

WARWICKSHIRE COUNTY COUNCIL

RESIDENTS FLOOD PACK

**IMPROVING THE LOCAL RESPONSE
TO FLOOD INCIDENTS
IN WARWICKSHIRE**



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INTRODUCTION

In an effort to improve the response to flood incidents within Warwickshire, the Emergency Planning Unit has been involved with Parish Councils to look at initiatives which could be put in place for Parishes who have a river on the flood warning scheme and which are prone to flooding. These included:

- An Environment Agency Flood Plain map for each Parish to enable them to use local knowledge of flood events to both validate and update the information shown.
- Production of Residents Flood Packs containing information on flooding Issues.
- Application forms to go onto the Environment Agency Automatic Voice.
- Messaging (AVM) service.
- Details of local sandbag suppliers.
- Details of companies providing other flood prevention products
- Print outs from the Environment Agency Website on flood plans, how to use sandbags, etc.
- Advice from the Association of British Insurers on flooding
- Relevant contact numbers for local authorities, Environment Agency, utilities, etc.

This document, 'A Resident's Flood Pack' is a result of those consultations. I hope that you find it of use should you be faced with a flood in the future.

Jeremy Lee
Manager of the Emergency Planning Unit

Revised and amended 2007

The following is information provided by the Environment Agency

FLOOD WARNINGS

Flooding. You can't prevent it but you can prepare for it.

Flooding is a natural process that can happen suddenly. To help in preparing to respond to a flood, the Environment Agency has the role of principal flood defence operating authority in England and Wales. It is responsible for providing flood defences and issuing warnings to the public, spending approximately £300million per annum on its core flood defence activities.

Following the severe flooding during Easter 1998, the Agency established a National Flood Warning Centre (NFWC) to provide a central focus for improving flood forecasting, flood warning and communications in order to help protect people and property in flood risk areas.

While the Environment Agency provides advance warning of flooding wherever possible, and local authorities may provide assistance, it is your responsibility to protect yourself and your family.

If you live in a flood risk area do what you can now to prepare for a flood. Don't wait until it happens, you may not have time.

To find out if you are at risk from flooding use the Environment Agency Floodplain maps on their website: www.environment-agency.gov.uk

Environment Agency - Flood Risk Maps

The Environment Agency's Indicative Floodplain Maps provide an overview of flood risk in England and Wales, but do not distinguish degrees of risk, which will be higher in undefended, low-lying areas near rivers or the sea.

The fact that a property lies within a floodplain does not mean that it will definitely experience flooding, nor does it denote any particular degree of risk. Further advice about risks of or levels of protection in particular areas, or to particular properties, can be obtained by contacting your local Agency offices as follows:

General Enquiry Line

08708 506 506 (Mon-Fri 8-6) *Call this and we'll put you through to your local office.*

Emergency Hotline

0800 807060 *Call this for emergencies, like reporting a pollution incident.*

Floodline

0845 9881188 *Call this to get information on flooding.*

Email

enquiries@environment-agency.gov.uk

To view the Environment Agency Flooding information Log onto the website:
www.environment-agency.gov.uk click on 'Flood' from the menu on the left handside.

To access 'Floodplain maps', follow the steps below on the environment agency website:

- Enter your postcode or place name in the flood map box on the right hand side of the page, and click 'GO'.
- Click on 'view map of these results'.
- To view further detail about flood maps, click on 'Flood maps more', more on the right hand side.

The floodplain areas shown include all areas known to face at least a 1 in 100 (or 1%) chance of flooding each year.

The maps show:

- Flooding from rivers or the sea without defences (coloured blue)
- Extent of extreme flood (coloured turquoise)
- Location of flood defences (coloured turquoise with purple shape in)
- Areas benefiting from flood defences (coloured grey with dark lines through)

Remember that just because an area hasn't flooded in years, doesn't mean it never will. Scientists believe that climate change will lead to more frequent floods so it is important to be aware and prepared.

Environment Agency -Floodline

Floodline 0845 988 1188 (this is a 24 hour 7 days a week facility) provides a single national number for the public to ring regarding flooding. This service provides current flood warning information and general advice for the public in England, Wales and Scotland. All calls are charged at local rate.

You can listen to the service in English or Welsh and there is a Minicom number 08702 422 549 for hearing impaired people.

When you first call Floodline, you will be offered these options:

OPTION 1 – To hear pre-recorded information on flood warnings currently in force (Press 1).

