



Worried about
damage to your
home?



Flood and storm damage

Damage from storms can occur in many ways, from falling trees causing impact damage and subsidence, to foundation and wall damage from flooding. It's even possible for a lightning strike to cause fire and impact damage, as the elements in your house are not designed to take such energy.

Who do I talk to first?

If your house is damaged, contact your insurer. They may ask you to contact a structural engineer to inspect the damage or they may appoint an engineer to visit and make an assessment.

What sort of work might be required to deal with storm damage?

If you are in doubt as to whether the damage has caused a structural problem, or there is obvious damage to loadbearing elements (walls, floors, columns, roofs), you should not enter the house until a professional has inspected the damage.

If there is obvious damage, like cracking of masonry or impact damage, it may be that shoring and propping are required; an early assessment and appropriate action may mean that the total damage can be limited.

Minor damage to the fabric, such as lost tiles, would not need a structural engineer, but if the damage is left unattended, structural defects could develop over time, for instance damage caused by water ingress.

Why is a structural engineer necessary?

If the building has been subjected to abnormal loads from flooding or impact, the condition of the structure and its ability to continue supporting normal loads should be assessed by a structural engineer.

Structures are designed to be robust and can implicitly withstand some forces that would be considered 'accidental', but the reassurance provided by a professional inspection can be worth a lot at such an unsettling time.

What can I expect the structural engineer to provide and/or guarantee?

The engineer is likely to report initially, but then need to follow up with more investigations or design work as a result. Professional engineers should have professional indemnity insurance to provide cover in the rare event that their advice is defective.



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