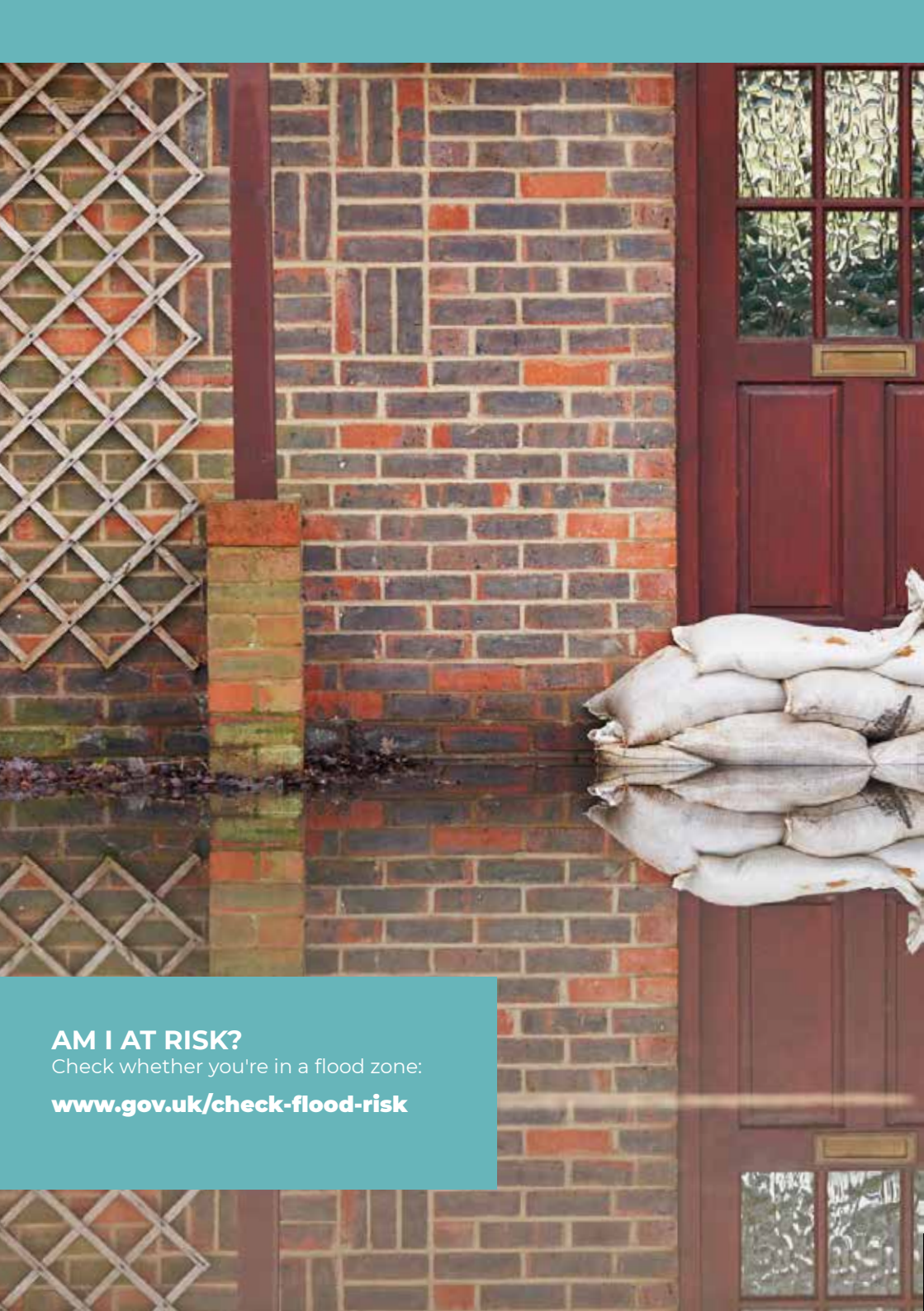




A GUIDE TO KEEPING AFLOAT IN A FLOOD



AM I AT RISK?

Check whether you're in a flood zone:

www.gov.uk/check-flood-risk

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Living in a flood risk zone is now a reality for many people in the UK, and if you're one of them, it's best to be prepared.