OPTION 2 – For road and traffic information (Press 2).

OPTION 3 – To report flooding, to order a flood pack or to make a general enquiry (Press 3 or hold).

OPTION 4 – To connect to Welsh language service (Press 4)

Information on Roads

To find information on roads affected by flooding tune into radio traffic and weather bulletins. Also see ITV Teletext BBC Ceefax pages.

The AA (www.theaa.com) provides road flooding information through their 'Roadwatch' telephone service:

- Telephone **09003 401 100** (calls at 60p a minute, rates vary from a mobile phone) or **401 100** from you mobile phone.

Environment Agency -Flood Warning Codes:



Flooding of low lying land and roads is expected. Be aware, be prepared, watch out!

- Watch water levels
- Stay tuned to local radio TV
- Ring Floodline on 0845 988 1188
- Make sure you have what you need to put your flood plan into action
- Alert your neighbours, particularly the elderly
- Check pets and livestock
- Reconsider travel plans



Flooding of homes and businesses is expected. Act now!

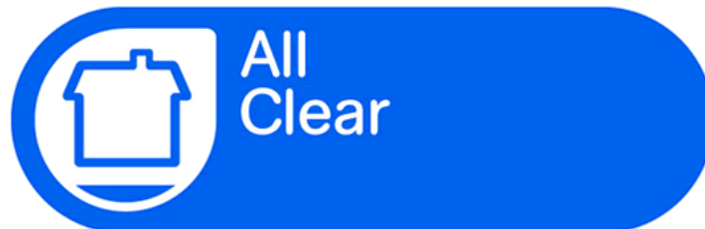
As with 'Flood Watch' plus:

- Move pets, vehicles, food, valuables and other items to safety
- Put sandbags or floodboards in place
- Prepare to turn off gas and electricity
- Be prepared to evacuate your home
- Protect yourself, your family and others that need your help



Severe flooding is expected. There is extreme danger to life and property. Act now!
As with Flood Warning plus:

- Be prepared to lose power supplies – gas, electricity, water, telephone
- Try to keep calm, and to reassure others, especially children
- Co-operate with emergency services and local authorities
- You may be evacuated



Flood Watches or Warnings are no longer in force for this area.

- Flood water levels receding
- Check all is safe to return
- Seek advice

Preparing For A Flood

The **Environment Agency** website (www.environment-agency.gov.uk) has produced several documents which you can download to provide some simple steps you can take to protect yourself and your property from the worst effects of flooding.

From the Environment Agency homepage:

- Click on 'Flood' on the left hand menu
- Then click on the 'Online Flood Library' on the left hand side

The online flood library offers:

- Advice guides
- Flood fact sheets
- Fact sheets in other languages
- Information in alternative formats (Braille, large print and cassette format)
- Links to other flood information sources

The **National Flood Forum** - a community-based network set up by people who have been through the experience of flooding and suffered the distress, losses and frustration that follow - have a comprehensive website (www.floodforum.org.uk) detailing services and assistance for people affected by flooding. In particular its 'Blue Pages Directory' provides a comprehensive list of flood protection products and services that can be used to protect your home against flooding.

The following is information provided by the Environment Agency

WHO TO CONTACT

Organisations roles and responsibilities:

Fire Brigade

The Fire and Rescue service has responsibility primarily for saving life. If someone is in immediate danger call 999 and ask for the Fire Brigade. Do not use the 999 system for services that are not urgent. They can also help by pumping out properties following flood, which will aid drying out. Sometimes a charge is made for this service.

Police and Ambulance

The Police and Ambulance services continue to provide their normal services. If you have to leave your property following a flood notify the local Police station (if they have not already contacted you). The Police can give advice on securing property following flood damage.

Health Services -GPs, Clinics, Hospitals

Flooding presents many health hazards: immediate risk of drowning, contamination of water, respiratory problems from mould, stress and even long-term psychological or mental health problems. Visit your local GP or clinic whenever you have concerns over health issues and inform the doctor that you have been flooded. In an emergency (e.g. severe illness or injury) go to the casualty department at your local hospital -if necessary call an ambulance (dial 999).

Local Authorities

Flooding is a complex issue with Local authorities being only one of several key groups at work during and after such an event. However, some problem areas which many people think are the responsibility of the local authority actually fall under the remit of other agencies.

The various levels of local authority (County Council, District or Borough Council and Parish or Town Council) each have different responsibilities as do the other agencies involved. The following are a few examples:

Flooding of drains and sewers should be directed to Severn Trent Water Ltd.

