



HANDLING INSURANCE AFTER FLOODING

If your household has been affected by flooding and you've decided to make a claim on your flood insurance, the first step is to contact your insurance company. They will guide you through the required steps, but be prepared – the process can sometimes be stressful and take time.

Tips for handling your insurance:

- Most insurance companies have a 24-hour helpline—contact them as soon as possible.
- You may want to hire a loss assessor (for a fee) to negotiate your claim.
- Don't move or throw anything away until your insurer confirms it's okay, as this could affect your claim.
- Take plenty of photos of the damage, ideally with a time stamp, and include any pre-flood photos if available.
- Keep a detailed record of all communication with your insurer, loss adjuster, and other experts, including names, dates, advice given, and agreements made. Save copies of emails and letters.
- Be prepared for delays, as services may take time if many people in your area have been affected.



What your insurer should do:

- Arrange for a loss adjuster to visit and assess repairs, replacements, and policy coverage.
- Ensure you have coverage for temporary accommodation; the amount depends on your policy and is not indefinite.
- Buildings insurance should cover drying out, property restoration, debris removal, and professional fees.
- Contents insurance covers repairing or replacing damaged furnishings, equipment, and belongings.
- Contractors should conduct a dry test to confirm it's safe to move back in after the clean-up.

What to ask them:

- Will your insurer arrange temporary accommodation, or will you need to find it yourself?
- Will they send experts for the clean-up and reinstatement, or do you need to arrange this and get quotes? Will the costs be covered?
- Is there an option for resilient repairs to better protect the property? It's best to discuss this early, as they can be hard to implement later.
- If they provide contractors, confirm they are qualified for your property type, especially if it's listed or historic. Ask for proof of previous work and relevant qualifications.

What if you're not insured?

- If you're not insured, you'll be responsible for recovering your property and covering the costs.
- Know where to get supplies like pumps, generators, dryers, and disinfectants.
- Once flooding settles, remove standing water and begin cleaning and drying as soon as possible—delaying this will extend drying time.
- If you need temporary accommodation, start searching early, especially if many properties have been affected.
- Local councils, authorities, charities, and community groups may offer assistance, goods, or grants.
- Check with your local council for an assured traders scheme to find reputable contractors for restoration work.