Even if you live in a lower risk area, it's advisable to be aware of what you might need to do to be prepared, should the worst happen.

The following guide has been put together to give you tips on preparing for a flood so you have the knowledge to limit damage to your home, keep your family safe, and how to get back on your feet should your home or belongings get damaged.

tip | Call Floodline on
0345 988 1188 to
see if your area
receives free flood
warnings

Prepare & plan

CREATE A PERSONAL FLOOD PLAN

This can be a really useful idea so in the event of a flood you've already got a full plan of action to follow.

Your plan should include:

- Important phone numbers such as your utilities providers, local council, and insurance provider
- The shut-off location of your utilities (water, gas, electricity)
- The name and contact information for people who could help you, or who may need your help
- A plan of action for inside and outside the home, what to prepare in terms of important documentation, where to get sandbags in your local area, or information on what to do in the event of an evacuation

A flood plan template provided by the Environment Agency, can be found at: www.gov.uk/government/publications/personal-flood-plan.

DON'T FORGET...

Make sure you check your insurance documents for whether you're covered for flood damage. Some insurers will exclude flood damage if you live within 400m of a water course, so make sure you check your eligibility. Your policy will also need to be in place before a flood happens.

WHAT TO PUT IN YOUR EMERGENCY PACK?

Here's a few things to consider including in your emergency pack, to keep you going for a few days if you don't have access to water, heat, or electricity, during a flood.

A CHANGE OF WEATHER APPROPRIATE CLOTHING PER PERSON



HYGIENE PRODUCTS

FOOD FOR AT LEAST THREE DAYS (READY TO EAT, NON PERISHABLE)



PAPER PLATES, DISPOSABLE CUTLERY, WET WIPES

WATER FOR AT LEAST THREE DAYS (ALLOW THREE LITRES PER PERSON, PER DAY)



BLANKETS AND SLEEPING BAGS PER PERSON



PET SUPPLIES IF NEEDED (FOOD, WATER)



FIRST AID KIT AND ESSENTIAL MEDICATION



BIN LINERS, PLASTIC TIES AND PAPER TOWELS



A WRENCH OR PLIERS TO TURN OFF UTILITIES

PORTABLE RADIO



CANDLES



BABY/TODDLER SUPPLIES IF NEEDED



tip

Keep yourself entertained! It's important to have all of the essentials, but make sure you also have games, puzzles, and a really good book



CASH



MATCHES



TORCHES/ HEADLIGHTS



BATTERIES





**Get things
ready.**

PREPARE YOUR PROPERTY FOR A POTENTIAL FLOOD, BOTH INSIDE AND OUT

If a flood looks likely, there are items throughout your home that you'll need to turn off and/or move. Make sure you have an inventory of everything you own that needs attention when you receive a flood warning, so you can focus on the important things. Here's a few of the more common items:

INSIDE

- Move valuables or irreplaceable items upstairs
- Take any lightweight items or more expensive furniture you want to protect upstairs
- Lift any rugs and move them to a safe space
- Turn off your utilities to prevent unnecessary damage
- Plug your sinks, bath, and shower and weigh them down with sandbags or other heavy objects to prevent sewage overflow through your pipes
- Disconnect items that use water, such as a washing machine
- Move any indoor pets upstairs
- Consider what you might do with your fridge/freezer and the perishable contents

DON'T FORGET ABOUT ME



OUTSIDE

- If safe to do so, move any cars you own to higher ground
- Move any outdoor pets or animals to a safe place
- Secure any movable items you may have in your garden, or move them to a safe location

IF YOU NEED TO EVACUATE

The emergency services will let you know if you need to evacuate; you and your family will be taken to an evacuation facility. This is usually run by your local council, who'll provide essentials such as food, water and bedding.

Make sure you bring any essential items with you, like medication, spare clothing, and any essential items you may need if you have a baby.

tip

Pets are usually allowed to be evacuated with you, so bring any food they might need too. Remember cats and other small animals may need to be transported in a carrier

DON'T FORGET TO PACK FOOD FOR YOUR PETS TOO!





WHAT HAPPENS NEXT?