Flooding of the highway should be directed to County Highways.

Flooding of council houses or District premises should be directed to the relevant District Council.

If there is a need for rest centres for people who are evacuated or stranded the County Emergency Planning Unit will set them up.

The local authority will advertise helplines following any major flood – this will give details of assistance available and reliable advice on issues such as insurance and building matters.

Environment Agency

The Environment Agency is responsible for issuing flood warnings and arranging flood defence in England and Wales. In Scotland, this responsibility lies with Local Authorities.

The Environment Agency operates Floodline (0845988 1188) to give information on flood warnings. Call Floodline for detailed flood warning information for your area. You can also visit the Floodline Website www.environment-agency.gov.uk for information on flood warnings, flood maps and emergency actions in the event of flooding.

Insurance Broker/Insurance Intermediary

Your insurance broker may operate an emergency 24-hour telephone helpline which you should call as soon as you are able to do so. Insurance brokers will give advice on making a claim. They may handle notification to the insurance company, arranging emergency accommodation, visits by a loss adjuster and other specialists.

Remember to give them your temporary address and phone number if you move out of your house.

Insurance Company

You may deal with your insurance company or companies through your broker, or directly if your insurance is arranged that way. All insurance companies operate an emergency 24-hour telephone helpline, which you should call as soon as you are able to do so. Insurers will normally handle most aspects of a claim. In the case of flooding they will usually appoint a loss adjuster to act as their agent in handling the details of a claim. They will then normally arrange builders and other repair work. They will also help arrange emergency accommodation and other support. It is vital that you consult your insurance company before undertaking repairs on your property and it will be very useful to them if you can take photographs of all parts of the building that are damaged.

A list of helplines of the major insurance companies is available on the Association of British Insurers' website: www.abi.org.uk.

Remember to give insurers your temporary address and phone number if you move out of your house. Although most claims are settled satisfactorily, occasionally you may need to make a complaint. This can be done through the Association of British Insurers, Lloyd's and the Insurance Ombudsman. **See your insurance policy for details of how this must be done.**

Loss Adjuster

Loss adjusters are specialists in the control and repair of damage. They are usually appointed by insurers to act as their agents in handling claims, particularly those of potentially high value. On a day-to-day basis you will probably be dealing with the

appointed loss adjuster. Loss adjusters should be members of the Chartered Institute of Loss Adjusters.

Structural Engineers, Surveyors and other professionals

If your property is more seriously damaged, the services of professional engineers and surveyors may be needed. Usually loss adjusters or builders commission these experts. Very occasionally, your local authority may inspect your property to see if it is fit for habitation. These specialists should be a member of one of the recognised professional bodies, such as the Institution of Structural Engineers, the Royal Institute of British Architects, the Royal Institution of Chartered Surveyors or the Institution of Civil Engineers. The British Damage Management Association (BDMA) may be able to advise on flood recovery and restoration practitioners.

Landlords

Dependant on the property contract, you or another party may be responsible for repairs and/or re-accommodation. You should consult your contract. The Citizens Advice Bureau may be able to advise. Water, electricity, gas and telephone companies. Following a flood, you should always turn off the building's power supplies, get technical advice from the supplier and get your system fully checked. Usually your suppliers, such as water, electricity, gas, telephone (including cable services etc.), will need to be notified to cut off and/or restore services to your property. Suspension of some services may be needed during the flooding period and/or during clear-up and re-building work.

Meteorological Office

The Met Office is the national organisation that produces weather forecasts for broadcast by national and local television and radio. The Met Office does not deal directly with the public and does not issue flood warnings. Keep an eye on the weather forecasts and on further flood warnings -floodwaters can return a few days or weeks after an initial flood.

Television, radio, and newspapers

Flood warnings are issued to the broadcast media by the Environment Agency (in England and Wales) or local authorities (Scotland). Keep an eye out for new flood warnings on the local television and radio news during the cleanup and repair of properties.

English Heritage

If your property is a listed building your local English Heritage office may be able to advise you on the correct repair and restoration of the property.

