

farmers &
mercantile
insurance brokers

WHAT TO DO BEFORE, DURING AND AFTER A STORM



ARABLE | LIVESTOCK | MOTOR | ENVIRONMENTAL | DIVERSIFICATION | SMALLHOLDERS



How to prepare for a storm

- Secure loose objects around your premises – ladders, tools or other debris that could be blown around and cause damage to premises or person
- Close and securely fasten doors, windows or ventilation slats on buildings, especially those on the windward side of the building
- Park vehicles and machinery in garages or sheds. If unavailable, keep them clear of buildings, trees, walls and fences
- Move livestock and equipment away from areas that could be prone to flash flooding
- Make sure any tarpaulin or sheeting used to cover straw or hay bales is securely fastened

Please contact us at your convenience to discuss your requirements

What to do during a storm

- Stay indoors as much as possible
- If you do go out, try not to walk or shelter close to buildings and trees
- Keep away from the sheltered side of boundary walls and fences — if these structures fail, they will collapse on this side
- Do not go outside to repair damage while the storm is in progress
- If possible, enter and leave your building through doors in the sheltered side, closing them behind you
- Do not drive unless your journey is really necessary
- Take care when driving on exposed routes such as bridges, or high open roads, delay your journey or find alternative routes if possible
- Slow down and be aware of side winds, particular care should be taken if you are towing or if you're driving a high sided vehicle





After the storm

- Be careful to avoid any fallen or hanging electrical cables – these can be reported by calling **105**
- Be careful to avoid any fallen or hanging telephone cables – these can be reported by calling **0800 023 2023**
- Check premises and all buildings carefully for any damage, do not enter any buildings that look unsafe
- Check boundary walls and fences for damage or gaps that could allow livestock to escape
- Only ever make your own repairs to property if completely safe to do so
- Always take photographs of any damaged property before beginning repairs. Photographs would be required in the event of a claim
- In the event of a power outage check to see if any timers, generators and CCTV equipment has reset
- Make sure that any vulnerable neighbours or relatives are safe and help them make arrangements for any repairs

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For a complimentary review of your insurance needs, highlighting any gaps or unnecessary cover, please contact us.

Phone: **01604 782782**

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Website: **www.fandmgroup.co.uk**

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