

know risk

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Members of the Ecclesiastical Insurance Group

Storm and weather protection

Don't get caught

Extreme weather events are a major contributor to insurance claims and global warming predictions suggest they will become more frequent and intense. The most damage invariably relates to poor maintenance and management of property.

Leaking Roofs

Cracked tiles, loose ridge capping, rusting corrugated iron/nails or dislodged flashing can all allow water to enter your building. Leaks can also occur in modern constructions as a result of poor workmanship or where unusual or unique designs have been used.

Overflowing gutters

Where trees are present, leaves will quickly gather in gutters or roof valleys. During heavy rain the accumulating water is unable to escape and spills over into your roof space. The resulting damage may be stained linings, damage to timber framing or the collapse of ceilings under the weight of water-logged insulation.

Flooding

The location of your buildings may expose them in the event of a heavy downpour. A tranquil creek can become a raging torrent when excessive rain falls in catchments upstream. Flooding or pooling of water can also occur in

geographical depressions on your property or where the land slopes towards your buildings.

Lightning

Damage can occur from a direct strike or where telephone or electricity wires are struck allowing the lightning to travel and discharge at your premises. The destruction of fire and burglar alarms, telephone systems, computer networks and audiovisual equipment are common.

Strong winds

Buildings in poor condition are vulnerable to strong winds. Typically, roofing is blown off or dislodged allowing rain to enter the building, thus causing substantial damage. Awnings, banners, shade sails and carports are all susceptible.

Preventing storm damage

By following these simple suggestions you can significantly reduce the level of damage to your property and avoid the associated inconvenience.

Carry out a roof and gutter inspection of your buildings at least quarterly. In particular, look for:

- Cracked roof tiles & loose ridge capping.
- Dislodged flashing.
- Rusted through or loose metal sheeting.
- Rusted through roofing iron, nails, guttering and down pipes.

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- Internal water stains (indicates water is entering the building envelope).
- Building or roofing defects so that repairs can be made promptly.
- Leaf litter and debris blocking roof gutters and down pipes. By installing leaf guards you can prevent accumulation in the future.
- Leaf litter and debris blocking ground level gutters, drains and culverts.
- Ensure suitable drainage and run-off in the event of a heavy downpour.
- Check the health of nearby trees. Trim branches so that they are clear of buildings and powerlines.
- Where storms are forecast, secure or remove vulnerable aspects of your buildings such as awnings, outbuildings, shade sails, loose roofing materials and so on. In addition, secure outdoor furniture.
- Fit surge arrestors to switchboards and electrical appliances to reduce damage from lightning strikes.
- Have emergency numbers handy in the event that urgent help is needed.

This material is for information purposes only. It is not intended to give specific legal or risk management advice nor are any suggestions, checklists or action plans intended to include or address all possible risk management exposures or solutions.