The following is information provided by Ciria

DAMAGE TO PROPERTY

Re-occupation

It is important to remember that if a building is seriously flooded it may be a case of several months before it becomes habitable again and it can be many weeks before it dries out. Do not move into the building until it is structurally safe, sufficiently clean and,

preferably, reasonably dry. Damp surfaces are good breeding grounds for mould and other fungi, so it is best to minimise the potential for fungal growth by drying them as quickly as possible. If you do re-occupy the building prior to this, ensure that the building is well ventilated and that an effective heating system is running at all times, preferably with a de-humidifier. From the point of view of security, it is generally advisable to reoccupy the building as rapidly as possible. The local council's environmental health department may be able to assess whether the building is ready for re-occupation. Once the building has been reoccupied, make provisions in case of any further floods.

Damage?

Your insurance company's Loss Adjuster or a structural engineer are the most appropriate people to identify structural damage to a building. However damage may become apparent following a flood and you may need to recontact your insurers.

A structural assessment of the building can be made by:

- Checking roofs -roofs are a very good indicator of the presence of structural damage. Look at the ridge of the roof and assess whether it has changed - this should be viewed from a distance rather than close up.
- Checking the walls to verify that they are as before -this can normally be done by eye or with a spirit level.
- Looking for bulging or dislodged sections of the building fabric/structure.
- Looking for deep scouring which has led to the foundations being exposed.
- Checking for any new cracks bigger than 5mm (or 1/4 ") above doors or windows.

If any of these features are observed, a building professional must be called in to assess the property. It is important to make regular checks for damage, at least once a day, as it may take a while for some damage to become apparent.

The following is information provided by the Environment Agency

EMERGENCY ACCOMMODATION

Various different people can assist in finding you Emergency accommodation during and immediately after a flood. It may be covered by your home insurance and you should check your policy carefully for details. Often your insurance company will pay for emergency accommodation up to a certain percentage of the value of your insurance. If you rent accommodation and your home insurance does not cover emergency accommodation, then you will have to rely on your local authority to re-house you (if you have been flooded you will have priority for re- housing). In such a case, you should contact your local council's housing department as soon as possible.

If it is not possible for you to re-occupy the property immediately, for example while the property is being repaired, your insurance company or local authority may arrange temporary accommodation for you.

The following is information provided by the Environment Agency

FAMILY FLOOD PLAN AND POINTS TO CONSIDER

Immediate action

During a period of flooding the water levels may rise and fall over a period of several weeks, dependent upon rainfall and drainage. It is pointless to carry out all restoration work until you are fairly confident that the floods have gone. However, do carry out any immediate work to make the structure safe if you can. Continue to monitor the weather and flood warnings.

If further floods are forecast, concentrate first on preparing for this eventuality before attempting property repairs. Sandbags can help prevent silt entering a property, although they are seldom completely effective in preventing damage.

- Empty sandbags can be obtained from your local authority which you can fill with either sand or soil. You could also improvise these yourself by using tights, strong plastic bags or pillow cases filled with sand or earth.
- Follow any general flood preparation advice.
- Move valuables to the highest position possible (first floors or higher).
- Seal important documents, photographs and similar in plastic bags.
- Keep your insurance documents somewhere safe, with a list of useful phone numbers (Floodline, your local council, your insurance company and the emergency services)
- The following are useful items to have available: a torch, a mobile phone (if possible), a first aid kit, a radio, wellington boots, rubber gloves, disinfectant, soap, towels, bottled water and any necessary medication.
- Make plans for where and when to meet family members in the case of a flood and for what to do with any domestic animals (either moving them to a safer area or keeping them in an upstairs room).
- If possible, move motor vehicles out of the area onto higher ground.

After a flood, always clean and disinfect everything that has potentially come into contact with the floodwaters before using them, to avoid potential infections or other illnesses and open doors and windows to ventilate your home.

The following is information provided by the Environment Agency

FAMILY FLOOD PLAN

It's easy to lose each other during flooding. Preparing a family flood plan will help you through a serious situation. Creating the plan with your children, explaining what to do and even practising the plan will prepare them for the time when you may need it.

A flood plan should contain:

- A **List of Useful Numbers** e.g. your local council, the emergency services, your insurance company and the Environment Agency's Floodline 08459 881188.
- Flood Kit - Make up your flood kit and make sure everyone knows where to find it.

