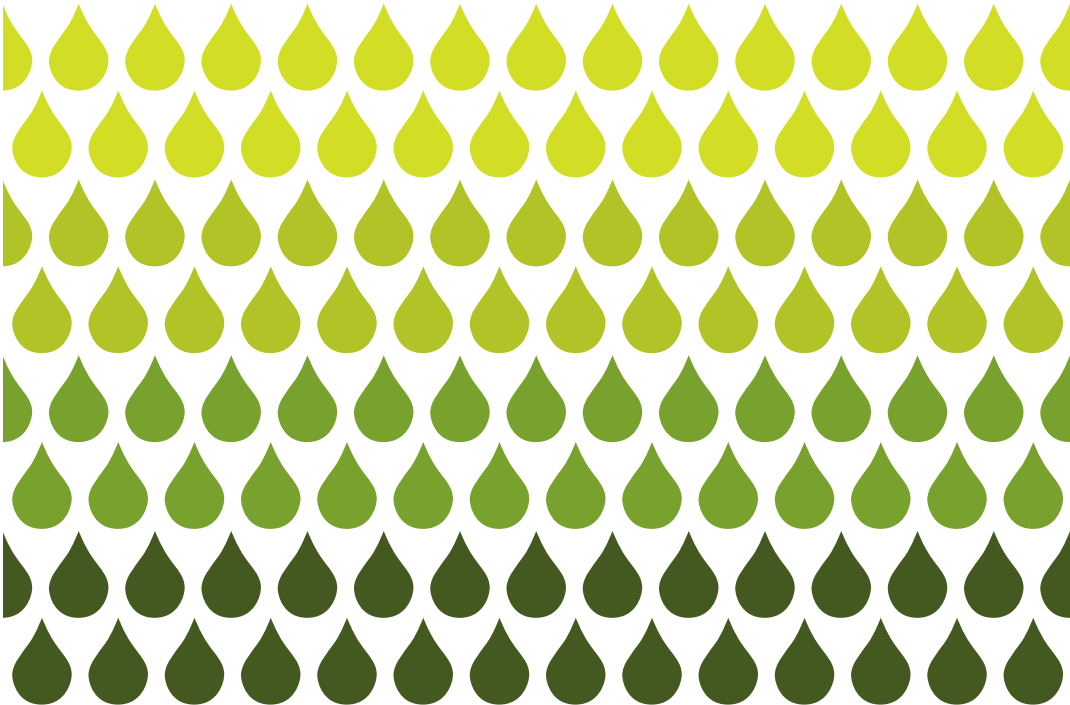


# After a flood

Practical advice on  
recovering from a flood



We are the Environment Agency.

It's our job to make people aware of flooding from rivers and the sea, provide flood warning services and build and maintain flood defences.

This leaflet is to help you if you have been affected by flooding.

Published by:

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November 2007

\*\*BT calls cost up to 8p/min plus 6p set-up fee from your home. Other providers and mobiles may vary.

## First steps

### Find out if it is safe to return to your property

- Take care as there may be hidden dangers in the flood water like sharp objects, raised manhole covers and pollution.
- Flood water could have caused structural damage to your property.

### Ring your buildings and contents insurance companies as soon as possible

- In almost all cases the insurance company will send a loss adjuster to look at your property. They will confirm what repairs and replacements are needed and covered by your policy.
- If you rent your property, contact your landlord and your contents insurance company as soon as possible.
- 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.



call Floodline on  
**0845 988 1188\***

Open 24 hours a day

- Get practical advice on what to do before, during and after flooding.
- Find out how you can get warnings in case of future flooding.

\*BT calls cost up to 4p/min plus 6p set-up fee from your home. Other providers and mobiles may vary.

