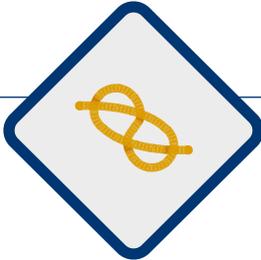


Storms and floods: a guide to protecting your home and staying safe

If you could be affected by rising flood waters or damage from high winds, try to stay calm – here's a list of things you can do to limit the damage and stay safe.



Secure loose items

Make sure any unsecured items, like ladders in gardens, that can cause damage in high winds are safely fastened down.



Move your car

If you have a car, try and move it to higher ground if flooding is expected or away from trees and buildings if there is a storm approaching.



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.



Have a fully charged phone handy

Keep a mobile phone with you at all times. If phone lines go down you're going to need to rely on it.



Check in with your local authority

If your area has been affected check with your local authority whether it is safe to use electricity, gas and water supplies.



Let the bad weather pass

If you've had to leave home only return to your home when you're told it's safe to do so, and don't be tempted to repair any damage until the wind has died down.



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

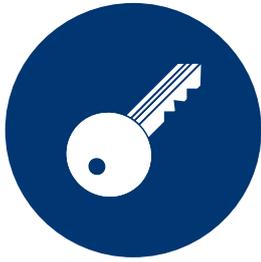
Friends

Neighbours

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

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

Making a claim



If you rent:



Call your landlord. They are responsible for repairing any damage to the property



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 the property:



Contact your buildings and contents insurer straight away – this may be two separate organisations. Most have 24-hour helplines and can advise you what happens next



If essential, arrange emergency repairs to stop damage getting worse. Agree this with your insurer first and keep receipts



It can take months for a property to dry out, so avoid re-decorating until this is complete



A loss adjuster may visit to assess the damage. If your policy includes accommodation while repairs are carried out, they can arrange this



The adjuster may not be able to come immediately, so in the meantime leave damaged items where they are



When claiming, note details 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

or call 0800 072 9018

www.swinton.co.uk/home-insurance/guides/flood-guide

To find out more about what you can do during and after a flood visit

swinton
insurance