

# Claims 'How To' Property Storm Damage

james hallam  
insurance brokers

## WHAT IS DEFINED AS STORM?

A storm is generally considered to be any of the following:

Strong winds, typically over 55 mph

Heavy rain, hail or snow, especially when it occurs with strong winds

Severe weather that is unusually intense for the area and time of year

If the weather matches any of these conditions, it would usually be classed as a storm.

This does not include rain, hail, or snow occurring on their own, without other severe weather conditions.

If so, the policy generally provides cover for sudden, unexpected damage and excludes gradual wear, poor maintenance, or predictable damage.

## WHAT TO DO FIRST

- In an emergency or out-of-hours situation, check the James Hallam website or your policy for your insurer's emergency contacts.
- Take steps to prevent more damage, like clearing debris, securing the property, or shutting off utilities.
- Photograph the damage as soon as possible, ideally before making any changes.
- Keep any damaged items in case your insurer needs to inspect them.

**Storm Surges:** Large storms can cause a "surge event," where insurers and the James Hallam claims team receive many claims at the same time. This can lead to slower call handling, longer response times, and delays from insurers or suppliers. We appreciate your patience and understanding as we work hard to assist everyone as quickly as possible.

## REPORT THE CLAIM

Contact your James Hallam claims executive to notify the matter. You will need to provide the following information:

- When was the damage first noticed?
- Where is the damage, and which parts of the property are affected?
- What type of property is it, and how is it being used?
- Was the property occupied when the damage happened?
- What actions have been taken to reduce the damage?

## LOSS ADJUSTERS

Where damage to property is extensive your insurer may seek to use a loss adjuster to attend the property and assist with coordination and management of repairs.

**The loss adjuster will need a suitable contact person's name, number and job title (if applicable) to make arrangements and to be present at the site visit.**

## PROGRESSING THE CLAIM

If a loss adjuster isn't involved at first, the insurer will ask for details of your losses. If there's damage to buildings, the insurer will require an itemized quote for repairs, including a breakdown of labour and materials. It's best to provide two quotes for the repairs to show that the costs are reasonable and competitive. This helps ensure the insurer can assess the fair value of the work needed.

## SETTLEMENT

Once the damage and costs are confirmed, the insurer will offer to cover the repairs. They may pay the repair company directly or reimburse you after the work is finished. The payment will be less the policy excess and VAT (if you can claim the VAT back from HMRC).

If the damage is severe, the insurer may offer a payout based on the repair costs or the replacement value of the property, depending on your policy.

## BUSINESS INTERRUPTION & LOSS OF RENT

Repair work can be disruptive, and if a property is uninhabitable or a business can't operate, extra costs may occur. James Hallam can help you understand your coverage and how long support is available during the disruption.

## WHAT MAY NOT BE COVERED

**Existing Damage:** If a property is already damaged or weakened before a storm, the insurer may argue that the storm wasn't the direct cause and deny the claim.

The results of lack of maintenance or poor construction may not be covered. Wear & Tear is also not covered.

**Policy Exclusions:** If your property is in a flood-prone area, flood damage—even from a storm—may be excluded.

**Moveable Property Out in the Open:** Damage to moveable items (like furniture or equipment) left outside and exposed to the storm may not be covered, as they are more vulnerable and should have been protected. Fences, hedges and gates are often excluded for the same reason.

**Failure to Mitigate Damage:** If you didn't take steps to prevent further damage (such as securing the property or covering exposed areas), the insurer may reduce or deny part of the claim.

