



## Property, Flood risk management and making a claim

### What to do in the event of...

Flooding is one of the most common and widespread natural sources of damage to properties in the UK.

The effect of a flood is devastating for both home owners and businesses. Flooding can not only cause serious damage to property, contents, production and ability to trade, but it may also impact on employees, as well as deliveries that may need to travel through flood affected areas.

### Top 10 Tips to Protect your Property at Risk of Flood:

If a flood is imminent, it is vitally important to act swiftly to protect your property and mitigate damage.

- ▶ Unplug electrical items and sensitive equipment and store on upper floors.
- ▶ Elevate electrical/white goods on bricks or blocks.
- ▶ Power down machinery when safe and practicable to do so.
- ▶ Turn off gas, electricity and water mains. Close off flow valves on gas and oil tanks that flow to property.
- ▶ Fit temporary seal to toilet to avoid any backflow.
- ▶ Move vehicles and any machinery/plant to higher ground.
- ▶ Place important documentation in watertight container and move to upper floors.
- ▶ Open external doors and windows and smear with silicone to frame then shut and lock to form a watertight seal.
- ▶ Put into place temporary barriers for doors, windows and air bricks i.e. sand bags.
- ▶ Take photographs of your property to assist in the event of a claim

### If your property has been affected by Flood waters:

- ▶ If flooding occurs, go to higher ground and avoid areas subject to flooding.
- ▶ Do not attempt to walk across flowing streams or drive through flooded roadways
- ▶ If water rises in your home before you evacuate, go to the top floor, attic, or roof
- ▶ Listen to a battery-operated radio for the latest storm information.
- ▶ Turn off all utilities at the main power switch and close the main gas valve if advised to do so
- ▶ If you've come in contact with floodwaters, wash your hands with soap and disinfected water.
- ▶ If possible, document the flood and resultant damage with photographs

### Claim Notification

Please notify your dedicated Claims Executive at Thomas Carroll Claims or alternatively: During business hours 02920 887733

Out of Hours /emergency contact: Helen Love, 07790 011151, Chris Hackett 07891 241555, Jonathan Davies 07498 932495.

Alternatively, please refer to your Policy documents for details of your cover and Insurer emergency helplines should you wish to contact them directly.