

SELF HELP

FOR VICTIMS OF FLOODING

WHAT YOU CAN DO

Where flooding occurs on a wide scale the emergency services, insurers, local authorities and other support agencies can be overwhelmed
In these circumstances advice and assistance may not be immediately available

While you will want to improve your situation as quickly as possible, you may feel unsure about what you should or shouldn't do and will want to understand the steps you **can** take without jeopardising your insurance claim

THIS INFORMATION WILL ALSO BE USEFUL FOR THOSE WHO ARE NOT INSURED

THINGS YOU SHOULD CONSIDER BEFORE YOU START

STICK TO BASICS

REMEMBER much of the work needed to recover your property after flooding will require specialist knowledge and will need to be undertaken by professional technicians.

BE AWARE OF HEALTH RISKS

- Flood water is often contaminated and, even if it appears 'clean', may include elements that can cause a range of illnesses.
- Personal hygiene, including washing hands and covering cuts or scratches, is very important. ALWAYS wash hands before preparing food, eating, drinking or smoking.
- Within a few days mould can form, due to the damp environment and this can affect the throat, nasal passages and lungs.
- Young children, the elderly and those with immune system deficiency should be kept away from properties that have been flooded until they have been passed safe for habitation.
- Medical advice should be sought immediately if any health concerns are identified.

BE CLEAR ABOUT YOUR OBJECTIVES

Your main objectives should be to:

- ensure **safety first**
- prevent further damage by reducing the effect of any remaining water or residue
- safeguard possessions that have not been damaged, and
- establish whether unaffected parts of the property are usable.

ASK FOR HELP AND ADVICE

Don't feel you have to deal with this on your own

- It will be a new experience for most people and you should take advantage of support available from the many agencies, authorities and organisations who can provide back up information and services.
- Talk to neighbours and others in the same situation. You will often pick up useful tips from sharing experiences.
- Engage a professional to deal with any gas, electrical, plumbing or structural work.

SOME OF THE THINGS YOU CAN DO

GATHER TOOLS AND EQUIPMENT

To carry out essential work to keep further damage to a minimum you are likely to need brooms, scrubbing brushes, mops, buckets, detergent, disinfectant, rubber gloves, wellingtons, protective clothing, tools such as hammers, nails and screwdrivers, strong refuse bags and shovels. You may also need appropriate face masks if carrying out work on your property.

ASSESS STATUS OF MAINS ELECTRICITY AND GAS SUPPLIES

This can depend on the height and location of the flood water

- Get professional advice if equipment or sockets have been affected by water
- Do not attempt to switch on any device that has been affected
- It may be necessary to arrange for an electrician to install a temporary supply board

TAKE PICTURES OF YOUR PROPERTY AND ANY DAMAGED POSSESSIONS

If you do not have a camera, or your camera has been damaged in the flooding, you may be able to buy cheap disposable cameras at supermarkets, chemists, etc.

KEEP A RECORD OF THE DAMAGE AND ANY ACTION TAKEN

- Write down a description of the overall state of the property.
- When the water has subsided mark the high water point, including the date, on each wall
- Make a list of damaged items and their condition
- Note down actions you have taken in detail

REMOVE STANDING WATER AND MUD WHERE POSSIBLE

Consider, if mud or debris is piled up against an internal or external wall this could be affecting the structure. Only attempt to move this type of material if the amounts are minimal. Once water and mud have been removed floors can be rinsed down.

REMOVE SATURATED CARPETS, RUGS AND FURNISHINGS

To reduce health risks these should be taken outside the property and, if possible, disposed of. Carpets can be cut up to make removal easier. Take pictures and keep a small sample of carpets and other materials as evidence of the damage.

PROTECT FURNITURE AND POSSESSIONS FROM FURTHER DAMAGE

- If you have access to a freezer – important documents, photographs and books that are water damaged should be wrapped in polythene or plastic bags and frozen for restoration at a later date
- Undamaged furniture and possessions should be moved to a higher level where possible
- Furniture that cannot be moved from water affected rooms should be raised off the floor on blocks
- Plastic bags should be placed under the legs of wooden furniture to avoid further water being absorbed

DRY WITH CARE

- Open windows and doors
- Do NOT attempt to dry out property with the use of central heating or other heating appliances
- Be aware that a combination of heat and damp can cause further damage to the property and can encourage mould growth

DON'T TAKE ON TOO MUCH

Provided you are able-bodied, keeping busy may help you to cope with the situation but you need to adopt a reasonable approach

- You should only carry out work you can manage comfortably and safely
- Don't work for too long without a break
- Recognise that the stress of your circumstances can make you more vulnerable to health problems
- If in **any** doubt, wait for advice from an insurer, loss adjuster or professional contractor