



Customer Care Household flood advice

Merlin information and advice – helping you with your claim

There for when magic wands are in short supply...

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Professional claims services





Is your home at risk?

There are some 2.3 million homes and business in areas at risk of flooding, with an average a flood causing around £28,000 worth of damage to a property. Statistics from the Environment Agency show that less than one in three homeowners in flood risk areas have taken steps to find out whether they are at risk.

You can find out if your property is at risk by going to the following websites [Mainland UK](#), [Scotland](#), and [Northern Ireland](#), which will help you work out the likelihood of flooding in your area.

Some areas with a high likelihood of flooding can receive early warnings by telephone and you can find out if you live in one of these areas, and to sign up to the service, by calling Floodline on 0845 988 1188.

Importantly, check your insurance policies to ensure that your building and contents are fully covered for flooding, including alternative accommodation in the event of your home being inhabitable, and if not change your policy. If you are a tenant, ensure you have contents insurance. **It is normal practice for your Landlord to provide building insurance, however you are advised to check.**

	Flood Watch Flooding of low lying land and roads is expected. Be aware, be prepared, watch out.
	Flood Warning Flooding of homes and businesses is expected. Act now!
	Severe Flood Warning Severe flooding expected. There is extreme danger to life and property. Act now!
	All Clear Previous flood watches or warnings are no longer in force for this area.

For further information and next steps, visit the [Environmental Agency](#) website.

Your home is in an at risk area

If your home is in an at risk area, there are steps you can take to help minimise damage in the event of flooding.

- Have a flood kit ready, which should be stored in a safe place above ground level. The flood kit should be waterproof, i.e. polythene and some of the items you should include in the kit are:
 - ✓ Torch
 - ✓ Blankets
 - ✓ Portable radio
 - ✓ Items of sentimental value – remember you cannot replace sentimental items
 - ✓ Important documents – e.g. insurance and bank details
 - ✓ List of useful telephone numbers including insurance company, local authority, etc
 - ✓ Waterproof clothing
 - ✓ Rubber gloves
 - ✓ Wellingtons
 - ✓ Have sandbags ready to block patio, garden doors\ and airbricks
 - ✓ Keep a stock of unfilled hessian or plastic sandbags, sand, a shovel, bricks, blocks of wood, nails, and a saw.
 - ✓ You can also, in an emergency make sandbags from old pillowcases, empty compost bags, or black plastic sacks filling with sand or earth

Reducing flood damage

In the event of a flood warning, there are simple steps you can take to help reduce the damage of floodwater to your home and contents.

- Protect large areas of sheet glass, i.e. in glass doors by placing sandbags, and plywood or metal sheeting outside doors and window frames. Weak or damaged banks and retaining walls can be shored up with sandbags.
- Move valuable, treasured items and where possible electrical equipment and easily moveable furniture to high levels.
- Where possible bring indoors garden and garage equipment that can be damaged or cause damage, e.g. dustbins, car oils, garden furniture and store at a high level.
- Weight down any manholes with sandbags.
- Turn off gas, electricity and water supplies.
- Disconnect appliances connected by rigid pipes to gas and water supplies, e.g. cookers, washing machines.
- Unplug all electrical items and more to a high level.
- Put plugs in sinks and baths and weigh down with sandbags.
- Move as much furniture and electrical items as you can upstairs.
- If unable to take down curtains, hang them over the curtain rods so they are kept above the floodwater.

Your home has suffered flooding

If your property has suffered a flood, not only can there be structural or electrical damage, there' is often a massive cleanup job to tackle.

The [Association of British Insurers](#) (ABI) recommends you speak to your Insurer before arranging emergency repairs. If you cannot find your insurance documents, do not panic, as your Insurer will be able to find your details on its database.

Insurance

- Contact your insurance company immediately if your home has flooded.
- If you are the property owner and insured, your Insurers will most probably appoint a Loss Adjuster or Surveyor to carry out an assessment of your property and arrange repairs.
- If your home is uninhabitable, and you are insured, your Insurers may help you arrange emergency accommodation.

“Remember you cannot replace items of sentimental value. If your home is in danger of flooding, ensure such items are stored in a safe place, above ground level...”