- Children's Essentials - Make a list of the vital items you will need. For example, milk, baby food, sterilised bottles and spoons, nappies and wipes, nappy bags, spare clothing, comforter, favourite toy or best teddy
- Medication - Would you need to take any family medication?
- Valuable and Sentimental Belongings - Get into the habit of storing them upstairs or in a high place downstairs.
- Flood Boards & Sandbags - Have a few flood boards or sandbags prepared to block doorways and airbricks.
- Gas and Electricity - Do you know where to turn them off, even in the dark?
- Car - Where would you move it to?
- Evacuation - If the flooding is severe, you may be evacuated. What would you need to take with you and what provision can you make for family pets? If you choose to leave the house, do you know where you would go and how you would you get there? If you decide to stay in the house, but decamp upstairs, make a list of all the things you will need.

Don't wait for a flood to find out whether your plan works. Try it now!

The following is information provided by the Environment Agency

WHAT TO DO WHEN YOU HEAR A FLOOD WARNING

- Listen out for warnings on radio and TV and phone Floodline on 08459 88 1188 for more information.
- Move pets, vehicles, valuables and other items to safety.
- Alert your neighbours, particularly the elderly.
- Put sandbags (actual or improvised) or flood boards in place - but make sure your property is ventilated. Plug sinks/baths and put a sandbag in the toilet bowl to prevent backflow.
- Be ready to turn off gas and electricity (get help if needed). Unplug electrical items and move them upstairs if possible.
- Co-operate with emergency services and local authorities - you may be evacuated to a rest centre.
- Do as much as you can in daylight. Doing anything in the dark will be a lot harder, especially if the electricity fails.

STAY SAFE IN A FLOOD

- Floods can kill. Don't try to walk or drive through floodwater - six inches of fast flowing water can knock you over and two feet of water will float your car. Manhole covers may have come off and there may be other hazards you can't see.
- Never try to swim through fast flowing water - you may get swept away or be struck by an object in the water.

- Don't walk on sea defences, riverbanks or cross river bridges if possible - they may collapse in extreme situations or you may be swept off by large waves. Beware of stones and pebbles being thrown up by waves.
- Avoid contact with floodwater - it may be contaminated with sewage.

CLEANING UP AFTER A FLOOD

First Steps

- Call your insurance company's (24 hour) Emergency Helpline as soon as possible. They will be able to provide information on dealing with your claim, and assistance in getting things back to normal.
- Keep a record of the flood damage (especially photographs or video footage) and retain correspondence with insurers after the flood.
- Commission immediate emergency pumping/repair work if necessary to protect your property from further damage. This can be undertaken without insurer approval (remember to get receipts).
- Get advice where detailed, lengthy repairs are needed. Your insurer or loss adjuster can give advice on reputable contractors / tradesmen. Beware of bogus tradesmen and always check references.
- Check with your insurer if you have to move into alternative accommodation as the cost is normally covered under a household policy.
- Make sure your insurance company knows where to contact you if you have to move out of your home.

Cleaning Up

- Find out where you can get help to clean up. Check with your local authority or health authority in the first instance or look under 'Flood Damage' in Yellow Pages for suppliers of cleaning materials or equipment to dry out your property. It takes a house brick about one month per inch to dry out.
- Open doors and windows to ventilate the house, but take care to ensure your house and valuables are secure.
- Contact your gas, electricity and water company. Have your power supplies checked before you turn them back on to make sure they have dried out. Wash taps and run them for a few minutes before use.
- Don't attempt to dry out photos or papers - place them in a plastic bag, and if possible store them in the fridge.

- Throw away food which may have been in contact with floodwater - it could be contaminated. Contact your local authority Environmental Health department for advice.
- The Citizens Advice Bureau and other organisations may be able to help if you feel under pressure, their numbers can be found in the phone book.
- Don't think it can't happen again. Restock your supplies.

The following is information provided by the Association of British Insurers

FREQUENTLY ASKED QUESTIONS RELATING TO INSURANCE MATTERS

This section sets out questions and answers relating to insurance matters, divided into the categories below:

- **Domestic and Commercial**
- **Motor**
- **Caravans**
- **General**
- **Further Information**

Domestic and Commercial

1. My house has been flooded. What should I do?

A. Personal safety is very important, think about your actions carefully. If safe to do so, move items to a higher level, switch *off* all services and when leaving your property leave it as secure as possible. If advised to leave your property by the authorities, listen to their advice and follow any instructions they give. Contact your insurer as quickly as possible.

2. Will my property be covered for flood damage?

A. The overwhelming majority of household policies provide cover in respect of flood. Under commercial policies flood cover is normally provided as an option at additional premium.

