not just what's happening on the outside that you need be aware of.

A burst pipe or a leak from a heating system that hasn't been used for a few months could cause damage from the escape of water and prevent you from trading. We've put together some tips to help you prepare and protect your business.

Storm damage and flooding

- If a storm is forecast check local and national weather alerts and warnings.
- Check to see if your business is in a flood risk area
 - » England – [environment-agency.gov.uk](https://www.environment-agency.gov.uk)
 - » Wales – [naturalresources.wales](https://www.naturalresources.wales)
 - » Scotland – [sepa.org.uk](https://www.sepa.org.uk)
 - » Northern Ireland – [nidirect.gov.uk](https://www.nidirect.gov.uk)
- Prepare a plan of action for reacting to storm damage and flood. This may form part of a wider business continuity plan.
- Secure your premises. Repair any damage to the structure of the building and check where water enters and leaves your premises for any damage or blockages.
- If safe and practical to do so, consider moving contents out of your business premises if there is a flood risk.
- Do not put yourself or your employees at risk. Have a planned escape route ready – personal safety is paramount.

Escape of water

- Conduct pre-winter checks on pipework and protect pipes against cold temperatures.
- Do not use drains to dispose of fats, oils, wipes or other items which may cause blockages.
- Store electrical equipment and items that are susceptible to water raised at least 100mm from the floor.
- Make sure water valves are easily accessible and your employees know where to find them.
- Consider fitting a leak detection device.

We're making claims clear.

Please refer to our 'Storm Damage and Maintenance' and 'Escape of Water' guides to understand what to expect should you need to make a claim for against your policy for either of these perils.



We want to progress your claim as quickly as possible. You can help by having the following information to hand when you contact us.

Storm claim

- What brought the problem to the policyholder's attention? (What did they notice and when?)
- What part of the building is damaged?
- What is the construction / age of the roof?
- Is water getting into the property? (If so, how much and where?)
- What is the extent of any internal damage

Escape of water claim

- What caused the escape of water?
- Where is the escape of water within the building?
- Has the leak been repaired?
- Is there a potential of recovery against a negligent party or faulty piece of equipment? (e.g. leaking washing machine, newly installed boiler. If so, tell the policyholder to preserve the evidence and not to allow the supplier or manufacturer to take it away).
- Details of any negligent party.

During the 2023/4 storm season (September 2023 to March 2024):



12 named storms hit the UK



£44m was paid out by AXA Commercial Property for weather related claims




2,936 weather related claims were registered with AXA Commercial Property




342 were flood related claims

Get in touch

New and existing claim telephone:

 0370 900 0867 or
0330 094 7089 (for property schemes claims).

New and existing claim email:

 spclaims.ins@axa-insurance.co.uk or
cpschemesclaims.ins@axa-insurance.co.uk
(for property schemes claims)

Want to know more?

Please contact your AXA representative or Claims Relationship Manager.

We've also produced 'One & Done' and 'Desktop Validation' guides which explain how we're speeding up the process on our lower value claims to get your property repaired and back to normal as quickly as possible.