



Association of British Insurers

Nick Starling, Director of General Protection and Health at The Association of British Insurers says: “We have every sympathy for residents and business owners who have suffered damage to their properties. This is a time of enormous stress for them and their insurers will be on hand to answer any questions that they may have. We urge people to contact their insurer as soon as possible to check what they are covered for and arrange for immediate help. Many insurers operate a 24-hour claims line and can help people arrange for urgent repairs.

“Home insurance should cover people for fire, looting or damage caused. Many policies will also cover people for accommodation costs if they can’t stay in their home. Most commercial insurance policies will cover businesses for damage to their premises, including the interruption to their business as a result. Some policies will also cover those businesses which are not damaged, but whose trade is affected by the aftermath. Insurers are working as quickly as they can to deal with claims. However, access to dangerous buildings which are also crime scenes is a serious issue. It is too early for us to have an accurate picture of total costs, especially business interruption costs, but insurers are expecting significant losses, of well over £100 million.”