

As Britain Swelters in the Heatwave, Are We Prepared for the Emergencies We Can't See Coming?

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With temperatures soaring across the UK to record levels and health officials issuing repeated warnings about the risks posed by the current heatwave, millions of people are taking sensible precautions to protect themselves and their families.

From staying hydrated and avoiding the hottest part of the day to checking in on elderly relatives and vulnerable neighbours, the extreme weather has served as a timely reminder of the importance of planning ahead when risks are identified.

But while meteorologists can warn us about heatwaves, storms and other severe weather events, some of life's biggest challenges arrive with no forecast at all.

Government figures from last year reveal five recorded heat episodes in the UK in the summer of 2025, where the highest temperature recorded was 23.7C. Over those five episodes there were believed to have been 1,504 more deaths than usual, all related to the heat.

And with the mercury rising way above to 35.7C this week and the Met Office not ruling out 39C many lives are again at risk.

The Covid-19 pandemic too remains a powerful example. Few people could have predicted the events that unfolded in 2020, yet almost overnight families found themselves dealing with unexpected illness, bereavement and difficult practical decisions at an already stressful time.

Peter Shuttleworth, Head of Operations at [Celebration of Life](#), believes the current heatwave provides an opportunity to reflect on a broader issue.

He said: "When a heatwave is forecast people naturally take action. They make plans, check on loved ones and think about what they need to do to stay safe. It's a perfectly rational response to a known risk.

"What the current weather also highlights is that some of the most significant events in our lives don't come with any warning at all. What we can't do is predict the unpredictable, but we can take sensible steps to make life easier for those closest to us should the unexpected happen."

Research consistently shows that many UK adults have yet to put key arrangements in place, whether that is writing a Will, taking out life insurance, documenting their wishes or making plans for the future.

Peter says that while these subjects are not always a priority, they can provide significant reassurance for families when circumstances change unexpectedly.

"Nobody likes to think about worst-case scenarios, particularly when there are so many other life pressures to contend with" he said. "But the reality is that uncertainty is part of life. The pandemic showed us that very clearly and many families are still living with the consequences of events they could never have anticipated.

"Planning ahead isn't about expecting something bad to happen. It's about reducing uncertainty for the people you care about. Whether it's having a Will in place, ensuring financial protection for your family or making your wishes known, these are practical steps that can make a difficult situation much easier to navigate."

As Britain continues to cope with rising temperatures and the challenges that extreme weather can bring, experts say the same principle applies beyond the current heatwave: while we cannot forecast every event life may throw at us, we can take steps today that provide reassurance for tomorrow.

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