- Your Insurers will probably want to send a Loss Adjuster to inspect the damage, but this may take a few days because of the sheer volume of flood claims – try to be patient.
- Do not throw away ANY damaged goods before your Insurers have inspected them, that includes carpets, furniture, etc.
- Make sure that you keep a photographic or video record of any damaged caused.
- Mark water levels reach on walls as a reference point.
- If you are a tenant and have taken out contents insurance, your household contents, fixtures and fittings should be covered. It is normally the responsibility of your Landlord to provide building insurance, however you are advised to check your tenancy agreement and insurance policy.
- If you are uninsured, you will most likely be responsible for covering all costs of flood damage. Contact the [Citizens Advice Bureau](#) for further advice.



Cleaning and drying

Before you carry out any remedial works ensure that you have a photographic details of the damage and that in the event you have had emergency work undertaken ensure you retain the receipts. Do not dispose of any damaged goods until your insurance company has inspected them. It is also advisable to check with your insurance company or their appointed agents, that your policy covers the hire of drying equipment, pumps etc. Also, contact your [Local Authority](#) who may be able to help with cleaning materials and further advice.

- Do not re-occupy your house until all floodwater has been removed.
- There is no point pumping out rising water as it will come straight back in!
- Your local Fire and Rescue Authorities may be able to help you with pumping floodwater out of your house, although they may well be very busy! There will be a charge for this service. Pumps can be hired from local hire or DIY shops and your insurance company may offer alternative sources of pumping assistance.
- Before removing water from the property is advisable to obtain professional advice as pumping water too quickly can damage foundations. Your insurance company will often be able to assist or offer advice in this regard.
- Flooded basements can cause serious structural damage to property and in such instances you should advise your Insurer immediately.
- Remember that while sandbags help to keep water out, they will also keep it in as the water goes down. After flooding, you should always remove sandbags and debris piled up against airbricks to allow free air circulation.
- Water, electricity, and gas DO NOT MIX. Do not switch on any electric or gas appliances until a qualified tradesman has checked them. It may be necessary to contact utility suppliers to reconnect gas or electrical supplies.
- Put on protective clothing before starting any clean up. Always wear rubber gloves to clean surfaces or move objects that have been in contact with the floodwater – the water may have been contaminated with sewage and other pollution.
- Wash taps and run them for a few minutes before use.
- Remove to a dry area all soft furnishings and fittings that are damaged beyond repair.
- Remove dirty water and silt from the property including the space under the ground floor if you have wooden floors. This space may need pumping out.
- Initially wash down all hard surfaces with hot soapy water and then use a domestic disinfectant to wipe them down.
- Allow all cleansed and disinfected areas to dry thoroughly. Take furniture, rugs, bedding and clothing outside to dry as soon as possible – this will assist in the prevention of moulds.
- Clothing, bedding, and other soft/fabric articles including children's toys etc must be washed at the highest temperature indicated on the manufacturer's instructions. If this is less than 82 degrees Centigrade the articles may still contain bacteria.
- Other soft furnishings that have been contaminated and cannot be put in a washing machine on a hot wash (as above) will have to be professionally cleaned or if this is not possible may have to be disposed of.
- If your property has been flooded by potentially contaminated water seek advice from your Insurer.
- Remove damaged carpet and underlay and store for insurance valuation or restoration purposes.
- Remove water damaged linoleum or vinyl floor covering to avoid dry rot setting in if moisture is trapped beneath.
- In many instances, your Insurer will arrange or authorise professional drying of your property. You can help the drying process by removing a few floorboards at each end of affected rooms, open windows and turning the heating on low.
- To help dry out plaster remove wall coverings and skirting boards. A de-humidifier can be used to speed up the process and these can be hired from hire and DIY shops. Ensure you follow the instructions with the equipment, i.e. keeping windows closed.

“Your health and safety is the main priority. Remember, water, electricity and gases do not mix. If in doubt seek professional help immediately...”