Once the flood is over, it's time to assess the damage.

First things first, contact your insurer. They'll advise you on what will happen next. In the meantime, you'll still need to be careful.

tip

Check if you have home emergency cover added to your home insurance. If you do, make sure you have a note of the emergency telephone number. Along with many other benefits, if anything happens that leaves your home unsafe or unsecure, home emergency cover will normally mean that a skilled and reliable tradesperson will be sent to perform emergency repairs. This does not effect your no claims bonus and with some policies there's no excess to pay



tip

Recovery from a flood can be stressful, and it might take a while to get back to normal. Take things one step at a time. Some insurers will replace your contents on a new-for-old basis, where it isn't economically viable to repair them

**CHECK YOUR POLICY**

Should your home become uninhabitable, check your home insurance policy to see if alternative accommodation is included as standard. Some policies may also include alternative accommodation for your pets.

DIRTY WATER

Floodwaters might not be safe and could be contaminated with oil, sewage, and chemicals

HIDDEN OBJECTS

Items might have moved during the flood, and be hidden by the floodwater

DON'T GET A SHOCK

Be careful of any electrical sockets, and don't turn any on that may still be wet

OPEN THE WINDOWS

Ventilate your house to dry it out, or use dehumidifiers

CALL THE PROFESSIONALS

Have any gas or electrics checked by a professional

WASH YOUR HANDS

Always make sure you wash your hands thoroughly after any cleaning

WEAR THE RIGHT SHOES

Wear rubber or waterproof clothing when cleaning up after the flood

GETTING BACK ON TRACK



1 BEFORE CONTACTING YOUR INSURER

First things first, make sure that everyone is safe from harm. If it's safe, and only if it's safe, take any necessary steps needed to prevent any more damage being caused to your property

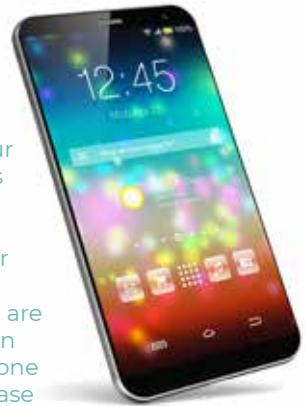
2 HAVE YOUR DETAILS READY

Your insurer will need to know a few things when you call to make a claim so they can make an initial evaluation of the situation. Try to have as much information ready as you can when, if you can safely get access to it:

- Your name, address and contact information
- Your policy number
- Information about the flood, such as the date and cause
- Details of the damage or any belongings which have been lost

tip

Make sure your insurer's phone number and your policy number are stored on your phone just in case



3 OTHER INFORMATION YOU MIGHT NEED TO PROVIDE

Your insurer might need to know a few more specific details that you should try to keep hold of and store in a safe place, such as:

- Original receipts, invoices, instruction books or photographs
- The date and location of purchases for items that are lost or damaged

DID YOU KNOW?

If your property is seriously damaged, your insurer might need to get confirmation of the damage from a suitably qualified expert or have someone come out to inspect the extent of the damage

4 WHAT YOUR INSURANCE MAY COVER

Check your policy certificate for the total amount that'll be paid out to help you get back on your feet after a flood.

You could also get help with covering extra costs for getting your property back to its original cosy condition, such as:

- Architects, surveyors and legal fees
- Removal of debris, or demolishing unsafe buildings and structures
- Government or local council requirements



5 WHAT YOU NEED TO PAY

Regardless of the claim amount, you'll need to pay the excess on your policy for making a claim. You can normally find the amount you'll need to pay on your policy certificate.

Bear in mind that the excess amounts for buildings and contents are usually separate, but if making a claim on both at the same time, you may only need to pay one excess amount (normally the higher of the two) as long as both buildings and contents are insured on the same policy

6 PREFERRED SUPPLIERS

When settling your claim, your insurer will usually offer to replace or repair your property through their network of contractors, repairers, and product suppliers.

If you prefer to find your own contractors or suppliers, some insurers may provide a cash settlement, to an amount matching their own suppliers. Or if they don't have a matching supplier or tradesman, they may pay the full replacement amount. Check your policy for more information



Notes...

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