

## HELPING YOUR CLIENTS IN BAD WEATHER

With bad weather warnings expected this time of year up and down the UK, now is a really important time to encourage your clients to think about any extra protection their home might need – both in terms of maintenance and insurance.

Advisers have a vital role to play when it comes to making sure customers have adequate home insurance in place for their needs and fully understand what their policy will and won't cover them for, as well as their own responsibilities with general home maintenance.

You need to stress how important it is that clients have good home maintenance as this may help lessen or completely avoid damage to their homes.

### ***Maintaining your clients home***

With an expected heavy rainfall customers should make sure their roof and gutters are well looked after, such as replacing any missing tiles, and regularly clearing out any drains and gutters to help prevent water damage or damp. They should also be checking on the condition of the boiler and making sure it is regularly serviced is crucial, as well as bleeding any radiators. Checking any pipes and water pressure is a good way to detect any leaks before it's too late.

The other reason why reminding clients to keep on top of home maintenance is so important is because home insurance is designed to cover the cost of repairing damage or replacing items after an unexpected and unavoidable event. It will not cover clients for damage which was inevitable due to their home being in a poor state to begin with.

### ***Additional supporting materials***

Paymentshield have created 3 handy guides which you can share with your clients on how to protect their home in bad weather;

[Download the flood guide here](#)

[Download the storm guide here](#)

[Download the freezing temperatures guide here](#)

With the British weather changing regularly, ensuring customers have the right protection in place and are looking after their homes can provide much needed reassurance and protection in the colder months.

### ***How to deal with a claim***

Any clients who've experienced damage to their home should try to gather the important things they're likely to need over the coming days such as their phone and charger, medication, identification, important documentation (such as their insurance docs) and clothes, and ensure they're kept safe.

Their insurer will want to know your client's name, address and contact information and confirm their policy number. They'll also ask for information about when the damage took place, and a description of the damage to the buildings of their home or any belongings which have been lost or damaged.

If it's safe for them to take pictures of the damage to their home that can be a good idea and then they should get in touch with their insurer as soon as possible.

Clients should also make a note of their insurers claims phone number, if they know who their insurer is. This number can usually be found in their policy documents, or if they aren't sure and have a Paymentsshield Home Insurance policy they can visit Paymentsshield's website at [www.paymentshield.co.uk/make-a-claim](http://www.paymentshield.co.uk/make-a-claim)

To find out more about Paymentsshield's Home Insurance call their Sales Team on 03450615700