

Household Flood Insurance Guide

Information and forward planning





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This guide provides useful, straightforward advice for homeowners to prepare for a flood and cope with the aftermath. It gives helpful tips and valuable guidance on what to do and who to contact for general advice as well as financial assistance.

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Act now


- 1. Check the risk of flooding to your property.**

Visit www.floodmaps.ie and type in your address to find out if your home is at risk.

- 2. Check the details of your insurance policy and add cover if necessary.**

The average cost of flood damage to homes can be substantial, so try to get cover if you can afford it. Also check if it covers the cost of alternative accommodation in case your home becomes uninhabitable.

- 3. Talk to your neighbours about how you could work together in the event of a future flood.**



What is a 1-in-100 year flood risk?

The phrase can be confusing. Many mistakenly believe that it is a flood that occurs every 100 years. However, the phrase really means a flood that has a **one percent chance** of occurring in any year.

Emergency guide

Simple steps to prepare for flooding, loss of power or water

- Find out how to turn off your gas, electricity and water supplies.
- Think about the needs of children, babies, elderly and the disabled at home – and ensure they know what to do in an emergency.
- Make sure you have the correct insurance cover.
- Make an emergency kit (see overleaf).
- Keep a list of useful numbers (including your insurance, telephone and policy numbers).

If floods are forecast

- Listen out for severe weather warnings for flash floods on local radio and TV.
- Move pets, vehicles, valuables and other sentimental items and important documents to safety.
- Prepare your supply of sandbags. Some county councils can supply sandbags, but otherwise you can purchase them from a builders' merchant. In an emergency create your own with pillowcases or carrier bags filled with sand or soil.
- Prepare food that you can eat without cooking, clean bottled water, warm clothes.
- Charge your mobile phone.

If floods are imminent

- Alert vulnerable neighbours.
- Switch off gas, electricity and water at the mains.
- Ensure sandbags or flood boards and airbrick covers are in place.
- Plug sinks/baths or low-level shower trays and weigh them down to prevent backflow.
- Store smaller electrical appliances and furniture as high as possible.
- Do as much as you can in daylight. It will be much harder at night, particularly if the electricity fails.
- In the case of flash flooding, evacuate basement flats immediately and seek higher ground.

Emergency kit

Use the checklist below to ensure you have all the items you're likely to need if you're affected by flooding.

- Torch.
- Batteries (not rechargeable).
- Portable radio (wind-up preferable).
- Mobile phone.
- First-aid kit with essential prescription / medication / repeat prescription form.
- Bottled water (check use-by date).
- Non-perishable food items (including energy or cereal bars).
- Blankets, warm clothes.
- Wash kit and essential toiletries (including toilet paper and wet wipes).
- Children's essentials (milk, baby food, sterilised bottles and spoons, nappies, wipes, nappy bags, clothing, comforter, teddy or favourite toy).
- Insurance documents, other important documents.
- Insurance emergency helpline, local county council and emergency services numbers, family and friends telephone numbers, local radio frequencies.
- Camera to record damage for insurance purposes.
- Emergency cash.
- Additional items for flood kit: wellington boots, waterproof clothing, rubber gloves.

Staying safe in an emergency



At
home

- Listen to advice given on local radio.
- Avoid electric shocks – keep extension cables out of water and wear rubber boots.
- Avoid enclosed areas which may not be ventilated and where hazardous fumes may build (e.g. garages and cellars).
- Avoid contact with floodwater – it may be contaminated with sewage.
- Do not let children play in floodwater.
- Wash cuts and grazes and cover with a waterproof plaster.
- Avoid walking through floodwater – 15cm of fast-flowing water can knock you over. Manhole covers may have come off and there may be other hazards you can't see.
- Don't walk along river banks or cross river bridges if avoidable – they may collapse in extreme situations.
- Call **999** (or 112) if life is at risk – but only in an emergency (emergency services will already know about the flood and be on the scene).
- Gas and electricity supplies should remain switched off until a qualified professional has checked the system thoroughly. Wiring, appliances and pipe-work should also be inspected for safety and efficiency. If turning off the electricity supply affects an alarm system required by the insurers, you should keep them abreast of the situation.
- Don't eat any food that may have been contaminated by floodwater. Only use crockery, cutlery and work surfaces once they've been disinfected.

