

Environ n n

dealing with an insurance claim

If flooding has caused damage to large parts of the country, you may have to wait for a loss adjuster to visit you.

Ask the insurance company

- How long it will be before the loss adjuster visits.
- If you are to clean your property or if they will get a company to do it for you.

Always make your own record of flood damage

- Use a permanent ink pen to mark on the wall the maximum height of the flood water. Do this in every room affected by flooding.
- Photograph or video record your damaged property. List the damage to your property and belongings.

- If your insurance policy covers you for loss of perishable goods, make a list of all the foods you throw away. Include any food touched by flood water and anything in your fridge or freezer ruined by loss of power.

Things to help with your insurance claim

- Confirm the insurance company will pay for any service or equipment you need.
- Make a note of all telephone calls. Record the date, name and what was agreed.

- Keep copies of all letters, emails and faxes you send and receive.
- Keep receipts.
- Don't throw anything away until told (except ruined food).

Depending on your policy, the insurance company may only offer to clean and repair something, not replace it.

Photograph or video record your damaged property

If you do not have insurance, your local council should be able to provide information on hardship grants or charities that may be able to help you.

further steps to protect your property

As you plan your property repairs, you might want to think about ways to protect it from future flooding.

There are things you can do whilst repairing your property that will make it easier and cheaper to clean up after a future flood.

Here are some improvements you can make

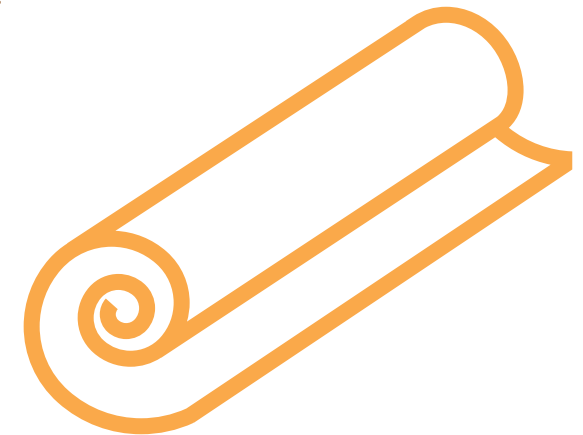
Discuss them with your loss adjuster and builder.

- Lay ceramic tiles on your ground floor and use rugs instead of fitted carpets.
- Raise the height of electrical sockets to at least 1.5 metres above ground floor level.
- Use lime plaster instead of gypsum on walls.
- Fit stainless steel or plastic kitchens instead of chipboard ones or have free-standing kitchen units you can move.
- Position any main parts of a heating or ventilation system, like a boiler, upstairs or raised well above the ground floor.
- Fit non-return valves to all drains and water inlet pipes.
- Replace wooden window frames and doors with synthetic ones. They are easier to clean.

Important!

Always use reputable building contractors. Beware bogus trade people calling door-to-door. Always check references and do not pay in advance.

Lay rugs instead of fitted carpets on your ground floor



Flood repairs can take weeks or months to complete, especially if there has been widespread



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