



Guidance Notes In The Event Of Flood Damage.

Emergency steps

- Immediately isolate the electricity supply.
- If possible, remove items on the lower levels of the property to upper levels.
- Leave the property if the levels of flood water are rising towards it or if your health will be affected by staying in the damp and/ or dangerous conditions.
- If there is a need to leave the property, fully secure it and take any valuables with you.
- Advise friends and neighbours where you will be and how to contact you.
- If you have a pet or pets, ensure they are catered and cared for.

Making a claim

- If you own the property, contact your Buildings and Contents Insurer(s) as soon as possible and have your policy number(s) to hand. Note: you may have separate Buildings and Content Insurers.
- If you rent the property, advise the property owner as they will normally be responsible for the property damage. You will need to contact your Contents Insurer.
- Provide your Insurer(s) with your contact details.
- Provide your Insurer(s) with a description of the damage to the building and the contents. Also, advise them if you need to move out.
- Advise your Insurer if you need special attention i.e, you are ill, disabled etc. as this may affect the manner in which they communicate with you and it will also explain any special alternative accommodation requirements you may have.
- Your Insurer will be able to give you advice about alternative accommodation and what you need to do about getting the property repaired and your contents repaired or replaced
- Your Insurer will decide on whether they wish to instruct a firm of Chartered Loss Adjusters to represent them and to assist you.
- You can appoint your own Chartered Loss Adjuster to represent you and prepare and negotiate your claim.



Progressing your claim

Buildings

- If the damage to your property is relatively limited it is possible your Insurer will appoint a selected Building Contractor to meet with you and advise and complete the repairs which are required.
- If the damage to your property is more severe, your Insurer may appoint a firm of Chartered Loss Adjusters to advise you on the repairs required.
- If the damage to the property is extensive, it may be necessary to involve a Chartered Building Surveyor and the appointed Adjuster will give you advice on this. The Surveyor will advise on the extent of repairs required, produce a specification of repairs and supervise the repairs to ensure they are undertaken to the correct standards. The Adjuster will liaise with you and the Surveyor to agree the scope of repairs required to return the property to its pre damage condition.
- You should be advised on the extent of repairs to be undertaken and receive a copy of the specification of repairs if one is prepared.
- Insurers and Chartered Loss Adjusters may be able to instruct or recommend specialist companies to assist in the whole process.
- Specialist companies may install drying equipment and should issue a drying certificate when the property is fully dry.
- Not all Building Contractors have the necessary skilled staff or experience to repair flood damaged properties.
- Never use a Building Contractor who you do not know or who has not been recommended by the Surveyor or someone you know and trust.
- There are legal requirements on builders to comply with Health and Safety issues.
- Insurers and Chartered Loss Adjusters should know Builders and Surveyors who have been vetted for their competence and ability to undertake the necessary works required.

Repairing the property

- Work can only start after the home is completely dry - start before that and there may well be damp problems later.
- You should be clear about precisely what work is going to be done, when it will start and when it will be complete.
- Sometimes the full extent of the damage may not become apparent until the work starts. Any additional works need to be agreed with your Insurer or Adjuster.
- If a Surveyor has been appointed they will be responsible for selecting a Building Contractor and overseeing the works to practical completion.
- If you are not satisfied about any aspect of the repairs contact your Insurer, Adjuster or Surveyor.
- If you are not satisfied, do not sign a satisfaction note on completion.
- If you appoint your own Chartered Loss Adjuster they will provide you with advice regarding the extent of damage and the involvement of Surveyors, Contractors and other parties and deal with them and the Insurer's Loss Adjuster to progress the claim.

THE CHARTERED INSTITUTE OF LOSS ADJUSTERS

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Website: www.cila.co.uk



THE CHARTERED INSTITUTE OF LOSS ADJUSTERS

- The Policyholder's Loss Adjuster prepares and negotiates settlement of the Buildings claim on your behalf.

Contents

- Your Insurer or Adjuster may appoint a restoration company to help you with the cleaning and drying process.
- Specialist companies may be authorised to remove and dispose of or store damaged and undamaged items.
- Specialist companies will explain to you what needs to be done i.e., including removing carpets and furniture.
- As a minimum, before you dispose of anything discuss your intentions with your Insurer or Adjuster and take photographs of the items concerned.
- Before disposing of floor coverings or carpets, keep a section or piece of it for use as a sample.
- List all items damaged and destroyed. If you have receipts make these available. In addition, list when and where items were purchased and the original cost and replacement cost if different now.
- If you think items can be repaired or restored try and place them somewhere safe and secure.
- Your Insurer or Adjuster may be able to organise items to be replaced or repaired.
- If you appoint your own Chartered Loss Adjuster they will provide you with advice regarding the extent of damage and the involvement of restoration contractors, carpet and furnishing suppliers and other parties and deal with them and the Insurer's Loss Adjuster to progress the claim.
- The Policyholder's Loss Adjuster prepares and negotiates settlement of the Contents claim on your behalf.

Alternative Accommodation

- Depending on the extent of damage to the property it may be necessary for you to move out.
- Buildings/ Contents insurance normally provides cover for this eventuality.
- If you are the owner/occupier or the tenant of the property and you have not arranged suitable insurance cover for alternative accommodation and have become homeless as a consequence of the damage contact your local Council for guidance and support.
- Make sure you have removed all valuables from the flooded property.
- Make sure everyone knows any changed contact details.
- Make sure you are aware of what expenses are covered by your insurance before committing to any costs.
- Your Insurer or Adjuster will advise you on the likely time period that you will require alternative accommodation for.
- If you appoint your own Chartered Loss Adjuster they will provide you with advice regarding the arrangements for alternative accommodation and agree these costs with the Insurer's Loss Adjuster.

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- The Policyholder's Loss Adjuster prepares and negotiates settlement of the Alternative Accommodation claim on your behalf.