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Insurance cover



Fact: Flood waters move fast enough to roll boulders, tear out trees, and destroy bridges – a process known as scouring.



When claiming for flood damage on your insurance remember the do's and don'ts below:

- ✓ **Do** make sure that you have home insurance and that you are covered for flood damage.
 - ✓ **Do** telephone your insurance company's 24-hour emergency helpline to get the process started as soon as possible.
 - ✓ **Do** commission immediate emergency pumping and repair work to protect your property from further damage.
 - ✓ **Do** get advice from your insurance company on reputable contractors and builders.
 - ✓ **Do** check your policy booklet to see if the loss or damage is covered under your policy (see also your insurance company's website). If so, check the limits of such cover.
 - ✓ **Do** complete the claim form confirming the cause of damage and enclose repair/replacement estimates.*
 - ✓ **Do** check with your insurer if you have to move into alternative accommodation, as this is often covered by your policy.
 - ✓ **Do** make sure your insurance company knows where to contact you if you have to move out of your home.
 - ✓ **Do** keep an inventory of all your written and telephone correspondence with your insurance company.
 - ✓ **Do** record the damage caused by the flood on a camera or video recorder.
 - ✓ **Do** mark the water levels on the walls for reference.
 - ✗ **Don't** begin any work without the approval of your insurance company.
- If possible, don't throw anything out before it is seen by an assessor. Alternatively photograph items before disposal.
- *Remember your insurance policy is not a maintenance contract. Normal wear and tear may not be included under your policy.

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