

# Storm Advice

**Storms are unpredictable but businesses can take basic precautions such as maintaining their roof structures, managing their trees to reduce potential damage to buildings and making sure that roofs, gutters and drains are properly maintained.**

A business can also prepare by having contingency plans in place to deal with a disaster should the worse happen. Ideally, a business should prepare a Resilience Plan covering how to deal with a severe weather event causing flood, storm or other damage so that the effects of this on the structure and its contents can be minimised and the business kept open. Please look at our tips and advice below.



## How to prepare for a storm

- Have a regular roof inspection process built into the business maintenance program and all identified issues repaired to insure the roof structure is in good condition.
- Sign up for severe weather warnings at [www.bom.gov.au/australia/warnings/](http://www.bom.gov.au/australia/warnings/) or keep up-to-date with the latest weather news using local TV or radio stations.
- Arrange for any bushes or trees that could damage windows and roofs in high winds to be trimmed back.
- Ensure the business or property is properly maintained throughout the year. Particular attention should be paid to areas most likely to bear the brunt of any storm such as steeples, pinnacles, and the roof.
- Secure loose objects in the premises grounds - such as ladders, benches or anything else that could be blown into windows.
- Close and securely fasten doors and windows, particularly those on the windward side of the building and especially large doors.

- Hail can damage roof areas in disrepair or older areas of a roof structure. Repairing/ replacing areas of concern prior to a hail event can lead to dramatic reductions in damage that may be sustained.

## What to do during a storm

- Do not visit the premises to repair damage while the storm is in progress.
- If you have to go into a building or are in a building during a storm, enter and leave the building through doors in the sheltered side, closing them behind you.

## After the storm

- Be careful not to touch any electrical/ telephone cables that have been blown down or are still hanging.
- Do not walk too close to walls, buildings and trees as they could have been weakened.
- Contact reputable contractors to make safe items such as fallen trees and walls.

## We're here to help

If any damage has been caused to your property or its contents we are here to help – often the quicker you tell us about a possible claim the quicker and easier it is to deal with the consequences. Please call our claims team on 1300 650 540.

## Don't make lightning a rod for your own back

It is common knowledge that tall buildings attract lightning and for centuries, the spires of religious buildings have dominated the skylines making Churches particularly vulnerable to lightning strikes.

### How lightning causes damage

A single bolt of lightning can contain up to one billion volts of electricity\* which can cause considerable structural damage if the bolt strikes a building.

Lightning damage comes in two forms:

1. Structural damage to the fabric of the building which is usually minor but can result in fires or falling masonry.
2. Indirect damage to electrical systems and equipment. The resultant voltage surge can cause malfunctions and shutdowns and burn out wiring. Telephones, computers, electrical appliances and alarm systems are all at risk.

Approximately six-out-of-ten insurance claims for lightning damage to buildings are for electrical wiring and equipment rather than structural damage.

### Lightning conductors

Of course, there is no way to predict or prevent lightning strikes. The traditional defence for most buildings, particularly, has been a lightning conductor – a single Franklin rod leading from the top of the spire or tower to an earth stake buried in the ground. A more modern approach to protection would be what is known as a Faraday Cage system, comprising a mesh of conductors laid at intervals over the roof and down the walls of the building, and connected to the ground by earth electrodes.

Recent estimates suggest that around 80% of buildings have some form of lightning protection installed. Perhaps counter-intuitively, churches with lightning conductors are actually more likely to be struck, but the energy will be directed harmlessly away from the building and into the ground. Buildings without protection are five times more likely to suffer structural damage as the result of a strike.

## Advice on lightning and insurance

When it comes to lightning, the team at Ansvar Insurance offers the following advice:

- A lightning conductor is not a condition of cover but Ansvar Insurance does advise having one fitted if a risk assessment indicates one is required.
- Lightning conductors should be properly maintained and inspected at least every four years – ideally every two-and-a-half years.
- Older lightning protection systems do not have to be upgraded unless the upgrade has been identified during assessments of the premises.
- Installing surge protection equipment can prevent damaging electrical power surges
  - Any work on a building's lightning protection system should be conducted by a competent and fully qualified contractor.
  - Once any damage to the earthing system has been noticed, repairs should be carried out without delay.