



FLOOD



Preparing for a flood
Practicle advice on: During a flood
After a flood



Floods

In recent years many areas that had never experienced flooding did so, with devastating effects. Flooding can take everyone by surprise! We have no control over the amount of rainfall that can fall in any area and how quickly. If you live in an area adjacent to a river or which is prone to flooding you need to be prepared! Preparation is vital to help you cope with the effects of flooding, you can be assured it will happen again!

- Prepare for the flood
- Flood kit
- Know you flood warning codes
- During the flood
- After the flood
- Dealing with the insurance company
- Make your own record

Prepare for the flood

How do you prepare for a flood? There are many things to consider when preparing for a flood;

- Make a flood kit
- Check your insurance cover
- Know how to turn off your gas, electricity and water mains supply
- Keep a list of useful numbers e.g. local council, flood line, insurance company, emergency services
- Check to see if your area has flooded before, ask the neighbours or check at the library
- Get some sandbags, from a local supplier or make them yourself out of bags filled with sand or earth and block up doorways and airways but remember to have adequate ventilation
- Think of what you can move now, items of personal value, photo albums, videos, and treasured mementos to a safe place

Flood Kit

- Copies of your home and insurance details
- A torch with spare batteries
- Wind up or battery radio
- Warm waterproof clothing and blankets
- First aid kit and prescription medicine
- Bottled water and non perishable foods
- Baby food and baby care items
- Contact numbers

Know your flood warning codes and what they mean and what to do

Four codes are used for flood warnings and can be issued in any order but usually finishing in an all clear.

Flood Watch

- Flooding of low lying lands and roads is expected, be prepared, be aware, watch out
- Monitor local news and weather forecasts
- Be aware of the local rivers near you
- Be prepared to act on your local flood plan
- Check the safety of pets and livestock
- Charge up your mobile phone

Flood Warning

- Flooding of homes and businesses is expected, act now!
- Move cars, pets, food and important documents to safety
- Get flood protection equipment in place
- Turn off gas, electricity and water supplies if it is safe to do so
- Be prepared to evacuate your home
- Protect yourself, your family and others
- Act on your flood plan

Severe Flood Warning

- Collect the things you need for evacuation
- Turn off gas, electricity and water supplies immediately if it is safe to do so
- Stay in a high place with a means of escape
- Avoid all electricity sources
- Avoid driving or walking through flood water
- In danger call 999 immediately
- Listen to emergency services
- Act on your flood plan

All clear

- Flood watches and warnings are no longer in place in this area
- Listen to weather reports
- Only return to evacuated buildings if you are told it is safe to do so
- Be aware that there may be sharp objects and pollution in the flood water
- If your property or possessions are damaged by flood water contact your insurance company. Ask their advice before starting the clean up

During the Flood

It is essential that you focus on the safety of yourself and your family. Put people before property and listen to the emergency services in case of evacuation. Be prepared to act quickly and follow these simple steps to stay safe.

- Gather essential items together upstairs or in a high place
- Fill jugs and saucepans with clean water
- Move your family upstairs or to a high place with a means of escape
- Turn off gas, electricity and water supplies if it is safe to do so
- Never stand in water when touching sources of electricity
- Keep listening to the local radio for flood reports or call flood line 0800 988 1188
- Flood water can rise quickly, stay calm and reassure those around you
- Move expensive items of furniture to a high place or upstairs
- Move lightweight belongings you can pick up easily and quickly upstairs or to a high place
- Do not drive or walk through flood water, two feet of flowing water is enough to sweep your car away
- Don't touch items that have been in the flood water they may be contaminated with sewerage or pollution

After the Flood

- Find out if it is safe to return to your property
- Take care there may be hidden dangers in the receding flood water, sharp objects, raised man hole covers etc
- Ring you insurance company as soon as possible, in most cases they will send a loss adjuster to look at your property
- If you rent your property contact your landlord
- Try to wear rubber gloves, wellington boots and a face mask when cleaning up
- Have your gas, electricity and water mains supplies checked by a suitably qualified technician before switching on
- Open doors and windows to help dry out naturally
- Remove sandbags or objects used to block up the property
- Pump out water when the level outside the property is below the level inside
- When using a pump and generator place the generator outside the property. Generators produce carbon monoxide fumes which can kill
- Shovel mud away from both sides of walls evenly, this helps to avoid pressure building up on one side
- A garden hose is useful for washing down
- If using a dehumidifier keep the windows and doors closed as much as possible
- If you have gas or oil central heating and it has been checked by a qualified engineer turn it on. Keep the thermostat between 20-22 degrees centigrade for steady drying
- Don't trust the first trader that comes along. There are many bogus traders that appear when there is a flood hoping for a quick job. Check their qualifications.
- Do not panic. If you feel that you can't cope, talk with your family, friends and neighbours or call Citizens Advice Bureau
- Most of all, do not think it can't happen again, be prepared and restock supplies

Dealing with the insurance company

If flooding has caused damage to a large number of the country or properties you may have to wait for a loss adjuster to visit you. Ask the insurance company how long it will be before the loss adjuster visits, and if you should clean your property or if they have a company that will do it.

Make your own record

- Use a permanent marker to mark on the wall the maximum height of the flood water. Do this in every room affected
- Photograph or video record your damaged property
- List the damage to your property and belongings
- If your insurance company covers you for perishable goods, make a list of all the food you throw away. Include everything touched by flood water and all the contents of the fridge or freezer ruined by loss of power
- Confirm the insurance will pay for any service or equipment you will use
- Make a note of all telephone calls, time, date, names, and what was agreed
- Keep all copies of letters, faxes you send and receive