

GAB Robins

Storm Bulletin



22 December 2010

Current Surge Plan Status: RED

Freezing temperatures continue with no thaw likely before Christmas.



Frozen Britain via satellite

Update

Met Office forecasters have predicted there will be no respite from the freezing conditions until Boxing Day at the earliest.

Despite some areas in the south experiencing a slight rise in temperatures, this is unlikely to last, with no significant thaw this week.

More snow is also forecast to be on its way, with Wales, the north of Northern Ireland and northern Scotland likely to see up to 4in (10cm). Further snow has also fallen in the Midlands and Eastern counties.

The Met Office warned temperatures could fall as low as -20C in parts of northern England, southern Scotland and Northern Ireland overnight.

Just to add to the weather chaos a small earthquake measuring 3.5 on the Richter scale shook Cumbria last night.

The tremor, which was also felt in neighbouring Lancashire and across the border in Scotland, happened just before 11pm.

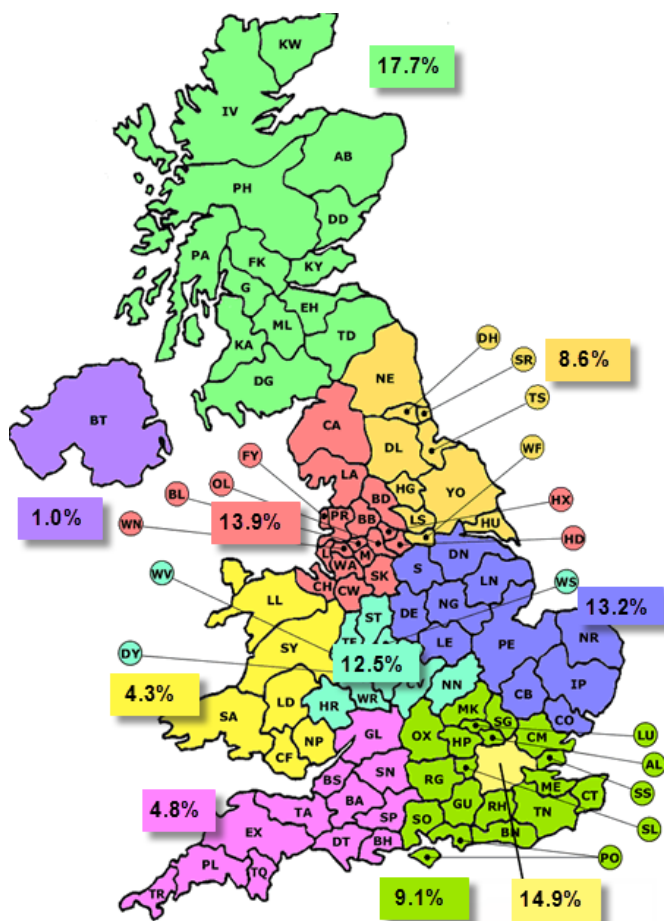
The quake, which lasted up to 20 seconds, sent frightened residents running into the streets.