3. Will both my Buildings and Contents be covered?

A. If you own your own house and you have taken out buildings and contents insurance with the same or a different insurer you will be covered. If you have not taken out buildings and/or contents insurance then you will have to pay for any flood damage to uninsured property. If you are a tenant and have taken out contents insurance you will be covered in respect of your contents and any fixtures and fittings which belong to you. Buildings insurance is normally the responsibility of the landlord.

4. I do not know the name of my insurance company.

A. ABI does not hold a database of policyholders and their insurance companies. Speak to your broker, insurance advisor, mortgage lender or bank (direct debit/standing order

payments can be used by them to identify your insurer) who may be able to provide details. If you are in rented accommodation, speak to your landlord or local authority where you pay your rent.

5. I know the name of my insurance company but I cannot find my policy.

A. Ring directory enquiries or look in telephone directory for your insurer. When you ring them give them as many details as you can. The insurer is likely to be able to find your policy details from your personal information and your postcode.

6. What do I need to report to my insurer about my claim?

A. Some insurers will take details by telephone. Claims staff will be able to give advice on the actions you need to take. In certain circumstances, helpline staff may be able to give you the go-ahead for repair work to be commenced. Most helplines operate 24-hours a day.

7. I had to leave my house and I am living in alternative accommodation.

How long will be able to stay here?

A. In most incidences there will have to be "damage" to your home or its contents to trigger the alternative accommodation cover.

Cover in respect of alternative accommodation would generally be a percentage of your sum insured up-to a maximum amount.

You should ensure that you are aware of the costs of the alternative accommodation you are living in and you should speak to your insurer to make sure they will continue to pay the costs incurred. In the unlikely event of the alternative accommodation portion of cover being used up, it will be your responsibility to make your own accommodation arrangements and to pay for them.

Alternative accommodation must be reasonable and in keeping with your normal lifestyle. Always obtain your insurer's approval before incurring any costs.

If you prefer to be near your property when the flood waters have gone some insurers, depending on the circumstances, may arrange for a mobile home to be placed in your garden.

8. How long will it be before I am back in my property?

A. Once the flood water has been removed from the property it will need some initial cleaning up and drying out. Where possible, advice should be sought as to how walls, furniture and carpets should be cleaned before any work is undertaken. Professional advice should be sought as to how long drying out of a property will take. You will not be able to carry out redecoration before the property has thoroughly dried out. Insurers have experience of the time it takes to dry out property in a correct way. Depending on the degree of damage it could be between a few weeks and several months before a property is habitable.

9. How long do I need to keep the goods that have been damaged?

A. Do not eat any food that has been exposed to flooding. Throw it away and keep a note of the items disposed of. If you have any recent receipts for food that was

purchased for the freezer retain them as part of your claim. Fridges and freezers should be cleared out as soon as possible.

Material goods:

It is a good idea to take photographs of the damage. Any carpets, furniture or other goods that have been removed from your home should be retained until your insurer has agreed that they can be disposed of. If it is not possible to store or retain goods, every effort should be made to contact your insurer or their representative (loss adjuster) to obtain their agreement to the disposal of goods.

10. Can I use my own builder?

A. You can use your own builder if you choose to do so. You may find it beneficial to use a builder recommended by your insurer from their "approved list". As the standard of work from such a builder will be known and have been monitored, it will be acceptable to your insurer. By using an approved builder if any problems do arise it will be easier for you to raise the matter with your insurer.

If you do decide that you would like to choose your builder to undertake your repair work, you will most likely be asked to obtain 2/3 estimates in order that your insurer has a proper understanding of the work that will be needed and the likely costs.

You will need the insurer's confirmation that they have agreed an estimate before any work commences. You will also need to refer any problems with reinstatement work, involving increases in costs, to your insurer and obtain their agreement before any such work goes ahead.

Any complaints arising from work undertaken by builder of your own choice, which is not sanctioned by your insurer, will ultimately be for you to resolve.

11. Flooding has damaged my garden. Can I make a claim?

A. Your household policies will generally cover damage to outbuildings, garages and sheds. They do not normally cover storm or flood damage to gates, fences, hedges and garden plants and shrubs.

12. Will I have to pay an excess (i.e. the first part of any claim)?

A. Unless you have chosen a different amount you will have to pay the standard policy excess (usually £50).

13. Why has a loss adjuster been appointed?

A. A loss adjuster is appointed to confirm the circumstances of the claim, to make sure the claim is covered by the policy and to ensure that the full value of the claim is agreed with you.

