

NSS Report Finds UK Storm Damage Payouts Rose 32% as Roof Maintenance Records Become Critical to Insurance Claims

NSS's UK Commercial Roof Storm Report 2025/26 highlights rising storm damage payouts, seven named storms and the importance of documented commercial roof maintenance.

Widnes, England Oct 13, 2026 ([IssueWire.com](https://www.issuewire.com)) - UK insurers paid £244 million in storm damage claims in 2025, a 32% increase on the previous year, according to the UK Commercial Roof Storm Report 2025/26 published by Nationwide Specialist Services (NSS), a building access and roofing maintenance specialist.

The average storm damage payout increased by £750 to £2,450 during the year, while total weather-related property claims reached £1.2 billion, up 14%, according to data from the Association of British Insurers (ABI).

The report combines ABI claims data, Met Office storm records and Health and Safety Executive (HSE) injury statistics to examine the risks facing commercial properties during the 2025/26 storm season. It highlights the importance of roof condition and maintenance documentation when businesses assess storm damage and submit insurance claims.

Roof maintenance records can affect insurance claims

Meeting an insurer's wind-speed threshold does not automatically guarantee a storm damage payout. Commercial property insurance policies commonly include conditions requiring buildings to be maintained in a good state of repair. Following storm damage or water ingress, policyholders may be asked to provide inspection reports, maintenance records and evidence of remedial work.

For commercial property owners and facilities managers, maintaining accurate records can help demonstrate the condition of a roof before an incident and the steps taken to address identified defects.

Seven named storms affected the UK

The Met Office named seven storms during the 2025/26 season, beginning with Storm Amy in October 2025 and ending with Storm Dave in April 2026.

Storm Goretti, which affected the UK on 8–9 January 2026, produced a 99 mph gust at St Mary's Airport in the Isles of Scilly, the highest recorded there in 47 years. Storm Dave, on 4–5 April 2026, brought gusts of up to 93 mph and was identified in the report as the most severe April windstorm to affect the UK since storm naming began in 2015.

NSS's analysis of Met Office storm impact descriptions found that England and Wales were each named in five of the seven storms, representing 71% of the season's named storms. Scotland and Northern Ireland were each named in two storms, representing 29%.

These figures indicate how frequently each nation was named in storm impact descriptions. They do not represent regional insurance claim volumes or the financial cost of damage, as comparable regional claims data are not published by UK insurers or trade bodies.

Storm-damaged roofs present additional safety risks

The report also highlights the workplace safety risks associated with inspecting damaged roofs after severe weather.

HSE RIDDOR figures recorded 4,684 non-fatal falls from height in 2024/25, while provisional figures cited in the report recorded 31 fatal falls from height in 2025/26. The report also references Labour Force Survey estimates suggesting that the actual annual number of non-fatal falls from height may reach 44,000.

Storm damage can create additional hazards when employees attempt to inspect roofs using unsuitable ladders or without adequate edge protection. The report recommends that businesses use appropriately trained and insured contractors with suitable access equipment to assess damage safely.

NSS recommends regular inspections and documented maintenance

The report recommends that commercial property owners and facilities managers inspect roofs twice a year, in spring and autumn, and conduct further assessments after named storms that affect their properties.

It also recommends maintaining dated survey reports, inspection records, maintenance logs and before-and-after photographs. These records can help establish the history of roof maintenance and provide supporting evidence when assessing an insurance claim.

Post-storm inspections should be carried out using appropriate access equipment and safe working practices in line with applicable requirements, including the Work at Height Regulations 2005.

The UK Commercial Roof Storm Report 2025/26, including its storm-by-storm log, methodology and limitations, is available at:

<https://nssgroup.com/blog/uk-commercial-roof-storm-report-2026/>

About Nationwide Specialist Services (NSS)

Nationwide Specialist Services (NSS) is a building access and roofing maintenance specialist providing services to commercial properties.

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