



FLOOD ADVICE

There is no accurate way of predicting exactly where or when a flood may occur. Love Art Insurance have teamed up with AXA Art Insurance to provide the following best advice.

BEFORE A FLOOD

- Check the Flood Risk for the area through the Environment Agency's website (England & Wales), or SEPA (for Scotland) which is updated for flood warnings every 24 hours or at times of flooding, every 15 minutes.
- Find out what the local flood warning service for your area is by contacting Floodline: 0845 988 1188
- Have a few sandbags (or old pillowcases filled with soil/sand) or flood boards prepared to block doorways and airbricks which can be used to block doorways and air-vents, but until required, make sure your property is ventilated.
- Plug sinks/baths and put a sandbag in the toilet bowl to prevent backflow.
- Make up a flood kit - including a torch, blankets, warm and waterproof clothing, wellingtons, a portable radio, first aid kit, rubber gloves and key personal documents and medication. Keep it upstairs if possible.
- Move portable valuable items, art, antiques, rugs, curtains and sentimental items upstairs or in a high place downstairs.
- Furniture that is too large to move upstairs should be moved away from walls as this will speed up drying times if flooded.
- Check the safe and if on ground floor/basement, remove documents and other perishable items.
- Move pets to a safe place.
- Be ready to turn off gas and electricity (get help if needed) when water enters the property. Unplug electrical items and move them upstairs if possible.



DURING A FLOOD

- Securely lock up the building as if you were going on holiday. Remember if the power supply is turned off, the intruder alarm will not function. Ensure all windows and doors are closed and close and lock window grilles and shutters where possible.
- Remember floods can kill. Don't try to walk or drive through floodwater - six inches of fast flowing water can knock you over and two feet of water will float your car. Manhole covers may have come off and there may be other hazards you can't see.
- Avoid contact with floodwater - it may be contaminated with sewage.
- Stay out of a building if flood waters remain around the building – flood waters can undermine foundations causing sinking, floors can crack or break and at worst, buildings can collapse.
- Avoid entering ANY building (home, business etc) before local officials have said it is safe to do so. There may be hidden damage making the buildings unsafe. Gas leaks or electric or waterline damage can create additional problems.

AFTER A FLOOD

- Contact your gas, electricity and water companies as these supplies will need to be checked before being turned back on, make sure all electrical items have fully dried out before turning them on.
- Take up sections of damaged floorboards, carpet, wall tiles, wet furnishings - clean off mud and contaminants, wash with disinfectant and leave them to dry outside if possible.
- Clean and dry out your property as quickly as possible to minimise damp problems.
- Open windows to ventilate your home, it takes a brick about an inch a month to dry-out, so take care to ensure your home is secure. Remember to unblock airbricks and doorways.
- Wash your hands with disinfectant/wear rubber gloves.
- Water supply companies advise that mains tap water should not be contaminated, however, wash taps and run them for a few minutes before use. If in doubt contact your water company.
- Do not touch items that have been in contact with floodwater which may be contaminated eg food.
- Check external walls, roofs and drainage system

CLIENTS

- Contact your broker immediately you sustain flood damage.
- Commission immediate emergency pumping /repair work to protect your property from further damage from reputable companies with your insurer's approval.
- Get advice where detailed, lengthy repairs are needed.
- Advise your broker if you have to move into alternative accommodation. ARTplus clients benefit from the cost up to 25% of the buildings sum insured is available for temporary accommodation.
- Make sure your broker/insurance company knows where to contact you if you have to move out of your home.
- Make notes to help your insurer deal with your claim including the time of flood warning; time the floodwater entered your home; maximum depth of the flood, how long the flood water was in your home, presence of any contaminants, what damage was done to building and content,
- Photograph the damage. Don't throw away damaged items until you have notified and been advised by your insurer.
- Keep an inventory of correspondence after the flood (e.g. letters to Local Authorities, builders, insurers and loss adjuster).

DON'T WAIT FOR A FLOOD TO HAPPEN. FLOODS CAN OCCUR VERY QUICKLY. IF YOU AREN'T PREPARED NOW, YOU MAY NOT HAVE TIME TO GET READY ONCE THE FLOODING STARTS.

USEFUL NUMBERS

National Flood helpline 0845 958 1188

www.environment-agency.co.uk

www.fireservice.co.uk