The epicentre was Coniston in Cumbria's Lake District. **What next?!**

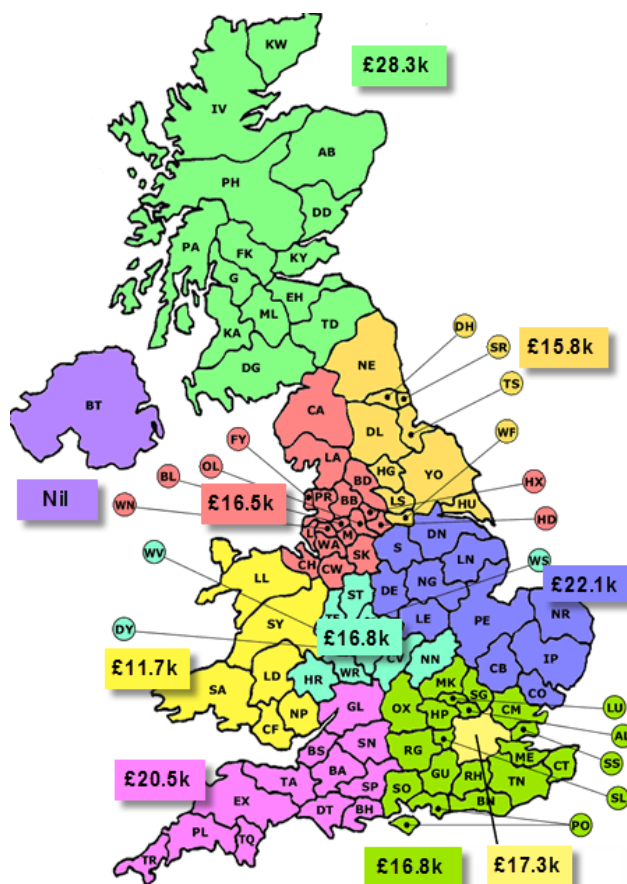
Current Activity

- This week has been our busiest for new instructions since this surge began.
- Our Service Centres will remain open until close of business on Christmas Eve.
- Additional staff have been provided to assist in the Service Centres.
- Further urgent losses over the Christmas period can be notified to us via GAB Robins Emergency Helpline **0870 606 1234**.
- Policyholders continue to be contacted the same day and advice provided prior to appointments being arranged.
- Very urgent losses are given priority.
- Adjusters continue to attend visits right up to and including Christmas Eve.
- Arrangements are being made for adjusters to work during the Bank holiday period.
- Visits will be made to those policyholders prepared to see adjusters over the holiday period.
- This will enable us to deal with a large number of losses providing no further severe weather conditions cause access or travel restrictions.

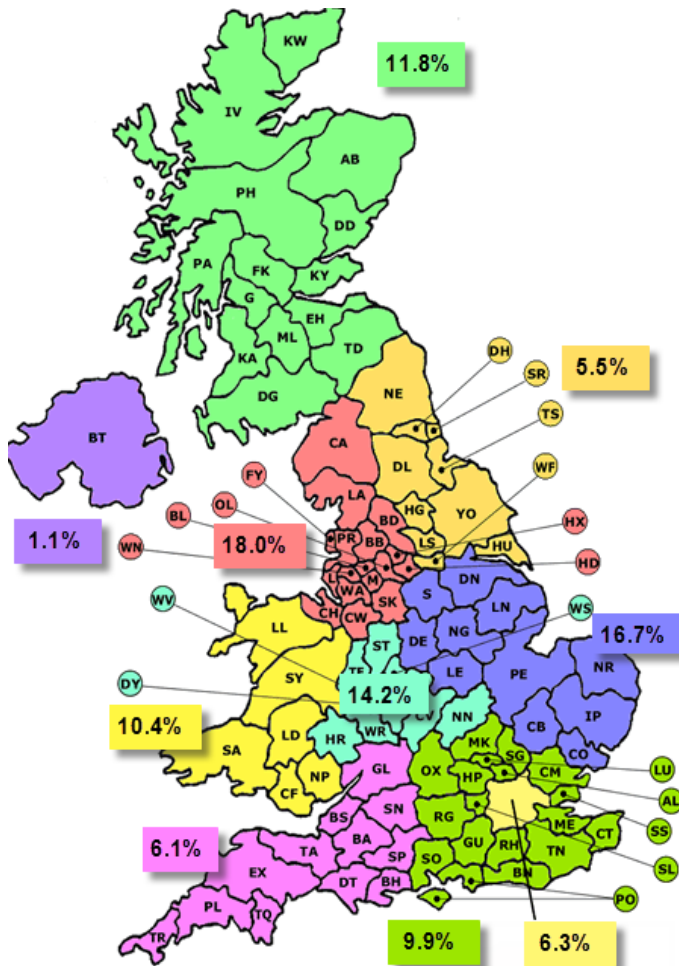
A Postcode analysis of the areas giving rise to the largest volumes of burst pipe claims is as below, split between both commercial and domestic losses. We have also added an analysis of average claim values by region. Please note this excludes any large losses which would distort the averages but does provide a useful insight into the size of losses.



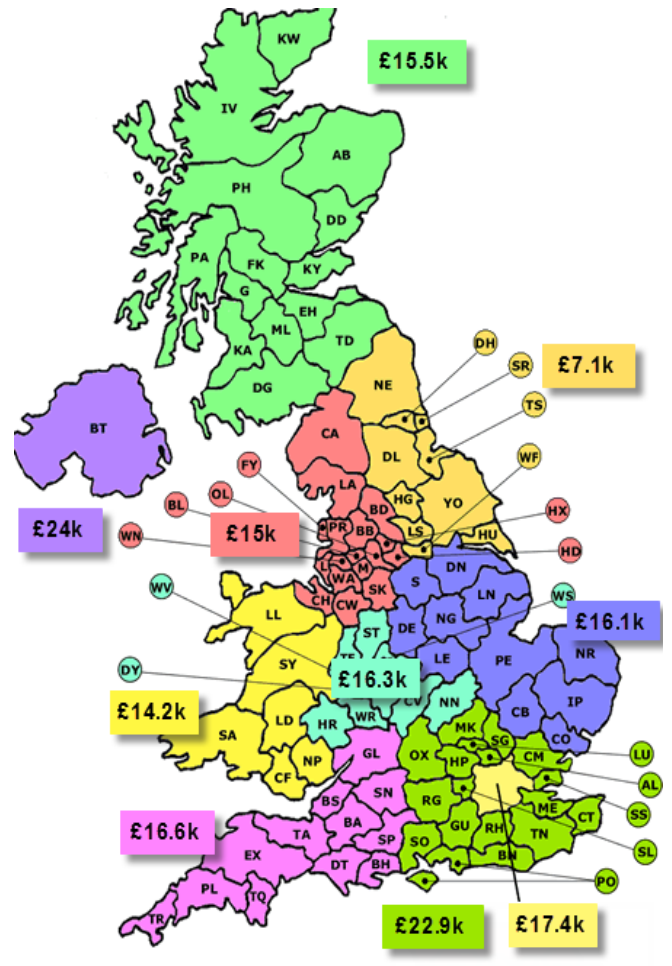
GAB Robins Freeze Claims - 22 Dec 2010
Commercial Claims - % by Region



