

Managing the risk of flooding

It's raining, it's pouring...

Know if you're at risk...

During periods of heavy rain, anywhere could potentially flood due to overwhelmed drainage systems or saturated ground, so you might be at risk even if you don't live by a river or on the coast. It's important therefore to find out whether your property is at risk.

The Environment Agency website and Twitter feed offer up-to-date warnings for areas at risk of flooding under the three categories shown on the right.

If you live in an area with a warning alarm, listen out for further updates on local radio or TV. Visit www.gov.uk/sign-up-for-flood-warnings to get alerts when there is a risk of flooding in your area. Alternatively visit www.gov.uk/check-if-youre-at-risk-of-flooding to see a live flood warning map.

For more information about flooding you can call the Government Floodline on **0345 988 1188**.

Warning categories



FLOOD ALERT
FLOODING IS POSSIBLE. BE PREPARED



FLOOD WARNING
FLOODING IS EXPECTED.
IMMEDIATE ACTION REQUIRED.



SEVERE FLOOD WARNING
SEVERE FLOODING. DANGER TO LIFE

Be prepared

These simple steps can all be followed now to ensure that should a flood hit, you are well prepared (Courtesy of the National Flood Forum):

- Make sure that you have the correct insurance cover and take detailed photos of your property and contents; these will be useful in the unfortunate event of a claim and may speed up the process.
- Ensure you know how to turn off gas, electricity and water supplies.
- Keep a small collection of blocks, crates or bricks aside to help you to raise furniture off of the ground.
- Make an action plan to use in the event of a flood. (The Environment Agency website also provides advice on preparing a flood plan).
- Work out what needs to be moved upstairs
- Make sure you have the means to keep warm, food, flasks, etc.
- Most things can be replaced, family photographs, however, often cannot - move them to safety in good time
- Move your car to higher ground but only if it is safe to do so.
- If you know that your property is at high risk of flooding; ensure that you have the right equipment to block possible water entry points and slow down the rate of water entering your property; sandbags, flood boards, air brick covers etc.



Reducing the risks caused by floods

When flooding is imminent...

If you are at serious risk of flooding it is important not to panic, the following advice will help to prepare you and your home for an imminent flood (Courtesy of the National Flood Forum):

- Ensure gas, water and electricity supplies are turned off.
- Move all pets, vehicles and valuables to safety and alert your neighbours (particularly the elderly or infirm).
- Make sure you take measures to prevent or slow the water entering your property.
- Place bin bags or plastic vases over table legs to prevent the water from damaging the wood.

Prepare an emergency flood kit including:

- Insurance documents
- Mobile phones and chargers
- Children's essentials (milk, baby food etc.)
- Emergency cash & credit cards
- Essential prescription medicine
- Reliable torch & spare batteries
- Warm clothing and blankets
- First aid kit
- Bottled water

Stay safe during a flood

Floodwater, even if it's shallow, can be hazardous. Make sure you take the following precautions to keep you and your family safe from harm.

- Always follow any instructions given by the emergency services during a flood.
- Avoid walking, swimming or driving through floodwater; it is highly likely to contain dangerous contaminants such as sewage and debris and will hide potential hazards such as holes in the road or other obstacles.
- Ensure that you have a supply of bottled water, drinking contaminated water can be hazardous, especially to young children. If you are provided with water from a bowser tank, ensure that it is boiled first and allowed to cool for no longer than 30 minutes.
- Wear rubber boots and gloves in and around the affected property and avoid contact with floodwater as far as possible - if contact occurs wash hands quickly.



When flooding subsides...

Once the flood waters subside, you will need to start the task of cleaning up. Phone your insurer immediately as there are some clean-up tasks you may be required to carry out yourselves. The Health Protection Agency have given the following advice:

- Before attempting any clean-up ensure that you have adequate protective clothing, floodwater contains hazardous pollutants, use goggles and a face mask in addition to boots and gloves.
- Do not turn on any electrics or gas that might have got wet unless checked by a qualified technician.
- Ensure good ventilation if using portable indoor heating appliances, do not use petrol/diesel generators as they produce toxic fumes.
- Check with your local council if water is safe to drink and wash in.
- Place rubbish in hard bins or rubbish bags, dispose of dead animals (eg. Rats) inside a plastic bag.

www.coveainsurance.co.uk

A237A1015
Covea Insurance plc, Norman Place, Reading, RG1 8DA
Telephone: 0330 221 0444 Fax: 0118 955 2211
www.coveainsurance.co.uk
Registered in England and Wales No. 613259
Authorised by the Prudential Regulation Authority and regulated
by the Financial Conduct Authority and the Prudential Regulation Authority No. 202277

CO
vea Insurance