

Prepare and Plan for Flooding

At all times – Keeping yourself safe is a priority. The consequences of an accident are much more serious than the results of flooding.

Prepare Before Flooding where possible – NEVER ignore the possibility.

KEEP YOURSELF SAFE

1. Back up your data and keep the back-up safe in a NON flooding area. Move paper accounts out of the reach of flood level.
2. Prepare a list of items that need protecting and prioritise. When your property is flooding it is easy to forget the simplest items.
3. Move everything you can up out of the reach of expected flood level. Remember the bottom draws of filing cabinets etc.
4. Clear the floors. When it is flooded you cannot see trip hazards.
5. Electrical points can be protected with WD40 or similar anti moisture sprays.
6. Where it is possible to defend your property, prepare sandbags and flood defences and pumps if available.

During Flooding

KEEP YOURSELF SAFE

1. Take photographs at all time. Make records – timing, depths and where the water came from.
2. Beware electricity and gas – do not use petrol pumps inside buildings.
3. Do what you can do – SAFELY – to minimise damage.
4. Inform your insurer – ensure he advises what you can and cannot do.
5. Seek out a responsible loss assessor to work on your behalf. He will protect and advise you on recovery and negotiate with the Insurers' Loss Adjuster.
6. Wait until the water starts to recede.
7. Let people, especially family, know you are safe.

After Flooding

KEEP YOURSELF SAFE.

1. Wear protective clothing including masks to protect against disease.
2. As soon as you can, start to wash the detritus and mud off the walls and floors and any salvageable goods. The rooms and buildings will have been under water so adding water will not cause more problems but washing the dirt off is easier when it is wet than when it has dried hard and it all looks better when it is clean.
3. Ensure that any action you take is noted by your assessor and Insurer to protect you against any effect to your policy or pay-out.
4. Contact other local suppliers for help maintaining your supply to your customer base.
5. Take any help for your business to recover that is available from charities, grants, organisations and councils. There are those who want to help you – let them – even talking about it helps.

Flooding is heart breaking and the way back is long and tortuous: never give up – Plan and Prepare

There is light at the end of the tunnel and help and support is available however hard it seems.