On the road

- Avoid travel but if you must, drive slowly and cautiously. You may know your local roads very well, but a flood can alter the landscape dramatically and turn a quiet road into a potential hazard.
- Don't drive through water if you can't tell how deep it is. Around half a metre of water is all it takes to float many cars.
- Aquaplaning is much more likely in flood conditions.
- Drive considerately: remember your bow-wave could flood nearby homes.
- Don't drive down closed roads.
- 80% of flood-related deaths occur inside a vehicle. If your car stalls in the water, do not attempt to recover it – leave it and move yourself to safe ground.
- Let someone know your travel plans.

If you have to evacuate

- Emergency services will tell you if you have to evacuate. Follow their instructions carefully.
- Remain calm and leave as quickly as possible.
- Get your family and pets together.
- Check if neighbours need help.
- Make sure fires are out and appliances are turned off.
- Shut all windows and lock doors.
- Emergency accommodation will be provided at a rest centre set up for you. You can arrange to stay with family or friends, or your insurance may cover the cost of alternative accommodation.
- If you decide to stay with family or friends let the Gardaí know.
- Do not return home unless you are told by authorities that it is safe to do so.
- Take your emergency kit, including prescription medicines.

Emergency contact details

You may find it useful to complete these contact numbers which you should find in your telephone directory or online.

Emergency services (if life is at risk)	999 or 112
Gardaí (non-emergency)	
Fire and rescue (non-emergency)	
County council (emergency)	
Your parish/town council	
HSE	
Gas leaks	
Electricity faults	
Your doctor	
Your nearest hospital	
Your insurance emergency helpline	
Policy number	
Your local radio station frequency	

After the floods

If you are unfortunate enough to be flooded, here are a few pointers for when you first get home.



First tips

Clean taps and run them before use. Have power and gas supplies checked by a professional electrician or gas plumber before turning them back on. Throw away food (including freezer items if power has been off) that may be contaminated and restock your supplies.

The three-step clean-up

If practicable, don't fully reoccupy your property until it has been possible to:

1. Remove water and mud

- The Fire & Rescue Service may pump out standing water. Otherwise use a pump (from hire or DIY shop), or use buckets followed by a wet/dry vacuum.
- Shovel out mud (which may be contaminated) then hose out or use a garden sprayer. See overleaf for safety advice.

2. Clean and disinfect

- Wear protective clothes, boots and rubber gloves.
- Use a brush, soapy water and heavy duty cleaner, then rinse.
- Floodwater may be contaminated so disinfect all areas affected after cleaning.

Make sure you wash your hands with disinfectant after cleaning up. Disinfecting also avoids mildew and moulds.

! Your insurer will arrange for a loss adjuster and **■** other specialists to visit your home to assess the damage. They will project-manage much of the clear up, so speak to them before acting on anything.

3. Dry

- Take furniture, bedding and clothing outside, to avoid mould.
- Use fans plus industrial heaters and dehumidifiers.
- Have the central heating on at 22°C or above.
- Drying out can take weeks or even months. If it's done too quickly, it can cause structural damage and long-term problems.
- Good ventilation is essential – keep windows and doors open on dry days and remove any air brick covers.

Who can I speak to?

- Insurance – contact your company as soon as you can. If paying for help, keep receipts for any emergency pumping or repair work done. Keep photographic records of **all** flood damage.
- Your local county council's Environmental Health department.

Health and safety advice

Floodwater may be contaminated by silt, sewage, oil or chemicals. Try to avoid coming into contact with it.

Wear protective gear and wash your hands after any contact. Cover cuts with waterproof plasters.

- Don't use damp electrical items – get them checked by a professional.
- Seek medical advice if diarrhoea, fever or abdominal pain affects anyone.
- Mould can be a health hazard for babies, people with allergies and the elderly (they should stay away during the clean-up).

Beware of fumes from petrol or diesel generators or gas heaters – they can kill. Do not use indoors.

Electric pumps should only run through a circuit breaker.

If you have children

- Don't let them play in floodwater – they risk drowning and infections.
- Contaminated toys will need disinfecting.

If your garden floods

- Don't let children or pets on to affected grass or paved areas until cleaned.

- Remove any toilet waste from affected areas by shovelling it into black bags, and sealing them. After the grass has grown and been cut once there should be no further risk as sunlight and soil will usually destroy harmful bacteria within a week.

Water advice

- Follow the advice of your local authorities regarding the safety of the water supply.
- If in doubt, boil all water intended for drinking, brushing teeth, washing food and cooking.
- Take precautions for formula-fed infants. The preferred option is to use bowser, or bottled water brought to a 'rolling boil' and cooled. Unboiled water should not be used.



