

## Have you suffered flood damage?

It is preferable to resist carrying out restoration to your home until you are sure that the flood water has gone and is unlikely to return.

If flood conditions remain your efforts are best spent protecting your property rather than trying to repair the damage. For example, sandbags can help prevent silt entering a property, although unlikely to be completely effective. Sandbags can usually be obtained from your local authority. Alternatively you can create "home made" ones with strong plastic bags filled with sand or soil. Try to move all valuables to the top floor or move to friends or family who live away from the flooded area, wrapping as much in plastic bags as possible for additional protection. Arrange for pets to be taken to kennels.

If you believe that further flooding is due, stock up on disinfectant. After flooding has subsided, disinfect everything that has come into contact with the floodwaters before use and open doors and windows to ventilate your home.

As soon as possible after damage occurs, contact your Insurance Broker or Insurance Company to make them aware of your claim. Check your insurance policy to see what is covered. Most insurance policies will provide payment for alternative accommodation so you can move out of your property whilst the repairs are arranged and completed. Remember, do not throw anything away until your loss adjuster has had the opportunity to view, as it may prejudice a claim. Photograph the damage caused as evidence to provide to Insurers. If you have lost your camera during the flooding, then consider purchasing a single-use model.

### Temporary Housing

Often your insurance company will pay for reasonable alternative accommodation if you are unable to live in your home. If you rent accommodation and your home contents insurance does not cover emergency accommodation, then contact your local authority to re-house you (if you have been flooded you will have priority for re-housing). You should contact your local council's housing department as soon as possible.

### Flood Water

**Do not** occupy a house if it still contains standing water as you are at risk of infections or illness from the contaminants.

Local fire brigades will assist with pumping out of properties once floodwaters begin to subside. It is important not to leave basements with water if pumping out is possible. A charge may be made for this service. Pumping equipment is also available from DIY stores or hire centres. Argos retails a "dirty water" pump for just under £50, reference 883/0818, but you must ensure this is suitable for the job in hand and that you have a safe electrical supply available. You should be aware that when using this equipment resultant pressure of water surrounding the building could damage the foundations of your property. Good advice is to drain in stages - about a third of the remaining volume daily until external floodwater has gone.

If flooding occurs during cold weather, do not heat your home to more than 4 °C (about 40°F) until all the water is removed.

### How to clean up

- Wear protective and waterproof clothing and gloves; whilst cleaning keep your hands away from your face.
- Wash your hands with disinfectant if you have been in contact with floodwater after cleaning up.
- Watch out for any broken glass or nails while you are clearing up.
- Cover open cuts and wounds on exposed skin with a waterproof plaster

---

#### Disclaimer

Whilst Residentsline makes every effort to ensure that articles published on the web site are accurate at the time of going to press it is inevitable that, as time goes by and circumstances change, the web site may contain out of date information. Readers are strongly urged to check the content of these articles before taking any action that could have legal or financial consequences.

Residentsline provides insurance and associated services to managers of residential properties, be they residents' formed associations, professional managing agents or freeholders. Call Us FREE on: 0800 281 235 or visit our web site at [www.residentsline.co.uk](http://www.residentsline.co.uk)

It is not recommended that you fully re-occupy your property until the following steps have been carried out:

1. Remove mud.
2. Clean.
3. Disinfect.
4. Dry.

**Mud** should be removed from your property as soon as possible. Mud will invariably be contaminated from a variety of sources, particularly sewage. Shovel out as much mud as possible and then use a garden sprayer or hose to wash away mud from hard surfaces. **Clean** by scrubbing surfaces with hot soapy water and a heavy duty cleaner, using a brush. When clean rinse the soap off surfaces.

After photographing, any obviously spoiled goods should be placed in plastic rubbish sacks (tied securely) and disposed of.

All food preparation surfaces, equipment, containers, utensils, crockery and cutlery **must** be thoroughly cleaned and disinfected before use.

Allow all cleansed and disinfected areas to thoroughly **dry** - the majority of germs and infective organisms require water to survive. Your local authority may be able to help with advice and clean up materials.

## **Moulds**

Moulds can pose a health hazard. If mould is present, or materials have not been cleaned and dried within two or three days of the floodwater receding, then vulnerable persons (such as, children, the elderly, and asthmatic) should stay away during restoration. Respirators are available at DIY stores or building centres.

Flooding creates a lot of waste that will need to be removed from the property

## **Structural damage**

Your insurance company's loss adjuster or structural engineer will be able to identify structural damage to a building. A structural assessment of the building can be made by:

- Checking roofs - roofs are a very good indicator of the presence of structural damage. Look at the ridge of the roof and assess whether it has changed - this should be viewed from a distance rather than close up.
- Checking the walls to verify that they are as before - this can normally be done by eye or with a spirit level.
- Looking for bulging or dislodged sections of the building fabric/structure.
- Looking for deep scouring that has led to the foundations being exposed.
- Checking for any new cracks bigger than 5mm (or 1/4 ") above doors or windows.

If any of these features are observed, inform your Insurance Company

It is important to make daily checks for damage, as it may take a while for some changes to become apparent.

Without insurance, flood repair can be a very expensive process and generally local authorities do not have a responsibility towards repair although most will provide some help.

Even if you have never been flooded, **make sure** that you are adequately Insured.

---

### **Disclaimer**

Whilst Residentsline makes every effort to ensure that articles published on the web site are accurate at the time of going to press it is inevitable that, as time goes by and circumstances change, the web site may contain out of date information . Readers are strongly urged to check the content of these articles before taking any action that could have legal or financial consequences.

Residentsline provides insurance and associated services to managers of residential properties, be they residents' formed associations, professional managing agents or freeholders. Call Us FREE on: 0800 281 235 or visit our web site at [www.residentsline.co.uk](http://www.residentsline.co.uk)