- Chimneys should be dried out slowly starting with small, short, fires. Large fires can cause water to steam which will damage the structure of the property.
- As a rule, no condensation indicates the property has dried out. Special meters can be hired from good hire shops.
- Do not throw away damaged items, even if you will need to replace them. Store the items in a dry area for inspection. Disposing of items could affect your claim.
- Keep the rooms well ventilated – less damp is less damage.
- Do not attempt the clean up if your home has suffered serious structural damage as a result of the flood.
- As floorboards and walls start to dry out loose material and dust should be vacuumed up on a regular basis.

Contaminated water – reducing the risk of infection

While the [Health Protection Agency](#) (HPA), stress that the risk of contracting infection from polluted floodwater is actually quite low, steps should be taken to avoid exposing yourself to potentially harmful bacteria:

- Whenever there is any contact with floodwater, wash your hands.
- Use protective clothing (waterproof boots and gloves) whilst cleaning up to minimise risk of infection.
- Wash hands with soap and clean water before eating or preparing food.
- Do not allow children to play in floodwater areas and wash their hands frequently.
- Wash floodwater-contaminated toys with hot water and disinfect before allowing them to be used.
- Keep any open cuts or sores clean and prevent them being exposed to flood water. Wear waterproof plasters.
- During the cleanup, walls, hard-surfaced floors, and many other household surfaces should be cleaned with soap and water and disinfected with a solution of one cup of bleach to five gallons of water.
- Throw away all food, including canned food and pet food, that has come into contact with sewage or floodwater.
- If your water comes through a mains supply you should follow the advice of the local water company regarding the safety of the supply.
- If your water is a private supply such as a well or spring, then check that it has not been affected by the floodwater.
- Until the authorities tell you that the water supply is safe, boil all water, for whatever use, and cool before using. Where possible use bottled water.
- Utensils and crockery should be cleaned and boiled using fresh water.
- To be absolutely safe do not use food from a deep freezer or fridge which power has failed. Check with Insurers before disposal of any food items.
- If anyone in your family does become ill contact your doctor telling them your house was flooded.

Flood damaged property collection advice

If you have any large items of furniture or carpets damaged by the floods you must contact your Insurers before disposal as their assessors may need to inspect any items first and they may also have their own arrangements about disposals.

If you are a tenant, you should contact your Landlord to check if they have arranged for disposal.

Otherwise, for disposal of large items you should contact your [Local Authority](#) or local skip hire company, details of which can be found in [Yellow Pages](#).

Alternative accommodation

In the event you have to leave the property urgently, you may be moved to emergency shelter by the rescue services. If your home is not habitable whilst restoration work is carried out, your building and contents insurance usually includes provision for alternative accommodation. If you have both types of policy, your buildings insurance cover will usually be the relevant cover.

Most Insurers will ask you to approve with them the accommodation you are moving to before your stay begins. Alternative accommodation, in the short term, is generally a standard hotel or Bed and Breakfast. Your policy is likely to have a limit on how much will be paid out for alternative accommodation – this is typically around 20% of the sum insured. If you spend more than that, you are likely to be liable for the cost.

What happens if my home is uninhabitable for a long time?

Any policy limit will still apply, even if long-term accommodation is needed. If you do not want to stay in a hotel or Bed and Breakfast, you should be able to arrange some accommodation that feels a bit more like home.

For example, after the 2007 floods in Hull, many homeowners rented or purchased mobile homes on their drives so they could still use the top floors of their homes and have easy access to anything they might need. This is an option, as is staying in a rented house or flat. You should discuss with your Insurer and further advice and information is available from the [ABI](#) website.

This information is to assist only and Merlin has made all efforts to ensure that the information contained is correct but does not give any warranties or guarantees. Health and safety is of paramount importance and you should seek professional help immediately if you have any doubts around the situation.



Merlin Claims is one of the leading claims management and chartered loss adjusting companies with offices throughout the UK. We don't have a supply of magic wands but we do have solutions and we are here to help.

Household and commercial properties can face many hazards from flooding to frozen pipes and it is only sensible to be aware of the risks and damage that flooding and severe weather conditions can cause.

The better prepared you are the less trauma and distress the situation is likely to cause. We can't control the weather, but we can help you protect your property as much as possible and of course we are there to help if the worse scenario does happen.

Please visit our website at www.merlinclaims.com or for further information contact **Catherine Hurst** on **0151 343 1777** or at **catherine.hurst@merlinclaims.com**.



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