Useful sources of information

Health Service Executive: www.hse.ie

Local Helpline and general flood info: www.flooding.ie

What personal help can I get?

Coping with the aftermath

Often major events can make us feel life is unfair and unsafe. But, despite our feelings and problems at the time, most people do cope and recover without long-term problems.

Samaritans

The Samaritans offer confidential and emotional support to those experiencing personal crises.

Samaritan volunteers are trained to listen without judgement, whatever the concerns of the caller are and regardless of their race, gender, religion, ability or sexual orientation.

You can ring the Samaritans on **1850 60 90 90** every day, 24 hours a day.

www.samaritans.org

Other things to consider

Insurance

Your insurance company should confirm the level of cover available to you and provide a loss adjuster and other specialists to project-manage the repair work to your home. They should return it to the condition it was in before flood damage.

Remember, drying out can take weeks or even months, depending on how long the water was in the property, and how deep it was. Your insurance cover should help pay for alternative accommodation whilst the property is uninhabitable.

Unfortunately, if you have no insurance, you won't be covered for any damage already caused by taking out a new policy after you have been flooded.

Distraction burglaries and cold callers

After a flood, beware of doorstep callers who may trick or steal. They may try to gain entry by asking to turn off your water or check the electricity.

- Always put the chain on when answering the door and make sure windows and other doors are locked (just in case an accomplice tries to enter elsewhere while you are talking).
- Check a caller's ID and phone the company to check they are genuine if you have any doubts.
- Call a neighbour or 999 (or 112) for assistance if you are worried.

Rogue traders

If callers offer to do work, you should:

- Beware of tradesmen who can start the next day – reputable ones are usually busy.
- Ask to be put in touch with past clients to see samples of work.
- Beware of someone who gives only a mobile phone number and no business address.
- Don't pay in advance – pay in stages. Don't make the final payment until you are happy with the work.

Waste disposal

What should you do with ruined furniture or building waste if a flood has affected your home?

Some flood waste may be taken away by the normal refuse collection, but normally it will need to be loaded into skips. Local councils may sometimes provide these. Otherwise contact

a skip hire company (you will need a licence if putting a skip on double yellow lines or in a pay and display space. Contact your local authority for details).

Waste taken to local tips will be classified as controlled waste and must be handled properly. Don't throw anything away without checking with your insurer first if you are planning to claim for it – it is evidence!

Flood defences for your home

If floodwater is more than one metre deep, you may cause more harm than good by keeping the water out. The force of the water may cause structural damage to your home.

To prevent water entering a property:

- Do regular maintenance checks outside – ensure mortar between bricks is in good condition.
- Don't just build it back – build it better.
- Flood protection products may give you more time to move your possessions off the ground floor to safety; often water is 'cleaner' because mud and silt stays outside.
- Consider the impact of any outdoor works on your neighbours, e.g. hard landscaping will increase levels of water runoff.

To reduce the cost and repair time after any future flood, you could:

- Fit plug sockets, boilers, service meters higher on walls.
- Choose water-resistant door and window frames (use silicone sealant).
- Get a chemical damp-proof course below joist level; and install airbricks with removable covers.
- Replace mineral insulation within walls with closed cell insulation.
- Have non-return valves in drainage pipes to prevent sewage backing up into the house.
- Check access points for pipes (e.g. washing machines) for gaps and fill.
- Use waterproof sealant on external walls; waterproof paint on internal walls.

And if there's a choice, you can:

- Go for solid flooring (concrete covered with treated timber or sealed tiles) – more resistant than floorboards or chipboard.
- Have wood or plastic kitchen/bathroom units rather than MDF/chipboard.
- Pick lime or cement render – more water-resistant than normal plaster.
- Replace ovens with raised, built-under types.
- Choose rugs rather than fitted carpets.



Making a claim

Claiming with any insurer should be as effortless as possible. They're here to help. Every claim is individual and to ensure your insurer can process your claim as quickly and painlessly as possible, they need to ask the right questions to get the right information.

