



Lloyds TSB
Insurance

10 March 08

Lloyds TSB Insurance reports 150% increase in new claims as storms batter the UK

As rain and fierce winds batter most parts of the UK, hundreds of people are assessing the damage to their homes.

This morning, **Lloyds TSB Insurance** saw a 150 per cent increase in new claims registered, compared to a typical Monday morning, with customer call levels up 55 per cent.

Phil Loney, managing director of **Lloyds TSB Insurance**, said: "We've seen a massive increase in claims this morning and expect calls to continue at this level for the next 48 hours. So far all claims have been storm-related but with today's Spring tides we're prepared for flood claims to come through as well, this afternoon. We've been planning for this adverse weather since Thursday and have drafted in all available staff to ensure all hands are on deck."

Homeowners worried about the prospect of flooding can seek advice from the dedicated **Lloyds TSB Insurance** website www.helpimflooded.co.uk, produced in conjunction with the Flood Forum.

Lloyds TSB Insurance has the following advice for all affected homeowners who may be making a claim over the coming days:

Check what damage your policy will cover

Telephone your insurer as soon as possible – they will register the claim and either send a claim form or, if necessary, a loss adjuster to assess the damage.

If temporary emergency repairs are necessary, arrange these immediately and keep receipts, but also let your insurer know as they may wish to inspect the damage before permanent repairs are carried out.

If your insurance provider has a 24-hour helpline they will probably be able to give details of local trades people.

Don't throw away any damaged items, as your insurer may want to inspect them.

Before you return your claim form, double check you have completed all the sections – and sign it – as gaps and omissions will hold up your claim.

Attach any receipts for damaged goods to your claim form – but keep a copy for your own records.

Always have your policy number to hand when you telephone your insurer, as you will be asked to quote it.

Find out whether your insurance covers temporary accommodation if your home has become uninhabitable.

If you are flooded do not use electricity or gas, or drink tap water, until the all clear is given.

For further information

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