

## **FLOOD ADVICE**

- Listen to local radio or call the 24 hour Environment Agency floodline on **0845 988 1188** for information on flooding in your area.
- Be prepared to turn off electricity, gas and water at the mains.
- If safe to do so, move as much as possible upstairs as soon as you hear the flood alert.
- As long as you have up to date buildings and contents insurance, you should be covered against damage by flood. Most policies will cover the cost of alternative accommodation (up to a specified limit) if you need to move out of the property whilst it is being repaired. Comprehensive motor insurance will cover damage caused to vehicles.
- Listen to the advice of the authorities and follow any instructions they give to leave a property. If advised to leave by the authorities, follow any instructions they give. Physically secure your property (e.g. board up broken windows and lock doors and windows) to prevent additional rain damage and looting.
- Collect personal belongings including insurance and bank details and essential telephone numbers and keep them in a waterproof bag.
- Contact your broker as soon as possible to arrange for repairs to be carried out. Make sure your broker knows where to contact you.
- Your broker or loss adjuster may be able to advise on reputable contractors and tradesmen if required.
- Keep careful track of all losses and damage-related expenditures. Keep receipts, as these will be needed for your insurance claim. Document all losses with photographs or video.
- Get advice where detailed, lengthy repairs are needed. An interim payment may be possible to help you replace equipment and/or carry out initial temporary repairs to stop damage getting any worse.
- Do not destroy or throw away any damaged items or move them outside without checking first with your loss adjuster as further damage may be caused.
- Do not use electricity, gas or water supplies until the all clear is given.
- Where there has been flooding and waters have receded, disinfect exposed floors. Where practical, leave doors, windows and cupboards open when property attended. If possible, keep rooms heated.