Working with your insurer

When you call them, your insurer will ask you for various details which will help them begin the repair process. The following will give you an idea of the process your insurer will need to take you through to get your property habitable once again and settle your claim. They will:

- Confirm the level of cover you have for funding alternative accommodation and help you with the immediate costs of finding somewhere to stay.
- Arrange for a loss adjuster and other specialists to visit your home to assess the damage. Adjusters will assist in organising installation of dehumidifiers and fans to begin the drying out process. This may take weeks or even months depending on how long the water was in the property, how deep it was, and the type of property flooded. This needs to be done very carefully because if it's done too quickly, it can cause cracking in the structure of the property and cause long term problems.
- If you wish, you may appoint an independent Loss Assessor to act on your behalf to assist in the presentation of your claim. However, please note that such cost is not recoverable under the terms of your policy.
- Insurers will then have to begin disinfecting the property and putting anti-mould chemical treatments on the property before the next step, which is restoration of the building.
- Repair work will get under way as soon as possible. This will consist of general restoration and repairs, and decoration – for example, the replacement of kitchen units if they were damaged beyond repair, new wiring, laying carpets, tiles, and decorating a property prior to the furniture being replaced within the terms of your policy cover.

It's a good idea to have a list of the contents of your home but if you haven't already made a list of your possessions for such an emergency, you should do so as soon as you are able to get back into your property and before items are disposed of. Note what they are and their make and model wherever possible and, if possible, take photographs. This will speed up the claims process.

Also, make sure you make a note of the time your property was flooded, how long the water was in your home and the depth it was flooded to – making a mark on the wall if you can. All this information will be very helpful.

If you have had emergency repairs done before you alerted your insurer, keep the receipts to add to your claim. This also applies if your insurer has advised you not to make emergency repairs, except where absolutely necessary.

What if I can't stay in my house due to the severity of the damage?

Check with your insurer or adjuster if they will cover the reasonable cost of alternative accommodation, whether this is a short hotel stay or the rental of another property. Some policies will have limits to the amount that can be refunded. This will vary from policy to policy, some will also include reasonable costs for pets.

What if I'm asked for a deposit for alternative accommodation?

Check with your insurer or adjuster that if a deposit is needed for a rented property then they can assist with this. In most cases this would be deducted from the final settlement made for alternative accommodation.

If water has entered my property how do I know when my house is dry?

In most cases your property will dry naturally but if there is major water ingress, and in order to begin the restoration process, your insurer or the loss adjuster will instruct a supplier who will put in place a drying resolution which will be monitored over a period of time until the property is dry enough to commence remedial works.

Depending on the nature of the construction it may be necessary to undertake some stripping out to assist in the drying process. Your insurer should have specialists in these types of claims and will make the necessary decisions regarding the extent of any stripping out work required.

How will the repairs be undertaken to my property?

Your insurer will probably appoint a loss adjuster or approved contractor. They will prepare a schedule of works to undertake the necessary repairs.

! Please note

All insurers have their own level of assistance and cover so do check with your own insurer as to what levels you can expect from them.

Provided you have an adequate sum insured then subject to policy limits the repairs should be undertaken to put you back in the position you were in prior to the damage.

Before any permanent works are commenced your insurer or adjuster should either meet with you or provide a written proposal of exactly what will happen. This should include an outline of anticipated timescales, however this may change as works proceed as variations to the schedule may be required.

What about my contents?

If your contents are insured, a loss adjuster or other suppliers will advise you on what can and what can't be restored or repaired, which will depend on the nature and construction of the item and the type of contamination.

If emergency funds are needed to replace essential items your insurer may arrange this, and these payments will be deducted from the eventual settlement.

Your policy documents will tell you about any limits that might apply to the claim.

If you need to move out of the property you may need help to move any undamaged items into storage or your alternative accommodation, and these costs could be met under the alternative accommodation section of your contents policy. Your loss adjuster will be able to advise you on this.

If you remain in the property you will need to guard against undamaged items being affected by dampness in the property.

Security

Please remember that there are those who may look to take advantage of the confusion that arises around these events.

Watch out for 'cowboy' builders and ensure that you only approach reputable contractors or wait for your insurer's experts to provide the help and assistance you need.

Keep track of who is who. If you're not sure, challenge them.

Try and ensure that your property is kept as secure as possible whilst allowing it to dry.

Insurers have many years of experience in dealing with cases and experts will help you get back to normal as soon as is possible.

If you don't have insurance

Unfortunately existing damage will not be covered by a new insurance policy taken out after you've been flooded.

In severe cases of flooding, emergency funds are coordinated by government and local authorities and you should contact them to find out what help you are entitled to.

Irish Brokers
association 

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