

## Floods Again? Let's Hope Not...

If the worst does happen, make sure your block is prepared. Here is some advice from Residentsline on how to get your flood damage claim dealt with quickly and efficiently.

It's that time of year again when, in the UK, our weather can become even more unpredictable than normal. While at times we can experience the warmth of an Indian summer, equally there is the chance of sub-zero temperatures and even a covering of snow. Statistically, autumn is the wettest part of the year here in the UK. For those of us in the insurance industry, this time of year brings the worry of possible widespread flooding and a surge in property damage claims.

For claims teams throughout the country this can be a stressful time, but for those people whose homes are affected by a flood it can be tragic and traumatic. Owners, occupiers and property managers should all be considering ways to protect against flood waters and, if the worst happens, making sure they know what to do.

### Flood warnings

The Met Office, Environment Agency and Scottish Environment Protection Agency all provide warnings of any threat posed by the weather. Warnings can be issued for rain, snow, wind, fog and ice and are given a colour depending on how likely it is a weather event will occur and what impact it may have. Green means no severe weather; yellow ups the ante to be aware; amber means be prepared; red means take action.

### Taking precautions

There are some precautions that can be taken should a local flood warning be issued.

Local radio stations are a great way to keep up with developments and they provide regular local weather forecasts. A battery radio is always a good thing to have to hand, as storms and floods can often cause local power failures. Preparing a flood kit to include buildings, contents and motor insurance documents, a torch, warm waterproof clothing, a first aid kit and any prescription medicines, bottled water and a small supply of non-perishable food is advisable.

Something else to consider is who will need help to get out of danger should a flood hit your block. This may include vulnerable residents within your development and any pets. If you have any flood protection products use them as soon as a warning is issued. Products available from your local DIY store may include airbrick covers, floorboards (to fit around windows and doors), sandbags (pillow cases or plastic bags stuffed with soil will help if you don't have sandbags) and remember to block any waste pipes including the sink and bath wastes. Plugs weighed down by heavy objects can stop flood waters coming up the pipes. As soon as there is a probability of flood water entering the premises, if time allows, move items such as furniture, electrical equipment and lightweight rugs to the highest point in your property and move your car to higher ground.

### Flooded

If the worst happens, the most important thing is to stay safe. The emergency services will be in the area co-ordinating efforts. If you are asked to evacuate your home, do so immediately. Call 999 if you are in danger. **If your home has already been flooded and is underwater then remember that it is too late to save anything.** What you should consider is what you are going to do when the flood waters subside. The first thing to do is to call your insurance company, who should have a 24-hour emergency helpline. Remember your insurers are there to help and they are used to dealing with such circumstances.

If you are still at home but need help with preventing further damage, speak to your insurer. If for any reason this is not possible or they can't assist in any way then you need to remember that you have a responsibility to limit the damage. Also, keep any receipts for works you have done so that you can present these as part of your insurance claim. If possible, take photographs of the damage; it's the best way of showing whoever deals with your claim what happened and what damage was caused.

Remember that water and electricity are not a good combination: if your electricity supply is not switched off, ask an electrician to sort this out for you. Do not touch live electrical outlets or appliances while there is water around.

### The insurance claim

If you need to make a claim, the first thing to do is to call your insurer's help line number to log your claim and seek advice. Damage to the structure of the building, including any communal areas, is covered under the buildings policy. Any removable items from the internal areas of the property are covered under the contents policy.

It's not always easy for a claims handler to judge the value or severity of a claim when it is first reported, so it can be of real benefit to fully assess the damage yourself. If you can give an accurate report of the damage that has been caused and give the claims handler an idea of what urgent repairs are required this will enable them to make sure the right person is appointed to deal with your claim.

Don't throw anything away, even if you are confident that it cannot be repaired and will need to be replaced. You need to check with your insurer before disposing of any items.

Your insurers will probably appoint a loss adjuster to assess the damage and agree how the claim should be settled. It's worth using a permanent marker to mark the height of the flood water and make a list of what damage has occurred and what it is you want to claim for. Remember to include any food touched by flood water and anything in your fridge and freezer which has spoilt as a result of a power failure.

It's worth keeping a note of all communication with your insurance company or loss adjuster. Record the date and time of any phone call, the name of the person you spoke to and what you agreed with them – remember they will be doing the same thing at their end.

**For more information please call us on 0800 281 233.**

## HOW TO MAKE A CLAIM

- Take photographs or videos of any damaged property.
- Report your claims straight away as a large number of claims may cause a backlog.
- Keep samples of damaged carpets, skirting boards and architraves to show quality and allow for a true like for like replacement.
- Keep receipts for replaced property in case you ever need to claim again.
- Always telephone your insurance company to tell them you want to make a claim - it may be possible to avoid filling in forms.

If the flooding means you cannot stay in your property then you may be moved to an emergency shelter by the emergency services short term. After that, your building and contents insurers will usually move you into alternative accommodation if the damage is so severe your property is uninhabitable, providing you have alternative accommodation cover within the policy. If you have both types of policy, one of the insurers will take the lead on sorting out your accommodation, and ask the other insurer to contribute to the cost.

Unfortunately, most insurers are unlikely to foot the bill of a five star hotel. Alternative accommodation cover allows for the accommodation provided to be on a like-for-like basis with your normal lifestyle, so for most people that will mean a standard hotel or B&B short term and a similar property long term. However, do bear in mind that there are likely to be a lot of people in your area affected by the floods, so insurers may have to improvise with the use of things such as static caravans to provide accommodation.

Once the extent of repairs required is known, most insurers will give you the option of using their approved tradesmen or finding a local tradesman if you prefer. Never instruct a contractor to proceed with repairs until they have been approved by either your insurance company or their loss adjuster. Unfortunately, floods can bring out the cowboys so beware of contractors going door-to-door, and never pay cash in advance.

Your insurance company and their loss adjuster are there to help – use them as much as you need to ensure that your property is put back to it's original condition.

**If you would like us to review your policy against your current – please call us on 0800 281 233**

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