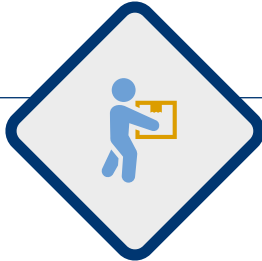


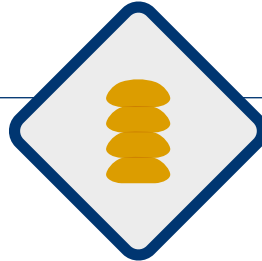
Flooding: a guide to protecting your home and staying safe

If your home is at risk of flooding, here's a simple checklist of things you can do to help limit the damage, stay safe and make a claim.



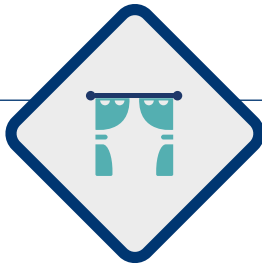
Shift your valuables

Move valuable possessions, furniture and especially electrical items upstairs or put them on high shelves out of the way of the flood water.



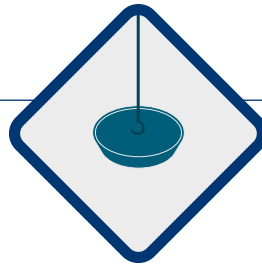
Stock up on sandbags

Block up potential water entry points like ground-floor doors and garden gates with sandbags- these may be available from your local council.



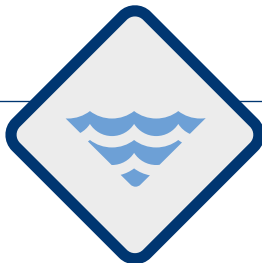
Move long curtains

Take down any curtains that fall near the floor or hang them over the rail to keep them dry.



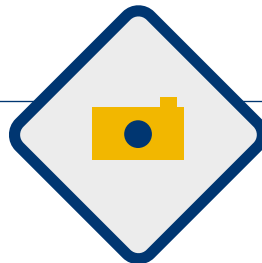
Block all plugholes

Put plugs into sinks and baths and weigh them down with something heavy.



Keep away from flood water

If your home is flooded stay away from the flood water as much as possible and wash thoroughly if you do come into contact with it.



Mark up and photograph the damage

After a flood use a marker pen to mark the point reached by the flood water and photograph any damage.



Important numbers you need to store:

Make sure you store important numbers in your phone, such as your insurer's emergency number. It's also worth writing it down, along with those of relatives or friends you may need to call, just in case you're unable to charge your phone.

Here's a rundown of some important numbers you might need:

Insurer emergency number

Family

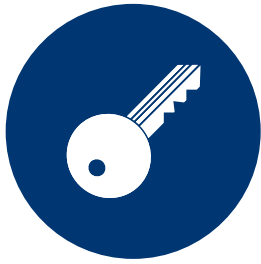
Friends

Neighbours

For up-to-the-minute weather warnings for your area, visit

www.metoffice.gov.uk/public/weather/flood-warnings

Making a claim



If you rent:



Call your landlord. They are responsible for repairing any damage to the fabric of your home – things like the carpets or fixtures and fittings – as well as any furniture that came with the house, and claiming for them on a buildings insurance policy



Also ask your landlord about temporary accommodation if necessary, as this may be covered in their buildings insurance policy



If any of your possessions have been damaged, you'll need to claim on your contents insurance policy. Call your contents insurer to discuss the next steps



Take photographs of all of your damaged items, as this will help when making a claim



Keep a record of all contact with your insurer, including who you spoke to, when and what was agreed, and keep hold of any letters and emails



If you own your property:



Call your insurer and tell them you are making a claim because of a flood



The insurer might send a loss adjuster to assess the cost of the damage, and if your policy includes alternative accommodation while flood damage repairs are carried out to your home, they can make these arrangements too. Be sure to find out from your insurer how long the process will take.



Be aware, the adjuster may not be able to come out immediately, but in the meantime, try to leave any damaged items where they are until the loss adjuster sees them. Ensure they have the right contact details for you and can gain access to your home



When making a claim, keep a record of all contact with your insurer, including who you spoke to, when and what was agreed, and keep hold of any letters, emails and receipts for repair work

To find out more about what you can do during and after a flood visit
www.swinton.co.uk/home-insurance/guides/flood-guide

or call 0800 072 9018

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