# clearing up after a flood

**There are a number of things to be aware of when clearing up after a flood.**

- 1.** Flood water can contain sewage, chemicals and animal waste. Always wear:
  - waterproof outerwear, including gloves;
  - wellington boots;
  - face mask.
- 2.** If your electricity supply is not already switched off at the mains, get a qualified person to do this. **DO NOT** touch sources of electricity when standing in flood water.
- 3.** You can get water out of your property using a pump and generator. Position the generator outside in the open air as generators produce carbon monoxide fumes which can kill.
- 4.** Only pump out water when flood levels outside your property start to be lower than inside. This reduces the risk of structural damage.
- 5.** Shovel mud away evenly from both sides of a wall. This stops pressure building up on one side.
- 6.** You can clean and disinfect your property using ordinary household products.
- 7.** A garden hose is useful for washing down. Do not use high-pressure hoses as they blast contaminated matter into the air.
- 8.** If you are drying your property naturally, keep doors and windows open as much as possible. If using dehumidifiers, close external doors and windows.
- 9.** If you have gas or oil central heating and it has been checked by an engineer, turn it on. Keep the thermostat between 20-22 degrees centigrade for steady drying.
- 10.** Local councils usually provide skips and extra rubbish collections for items that your insurance company has agreed you can throw away.



**Wear your gloves when clearing up after a flood as water may contain sewage, chemicals and animal waste**

# 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**

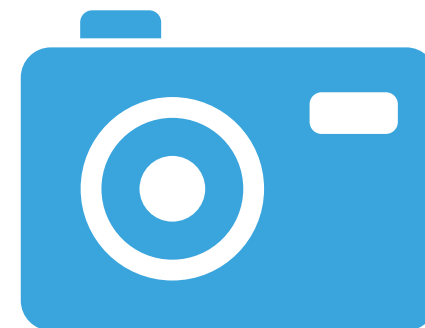
- Confirm the insurance company will pay for any service or equipment you need.
- Make a note of all telephone calls. Record the date, name and what was agreed.

- 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**

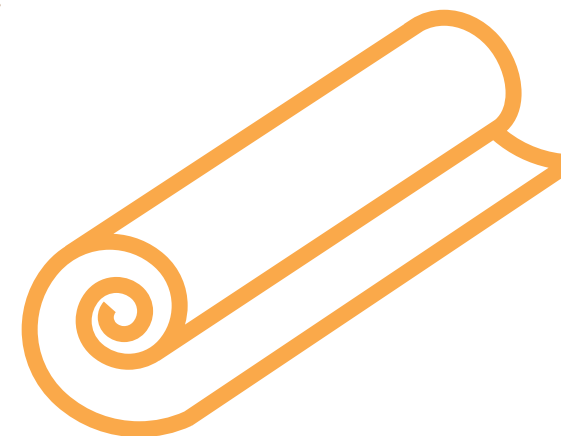
Discuss them with your loss adjuster and builder.

- 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**



# temporary housing

**Flood repairs can take weeks or months to complete, especially if there has been widespread flooding and builders are scarce. It takes time to dry out a property and some buildings have to be gutted before repair.**

Ask your insurance company or landlord if they will provide you with temporary accommodation. This could be a nearby bed and breakfast, a static caravan or a rented house. You do not have to accept the first place you are offered.

However, if flooding has affected many people, the choice of accommodation may be limited.

If you will be in a temporary property for some time, think about having your post redirected.

**Your insurance company should provide you with temporary accommodation**



## For more information

These organisations have advice, information and services to help you after a flood.

### For general insurance queries contact

The Association of British Insurers

 [www.abi.org.uk](http://www.abi.org.uk)

 020 7600 3333

### For flood products and services contact

National Flood Forum (Blue Pages)

 [www.floodforum.org.uk](http://www.floodforum.org.uk)

 01299 403055

The Construction Centre

 [www.theconstructioncentre.co.uk](http://www.theconstructioncentre.co.uk)

 01926 865825

### For support, advice, recovery and restoration services contact

The British Damage Management Association (BDMA)

 [www.bdma.org.uk](http://www.bdma.org.uk)

 07000 843 2362

### For financial advice or your local Citizens Advice Bureau contact

Citizens Advice Bureau

 [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

 See local telephone directory

### For information on repairs following floods contact

CIRIA  [www.ciria.org/flooding](http://www.ciria.org/flooding)

 020 7549 3300

### For health information contact

Health Protection Agency

 [www.hpa.org.uk](http://www.hpa.org.uk)

 01235 822 603/742

  
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Would you like to find out more about us,  
or about the environment?

Then call us on

08708 506 506\*\* (Mon-Fri 8-6)

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incident hotline 0800 80 70 60 (24hrs)

floodline 0845 988 1188\*

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