

URGENT RECOMMENDATIONS AND INTERIM REPORT RESPONSE
BY THE CHARTERED INSTITUTE OF LOSS ADJUSTERS

REC 7

With regard to potential health risks there is always the danger that advice will need to take account of the worst case scenario, with particular consideration being given to the most vulnerable. This may cause unnecessary concern for others who may subsequently be reluctant to accept that their property will respond to cleaning by professionals.

REC 8

We are in support of this recommendation. If vulnerable people could be identified in advance of an incident, then this information could be conveyed to their Insurers with a suitable flag being placed on their record. Whilst in response to the 2007 floods Loss Adjusters did seek to triage their response and an early indication of those with particular needs would greatly assist the process.

REC 9

We are supportive of the need for a single agency to have responsibility for flood risk management and emergency response. However, we are not so convinced that the same authority could be responsible for both aspects. Whilst the key considerations are said to be the health and safety of those affected by an incident, we would suggest that both ABI and CILA should be consulted as key stakeholders in recognition of the longer term financial effects of a major incident.

REC 12

We note the concerns expressed in the report over the lack of awareness of certain individuals as to the imminent danger they faced. However, we believe that this is not necessarily a failure to communicate with those individuals, rather that it relates to the quality of the information provided to them. Put crudely many flood warnings are dismissed as another case of the authorities “crying wolf”.

Thus, whilst we are supportive of the concept of “door knocking”, this must be accompanied by a clear message that sets out the level of risk being faced. For instance, it is necessary to evacuate immediately, prepare for evacuation or merely to take measures to mitigate potential damage to property.

The lack of a clear message from flood warnings means that both homeowners and businesses alike may well put down sandbags but at the same time make no attempt to move personal and valued possessions to a level above the likely height of any flooding.

REC 15

Whilst generally supportive of the need for a state of readiness, and the specific advice outlined, but we think it unrealistic that people will keep vital possessions stored in waterproof containers. This seems to be perfection and runs the risk of being ignored. It would be better to suggest that these measures could be adopted when a genuine flood risk is imminent.

IC 6

It would assist Loss Adjusters to have access to these tools to assist in contingency planning and disaster response.

IC 30

Loss Adjusters and others could contribute to that debate. Local Chambers of Commerce would be a valuable vehicle for advocating flood prevention measures for businesses and Business Continuity Plans.

IC 38

The CILA and ABI are party to the Civil Emergencies Protocol which should improve the response to an “event”. The CILA is working with The National Forum for Risk Management in the Public Sector to establish better lines of communication between Loss Adjusters and Local Authorities.

IC 67

The CILA believes consistency is absolutely vital.

IC 68

The CILA supports such an initiative provided it produces wholly consistent messages.