14. I have a complaint about the way my claim is being handled by my insurance company and/or loss adjuster.

A. Insurance company:

Every insurer has a complaints procedure that you will find with your policy documents. As a first step telephone or write to your insurer keeping a note of what you have said. If the problem is not resolved to your satisfaction you can contact the Insurance Ombudsman or the PIAS who will investigate the complaint within their terms of reference. Any Ombudsman decisions are binding on the insurer but not on the policyholder. Ultimate redress for the policyholder is to choose to take action through the Courts.

Loss Adjuster:

As a first step speak to your insurer. You can also try to resolve the matter with the loss adjuster handling your claim or with a senior member of the firm overseeing your claim. If this is not possible then you should contact the head office of the firm which employs him or her. In this respect you should contact the Chartered Institute of Loss Adjusters at the address below. All loss adjusters will have formal complaint procedures. If you are still unable to resolve the matter, you should contact your insurance company. They will handle complaints against loss adjusters according to their (the loss adjusters) written complaints procedure.

15. Where can I get more information about adjusters?

A. You should contact either of the following organisations.

The Chartered Institute of Loss
Adjusters (CILA)

Association of British Insurers
(ABI)

Peninsular House
36 Monument Street
London EC3R 8LJ
51 Gresham Street
London EC2V 7HQ

Website

www.cila.co.uk

Website

www.abi.org.uk

Tel 020 7337 9960 Tel 020 7600 3333

Email info@cila.co.uk Email info@abi.org.uk

16. I have a complaint about the builder appointed by my insurer to undertake my repair work.

A. Telephone the claims department of your insurer as soon as possible to report your concerns. Keep a note of what the problems are. If they are not resolved to your satisfaction write to the claims manager of your insurance company.

17. I believe there to be a fraudulent aspect to the work being undertaken by my repairer.

A. Speak to your insurer immediately. Alternatively, if you wish to deal with it in a confidential manner, consider contacting your local Trading Standards Department.

18. How long will it be before I get my claim settled?

A. Domestic:

Much will depend on the extent of the damage to the property. If it is a relatively simple claim and the loss adjuster/company representative has reached a final settlement figure, a cheque should be with you normally within 10 working days of agreement being reached.

In respect of larger, more involved claims, interim payments may be made. In some circumstances direct settlement may be made with, for example, the proprietor of temporary accommodation providers.

Commercial:

Commercial claims may require more specialist investigation which will take a longer period of time. There may also be complications due to consequential losses that require more complex assessment.

In dealing with any claim large or small the insurer will be looking to settle the claim as soon as possible as this is in the interests of all parties.

19. I know I am underinsured. How will my insurer deal with my claim?

A. The onus is always with you to make sure that your sum insured is correct. Insurers have traditionally supplied household rebuilding and consumer durable index linking information to help policyholders keep their sums insured up-to-date. Any approach you make to your insurer regarding your claim, where there is an element of under-insurance, will be considered on its merits. It is unlikely that there will be an across the board approach by insurers to such claims. Some may choose to take a sympathetic view where the policyholder has been with them for some considerable time and where they can demonstrate that they have made efforts to keep their sum insured up-to-date. Where it is clear that there has been "deliberate" under-insurance and a policyholder has made no attempt to increase their sum insured, despite accumulating high value goods or adding extensions etc, then it is probable that an insurer will look to settle any claim under the "strict" policy terms and conditions which may mean that you have to meet part of the claim yourself.

20. Will my insurance premiums increase as a result of my having made a claim for flood damage?

A. Not necessarily though they may. It is too early to say what impact the cost of the recent flooding will have on household premiums. Many factors affect premiums and they may rise for several reasons. Insurers are still working to establish the cost of the flooding and it will be several months before the full impact is known. The likelihood is that some insurers will increase their rates but, generally speaking, the cost of weather related events fluctuate over a number of years. The longer-term experience has a more significant influence on home insurance premiums.

21. Will my insurer refuse to renew my policy next year?

A. Insurers are keen to continue providing insurance to those people who already have policies with them.

22. My house may be about to be flooded. What should I do?

A. Look to move property to higher rooms in your house. Take care and do not try to lift any heavy items without assistance. When leaving your property switch off all services.

Leave your property in a secure manner. Close windows and doors and lock them where possible. Make sure you have your insurance contact numbers and reference details.

