

Crawford & Company

Flooding



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Of all household emergencies, flooding has the potential to cause the most widespread damage and has the biggest impact on your property, its contents and the health and safety of its occupants.

If a flood alert warning is issued, take all possible steps to secure your property against rising water levels and take advice from the civil and emergency services.

If possible move electrical and other valuable goods to upper floors of the building to protect against water damage.

If your home is affected by flood water ensure that you take precautions over the potential for infections from the flood waters which may have been contaminated by sewage or chemicals.

Turn off electrical systems and evacuate the building if told to do so by emergency services, ensuring the property is left as secure as possible.

Be sure that you contact your insurance company as soon as possible and alert them to the incident. However, remember that you may well have different insurance companies for your building and contents cover.

In cases such as flooding there will often have been advanced warning given by the Met Office and insurance companies will have plans in place to increase employee numbers at claims centres to handle the expected increased volume of claims calls. They will also have alerted their partner firms which may well have already sent staff to the affected area.

When you contact your insurer they will seek a range of information and you can expect to be asked for:

- > Name and address and policy number if you have it.
- > Details of the incident, the potential nature and extent of the damage and whether you are able to remain in the property.
- > Your contact details so they can handle the claim and keep you informed of progress.

If the flood has caused serious damage it may well be that the insurance company will appoint a company such as Crawford

& Company to assess the damage and manage the repairs and restoration of the property and its contents. As such you should expect them to:

- > Contact you to arrange an appointment with adequate notice.
- > Turn up promptly at the appointed time.
- > Be courteous at all times.
- > Provide you with a timetable for the restoration of your property and contents as soon as possible.
- > Keep you informed of the progress of your claim and have systems in place to enable you to track your claim and the actions being taken.

What to do after a flood

- > Ask gas, electricity and water companies to check your supplies before using.
- > Take up sections of damaged floorboards, carpet, wall tiles, and wet furnishings. Clean off mud and contaminants, wash with disinfectant and leave them to dry outside if possible.
- > Clean and dry out your property as quickly as possible to minimise damp problems.
- > Wash your hands with disinfectant / wear rubber gloves.
- > Water supply companies advise that mains tap water should not be contaminated. Wash taps and run them for a few minutes before use. If in doubt contact your water company.
- > Do not touch items that have been in contact with floodwater which may be contaminated e.g. food. Check external walls, roofs and drainage systems. Contact your local authority for information on how to deal with saltwater floods.
- > Contact English Heritage for advice on repairs to listed buildings.

Contact Your Insurance Company

- > Telephone your insurance company's 24 hour emergency helpline.
- > Commission immediate emergency pumping /repair work to protect your property from further damage. You will also be guided here by your insurance company when you first contact them.
- > Get advice where detailed, lengthy repairs are needed
- > Check with your insurer if you have to move into alternative accommodation as the cost is normally covered under a household policy.
- > Make sure your insurance company knows where to contact you if you have to move out of your home.
- > Make notes to help your insurer deal with your claim, including the time of flood warning; time the floodwater entered your home; maximum depth of the flood; how long the flood water was in your home; presence of any contaminants and what damage was done to building and contents.
- > Photograph the damage.
- > Try to keep an inventory of correspondence after the flood (e.g. letters to Local Authorities, builders, insurers and loss adjuster).

Further Information

For help, your adjuster will leave his details with you or contact:

Customer Experience Team

0141 229 7015

customer.services@crowco.co.uk

or **ClaimsAlert (Out of Hours)**

0870 400 0 400