



## Flooding - A quick guide to the claims process

There are six steps in putting your home back together after a flood:

- Step 1 – Making a claim
- Step 2 – Assessing the damage and finding you accommodation
- Step 3 – Cleaning and stripping out
- Step 4 – Decontaminating and drying out
- Step 5 – Repair and construction work
- Step 6 – Moving back into your home

### Step 1 - Making a claim

Contact your insurer as soon as possible. You will be asked for personal details (address and policy number) and a description of the damage.

If you haven't got your policy number, give your insurer as many details as you can. They are likely to be able to find your policy details from your personal information and postcode. If you can't remember who you're insured with, you may be able to find out from your broker, adviser, mortgage lender or bank (direct debit/standing order payments can trace your insurer).

Claims staff will be able to give advice on arranging alternative accommodation and what you need to collect to support your claim (for example, photos of items you need to throw out straight away, receipts for temporary security measures) and may be able to give you the go-ahead to start the clean-up and repair process.

**Timeline:** as soon as possible – within hours or one or two days

### Step 2 – Assessing the damage and finding temporary accommodation

**Damage** - your insurer may be able to authorise you to go straight ahead with sorting things out where damage is limited, asking for receipts for anything you need to replace. You may need to get quotes for repairs.

Where the damage is more extensive, insurers will normally appoint a loss adjuster to assess the claim. The adjuster will contact you to arrange a visit. You may be asked to list damaged items and find receipts where possible. The repair process will be explained and options for alternative accommodation discussed.

Fridges and freezers should be cleared out as soon as possible but take photos or keep a note of what has been thrown away.

Carpets, furniture and furnishings, and appliances should normally be retained for inspection, but if this is not possible keep a sample, and any receipts, instruction manuals or guarantees to support your claim. Take photos. You should always try to contact your insurer or loss adjuster for agreement to dispose of these items.

**Accommodation** - most Home Building and Contents policies include up to 20% of the total insured value to cover your alternative accommodation needs – check your policy. If you have full insurance coverage this will normally be sufficient to cover the whole of your

stay in reasonable accommodation. If you only have Contents cover because you are a tenant your cover will be limited by the value of your contents. Talk to your landlord about the insurance coverage they might have in place to provide for your housing needs (private landlord) or the action they are taking to re-house you (social landlord).

**Timeline:** Normally within 3 working days of claim notification, but can take significantly longer if there has been widespread flooding

### **Step 3 – Cleaning and stripping out**

Before any other work can be done, the silt and other detritus left by the floods must be removed and the house made safe by disinfecting and checking gas and electricity supplies and appliances. Stripping out will include removing damaged and wet furnishings, fittings and hacking off plaster and woodwork. This is essential to allow proper drying out. Your insurer or loss adjuster may arrange this or may offer advice on suitable contractors.

**Timeline:** Depending on the extent of flooding this can take up to 4 weeks.

### **Step 4 – Decontaminating and drying out**

Even quite short-lived flooding penetrates deep into the fabric of the property. This deep-seated moisture can take a long time to move back through walls and floors, even if the surface appears dry. Specialist drying companies manage the process and normally certify that the property is dry enough for re-instatement to start. The decontamination process will also be completed before reinstatement begins.

**Timeline:** Depending on the extent of flooding, the drying process can take several months after stripping out.

### **Step 5 – Repair and reconstruction work**

The cost of the repairs needed to return your home to the way it was before the flood will be agreed by the loss adjuster. You may want to make your home more resilient to future flooding (to reduce damages and the time you need to be away from home) - ask your loss adjuster about this. Often the insurer's own repair network will undertake the work. Alternatively, local contractors may be used, particularly if the damage is more limited. A surveyor may manage the work on behalf of the insurer.

**Timeline:** Depending on the extent of flooding and damage, the repair work may start 1-5 months after the flood.

### **Step 6 – Moving back into your home**

You may be able to move back in your home while some of the repair work is ongoing. Where re-plastering has been necessary it is quite usual for people to move in before re-decoration has been completed – and in any case new plaster should not be wallpapered for at least 6 months.

Your claim is settled once all the work has been completed and the outstanding payments have been made.

**Timeline:** Depending on the degree of damage, you could be back in your home just a few weeks after the flood, or it may take around a year before your home is habitable.