Motor

1. My vehicle has been damaged in a flood what claim can I make under my motor policy?

A. If you have a comprehensive policy you can make a claim. The severity of the water damage will determine how the claim is handled and whether your car can be repaired or is a total loss. Factors which the insurer will take into account are the depth of immersion and the contamination of the water. If you have third party only, or third party, fire and theft there is no cover in place and you will have to arrange and pay for any repairs you undertake.

Caravans

1. My caravan has been damaged. Can I claim on my household insurance policy?

A. "Caravan" cover is not automatically provided under household policies. But if you have extended your cover to include your caravan you can claim. In some circumstances cover may have been provided by organisations such as the Caravan Club. If you are unsure as to the supplier of your cover a call to your insurer will confirm whether it is with them.

General

1. How much will the floods cost?

A. It's too early to say. The picture won't be clear until all the claims are in. It could be hundreds of millions of pounds.

2. What is ABI doing?

A. We have been working hard on research on flooding in recent years and talking to the Government and the Environment Agency about how the research can best be used. We will be talking to the Government about what can be done in the short and longer-term to improve the flood defence system and to make sure flooding is considered when deciding where new houses can be built.

The following is information provided by the Environment Agency

USEFUL TELEPHONE NUMBERS, WEBSITES & EMAIL ADDRESSES

AA Roadwatch

Tel: 0870 600 0371

Email: customer.services@theAA.com

Website: www.theaa.com

ABI (Association of British Insurers)

Insurance advice

Tel: 020 7600 3333

Email: info@abi.org.uk

Website: www.abi.org.uk

BIBA (British Insurance Brokers Association)

Tel: 0901 814 0015

Email: enquiries@biba.org.uk

Website: www.biba.org.uk

CIRIA (Construction Industries Research & Information Association)

Tel: 020 7549 3300

Email: enquiries@ciria.org

Website: www.ciria.org

Citizens Advice Bureau

Tel: (local public advice lines)

Atherstone 0870 120 2464

Nuneaton & Bedworth 02476 311 119

Leamington 01926 457900

Rugby 01788 541000

Stratford upon Avon 01789 293299

Website: www.citizensadvice.org.uk

Environment Agency

Information on flooding, flood warnings, flood maps and emergency actions

Tel: 08708 506 506

Flood line: 0845 988 1188

Email: Enquiries@environment-agency.gov.uk

Website: www.environment-agency.gov.uk

Homecheck UK

Guide to flooding, subsidence, pollution, landfill sites, etc in your neighbourhood

Tel: 0844 844 9966

Email: Info@landmarkinfo.co.uk

Website: www.homecheck.co.uk

Met Office

Tel: 0870 900 0100

Email: enquiries@metoffice.gov.uk

Website: www.metoffice.gov.uk

National Flood Forum

Tel: 01299 403055

Website: <http://www.floodforum.org.uk>

North Warwickshire Borough Council

Tel: 01827 715341

Website: www.northwarks.gov.uk

Nuneaton & Bedworth Borough Council

Tel: 024 76 376376

Website: www.nuneatonandbedworth.gov.uk

RAC Travel

Tel: 08705 722722

Website: www.rac.co.uk

Rugby Borough Council

Tel: 01788 533533

Website: www.rugby.gov.uk

Severn Trent plc

Tel: 0121 722 4000

Email: customer.relations@severntrent.co.uk

Website: www.severn-trent.com

Stratford on Avon District Council

Tel: 01789 267575

Website: www.stratford.gov.uk

Warwickshire County Council

Contains links to all Warwickshire District/Borough Councils and Emergency Planning Website. Local Media can also be accessed via the website home page

Tel: 01926 410410

Email: emergencyplanningunit@warwickshire.gov.uk

Website: www.warwickshire.gov.uk

Emergency Planning website: www.warwickshire.gov.uk/epu

Warwick District Council

Tel: 01926 450000

Website: www.warwickdc.gov.uk

LOCAL RADIO AND TELEVISION

BBC Coventry & Warwickshire (94.8, 103.7 & 104 FM)

Switchboard 02476 551000

BBC Midlands Today

Newsdesk 024 7643 8888 (24 hrs)

Radio WM (95.6 FM)

Switchboard 0121 567 6000

Heart FM (100.7 FM)

0121 695 0000

Fax 0121 696 1007

Mercia FM (97.0 & 102.9 FM)

024 7686 8200

Fox FM (97.4 & 102.6 FM)

Newsroom 01865 871000

Touch FM (102 FM)

01789 262 636 or 10789 414102

Fax: 01789 263102