

What to do if you are flooded

Key messages

- If you live in a flood risk area, personal safety is your top priority. You should:
 - listen to local radio and Environment Agency Floodline bulletins (0845 988 1188) for up-to-date information on the flooding situation in your area;
 - collect personal belongings, including insurance and bank details, and essential telephone numbers together, and keep them in a waterproof bag;
 - if safe to do so, move belongings from lower floors to higher levels.
 - be prepared to turn off essential supplies - gas, electricity and water - at the mains.
 - listen to the advice of the authorities and follow any instructions they give to leave a property.
- If you are affected by a flood, you should contact your insurer as soon as possible after a property has been damaged. Most insurers have a 24-hour helpline. Claims staff will be able to give advice on the actions you need to take in certain circumstances, and may be able to give you the go-ahead for repair work to be commenced.
- If you have to leave your house during the flood and subsequent repair, alternative accommodation must be reasonable and in keeping with your normal lifestyle. You should always obtain your insurer's approval before incurring any costs.
- Once the flood waters have receded you should remove mud, clean and disinfect, and dry out your property. Where possible, you should seek professional advice as to how walls, furniture and carpets should be cleaned and dried out before any work is undertaken.
- It is a good idea to take photographs of the damage. Any carpets, furniture or other goods that have been removed from your home should be retained until your insurer has agreed that they can be disposed of. If it is not possible to store or retain goods, every effort should be made to contact your insurer or their representative (loss adjuster) to obtain their agreement to the disposal of goods.

Background

Further details about how to deal with a flood claim are available on the ABI's website (www.abi.org.uk/floodinfo).

There are up-to-date Flood Warnings and helpful guidance on dealing with flooding on the Environment Agency's website (www.environment-agency.gov.uk/flood).