

Zurich Insurance
How to Guide to Dealing with Flooding
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How to... deal with flooding to your home

Even before a flood occurs, it's a good idea to make a note of your insurer's telephone number and your policy number and keep it with you, maybe programmed into a mobile telephone. That way, should the worst happen, you can alert your insurer immediately and they can begin to offer you the kind of support you'll need.

The Environment Agency flood line should be the first port of call for the most up-to-date advice for your area. Their number is: 0845 988 1188

If you are concerned about your home or business flooding:

It is often the case that the authorities are able to give home and business owners a significant amount of notice – maybe a day or even more – of the serious threat of flood. Even if you only have an hour or two, much can be done to minimise the damage flood water can do.

If you have time between the flood warning being announced and the water entering your home:

Indoors

- Turn off electricity, gas and mains water supplies
- Move as many possessions as possible (especially expensive, electrical or sentimental items) upstairs or into the loft. Smaller, portable items such as jewellery should be removed from the property altogether and taken with you for safekeeping.
- Empty cabinets and drawers that cannot easily be moved and place contents out of harm's way upstairs
- If furniture cannot easily be moved, weigh it down or tie it together. This helps prevent things floating about and damaging other belongings
- Disconnect appliances such as washing machines, gas cookers and dishwashers connected by rigid pipes to the mains supply, if you are comfortable with doing so as this prevents the pipes from snapping if appliances float off
- Drains and toilets can let in floodwater, so block sinks and baths with a weighed down plug. Outlets for dishwashers and washing machines should be blocked and a sandbag placed in the toilet bowl if possible

- Remove curtains. If this is not possible, lift them over the curtain pole to keep them clear of flood water
- Internal doors should be removed or left open

Outdoors

- Your local authority may provide flood boards or sand bags. If so, use them to cover vents, doors, lower windows and air bricks to reduce the amount of water that gets in. Once the flood has passed, remove all coverings to allow air to circulate as soon as possible
- Move property such as garden furniture and dustbins to a safer location
- Move cars, motorcycles and caravans out of danger
- Move any household or garden chemicals that can contaminate the floodwater. Make sure these are stored up high
- Flow valves for propane gas or oil storage tanks should be shut off

If the property is left unoccupied, always lock and secure it as best as you can and take easily moveable items away with you.

Once a flood has occurred:

Emergency services - It's likely that emergency services will already know about the flood and be on the scene, so unless it is an emergency, do not dial 999. If you have to leave your property, it is sensible to contact the police and get their advice on making your home secure before you leave.

Utilities - Gas and electricity supplies should remain switched off until a qualified professional has checked the system thoroughly. Wiring, appliances and pipe work should also be inspected for safety and efficiency. You should call The National Grid immediately on 0800 111 999 in the event of a gas leak. If turning off the electricity supply effects an alarm system required by your insurers you should notify them of the situation.

Food - Do not eat food that may have been contaminated by floodwater and only use crockery, cutlery and work surfaces once they have been disinfected.

Water supplies - are not usually affected by flooding, but any silt should be cleared by running a tap. If contamination is suspected, use bottled or boiled water for drinking, and contact your local water company. Floods can block drains and sewers, so check them by

flushing toilets and running taps. Private sewage systems should be checked carefully for any health hazards as saturated ground can affect their function.

Vermin and pests - Floodwater may encourage animals to seek refuge in buildings. Pest departments of local councils will be able to help if you do discover any animals.

Cleaning and disinfecting - Scrub surfaces with hot soapy water and heavy-duty detergent. Place all items like soft furnishings and food, which have come into contact with floodwater, into sealable heavy duty refuse sacks. Don't dispose of these items until asked to do so by your insurer, broker or a loss adjuster.

Drying out - This is a specialist operation that should be discussed with your insurer and the experts that they appoint. Do make sure though that any vent or air brick covers have been removed. Good ventilation is essential: keep windows and doors open on dry days. Be aware that drying out can take weeks or sometimes months. Redecorating or repairs cannot take place until this is complete.

Working with your Insurer:

When you call them, your insurer will ask you for various details which will help them begin the repair process.

The following will give you an idea of the process your insurer will need to take you through to get your property habitable once again and settle your claim:

They will:

- Confirm the level of cover you have for funding alternative accommodation and help you with the immediate costs of finding somewhere to stay
- Arrange for a loss adjuster and other specialists to visit your home to assess the damage
- Arrange for emergency pumping to remove any remaining water before stripping away all the damaged items that cannot be saved or repaired

- Dehumidifiers will be installed to begin the drying out process, which may take weeks or even months depending on how long the water was in the property, how deep it was, and the type of property flooded. This needs to be done very carefully because if it's done too quickly, it can cause cracking in the structure of the property and cause long term problems
- Insurers will then have to begin disinfecting the property, and putting anti-mould chemical treatments on the property before the next step which is restoration of the building
- Repair work will get underway as soon as possible. This will consist of general restoration and repairs, and decoration – for example, the replacement of kitchen units if they were damaged beyond repair, new wiring, laying carpets, tiles, and decorating a property prior to the furniture being replaced within the terms of your policy cover

It is always a good idea to have a list of the contents of your home but if you haven't already made a list of your possessions for such an emergency, you should do so as soon as you are able to get back into your property and before items are disposed of. Note what they are and their make and model wherever possible, and, if you can, take photographs. This will speed up the claims process.

Also, make sure you make a note of the time your property was flooded, how long the water was in your home and the depth it was flooded to – making a mark on the wall if you can. All this information will be very helpful.

If you have had emergency repairs done before you alerted your insurer for any reason – and it advised not to do so, except where absolutely necessary – keep the receipts to add to your claim.

If you don't have insurance:

Unfortunately you won't be covered for any damaged caused already by taking out a new insurance policy **after** you've been flooded.

In severe cases of flooding, emergency funds are coordinated by government and local authorities and you should contact them to find out what help you are entitled to.