



Before storm season

A 10-step checklist to prepare your home

- **Review your insurance policies to ensure your property, car and possessions are adequately covered**

Make sure any outbuildings are included in your policy and review how much your home, contents and car are covered for. Remember, costs to rebuild your home to new standards may have increased.
- **Check your gutters are clear and in a good state of repair**

Storms mean a lot of water, and your gutters need to be operating at full capacity otherwise you risk water flooding into your roof cavity. Ensure downpipes are clear, too.
- **Make sure your roof is ready**

Tiled roofs can easily be damaged in a storm, especially if prior damages makes them vulnerable. Have your roof assessed, replace any broken tiles and ensure there are no holes where water can leak through.
- **Make an inventory of your home's contents**

A broken roof or flood can result in significant damage to your possessions. Take a room-by-room inventory of all of your home's contents so you have up-to-date records, and use an [online calculator](#) to get an accurate guide. Keep pictures and receipts in the cloud if possible.
- **Prep outdoors, too**

Cut back any tree branches that are too close to home, and remove any loose or dead branches that could become missiles. Bring any outdoor furniture or belongings indoors if possible, and anchor down if not.
- **Get vehicles undercover**

Hailstones can do enormous damage to a vehicle. If possible, park vehicles undercover.
- **Don't drive in a storm**

If you're driving when a storm hits, pull over when safe - ideally, near somewhere you can safely shelter. Do not attempt to drive through floodwaters.
- **Have sandbags at the ready**

If you live in a location that's prone to flooding, or even if there's been flooding nearby in previous years, it's worth getting some sandbags to help keep water from flooding under doors and into your home.
- **Check your outdoor timber**

Unloved wooden window frames and fascias can rot when exposed to water, so make sure they're maintained regularly. Peeling paint, for example, will let water in, so maintain at a high level to ensure they stand up to the test.
- **Have an alternative power source handy - and stock up!**

If powerlines go down, you may need an alternative power source - particularly if someone's life depends on it. Also, in remote locations, a storm may mean you're cut off for days, so stock up those cupboards!