GAB Robins Freeze Claims - 22 Dec 2010
Commercial Property Claims - Avg Values by Region
Overall Average Value = £19.2k



GAB Robins Freeze Claims - 22 Dec 2010
Household Claims - % by Region



GAB Robins Freeze Claims - 22 Dec 2010
Household Claims - Avg Values by Region
Overall Average Value = £16.2k

Expected Activity

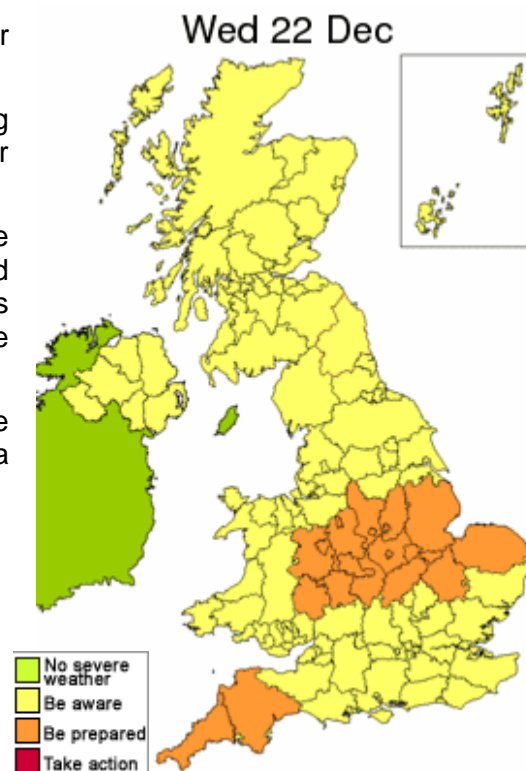
Our Surge status will remain at **RED**.

Our Met Office partners have issued weather warnings for the areas highlighted on the map.

There will be a continuing risk of widespread ice, affecting untreated surfaces in particular, as the cold weather continues.

In addition, periods of snow are expected to affect some central regions, from north Wales and northwest England through to eastern England. Some large accumulations are possible in places, though there is considerable uncertainty at this stage with regard to details.

The continuing sub zero temperatures will make this the coldest December for 100 years, with no sign of a substantial thaw until the end of the month.



These continuing temperatures will inevitably result in more frozen pipes and potential damage.



A reminder that a useful guide on how to prevent and deal with frozen pipes like the above can be found on our website www.gabrobins.co.uk

Use of De-humidifiers

We have discovered a few examples of the wrong type of de-humidifiers being deployed into properties following escape of water caused by frozen pipes. Basically, refrigerant dehumidifiers are sometimes being deployed in cold properties where they will not work either efficiently or more likely at all.

The primary benefit of a refrigerant dehumidifier is that it performs exceptionally well when used in warm, humid conditions, but is not effective in cold conditions when no heating is available.

In cold conditions a desiccant dehumidifier should be used. These operate differently to refrigerant types and perform well when used in cooler conditions. With this type of apparatus no water is produced during the process, hence they can work effectively at sub- zero temperatures.

We are working closely with all suppliers to ensure the correct kit is deployed and our adjusters, a number of whom have recently completed a Building Damage Management Association / Home & Dry (Water Damage Restoration) Dewpoint qualification, are well aware of these requirements. Our adjusters will continue to focus on the correct approach to proactive management of these water damage claims and will ensure appropriate drying methods are used.

Further bulletins will be issued depending on conditions and claims activity during the Christmas period. We will continue to provide information about our progress in dealing with the backlog of visits which is now inevitable given the worsening travel conditions predicted. Every attempt will be made to complete as many visits as possible both before and immediately after Christmas. Information will be provided on progress of claims and also about any areas where access continues to be difficult or restricted.

Please contact your Account Managers for any further information.

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