

THE NATIONAL FLOOD FORUM Provides support and advice to communities and individuals that have been flooded or are at risk of flooding. It is a collective, authoritative voice that aims to influence central and local government and all agencies that manage flood risk.

Fact Sheet on what to do on returning home:

IF YOU ARE INSURED, CONTACT YOUR INSURER

If possible take photos or video footage of the damage,(if you have lost your camera in the flood, use a disposable camera, or your mobile phone.). Do not undertake any clearance or repair work until your insurer has given approval.

A loss adjuster will visit your house and advise you what to do. Do not dispose of anything until your loss adjuster advises what to do.

Ask the insurance company

How long it will be before the loss adjuster visits?

If you are to clean your own property or if they will get a company to do it for you?

Always make your own record of flood damage

Use a permanent ink pen to mark on the wall the maximum height of the flood water. Do this in every room affected by flooding. List the damage to your property and belongings. If your insurance policy covers you for loss of perishable goods, make a list of all the foods you throw away. Include any food touched by flood water and anything in your fridge or freezer ruined by loss of power. **Always use gloves** when touching flood damaged goods as the floodwater will have left many germs behind.

Things to help with your insurance claim

Confirm the insurance company will pay for any service or equipment you need. Make a note of all telephone calls. Record the date, name and what was agreed. Keep copies of all letters, emails and faxes you send and receive. Keep receipts. **Don't throw anything away until told (except ruined food). If your carpet is saturated cut up a small sample as evidence of its quality to your loss adjuster.**

Move flooded goods outside to improve ventilation and drying out – open all windows and doors. Don't forget to lock doors and shut the window when leaving your home.

Depending on your policy, the insurance company may only offer to clean and repair something, not replace it.

If you do not have insurance, see our leaflet for those with no insurance or contact your local council or Citizens Advice Bureau who should be able to provide information on hardship grants or charities that may be able to help you.

RETURNING HOME AND CLEANING-UP

It is recommended that you only fully reoccupy your home once it has been thoroughly cleaned and disinfected and allowed to dry out. Remember your power supplies may have been affected. Turn off the power and get advice from your supplier/s before use.

Some basic precautions are all that is necessary to protect your health - infection problems arising from floods in the UK are rare. If you follow the advice in this leaflet, you should be able to avoid any additional health problems for you and your family as a result of clearing up. **Always wear gloves Ring NHS Direct if any concerns 0845 4647**

General advice on protecting against infection

The floodwater affecting your home or other property may have been contaminated with sewage, animal waste and other contaminants. However infection problems arising from floods in the UK are actually rare. Although harmful micro-organisms in flood water are very diluted and present a low risk there are a few precautions to be aware of when dealing with flooding which should prevent unnecessary additional health problems. If you follow the basic advice below you should not experience any additional health problems. **Always wash your hands.**

Gardens and play areas

Do not let young children or pets play on affected grassed or paved areas until they have been cleaned down and restored to their normal condition.

Other hazards

Be aware of potential chemical hazards you may encounter during flood recovery.

In general you should avoid contact with contaminated water and materials, but if it becomes necessary to do so, you should wear protective clothing and gloves. You should also avoid enclosed areas that may be chemically contaminated, such as garages and cellars, where hazardous fumes may build up.

Be aware that flood waters may have soaked into containers of chemicals, solvents and other industrial items or moved them from their normal storage place.. In general avoid contact with flood water and wear waterproof gloves whilst cleaning up.

Following potential chemical contamination, residents should not return home without seeking advice from your Local Authority.

Water and mud may enter gas systems during a flood. Even if appliances appear to be working normally, the flue or ventilation systems may be affected. For safety reasons it is most important to have appliances inspected by a CORGI registered engineer before they are used for the first time after flooding.

Reducing the risk of mould

Flooding can contribute to the growth of mould in homes, which can present a health risk, especially to people with asthma, allergies, other breathing conditions and those with a suppressed immune system. Always ventilate.

REMEMBER TO STAY SAFE

It is recommended that you only fully reoccupy your home once it has been thoroughly cleaned and disinfected and allowed to dry out. Be careful walking through floodwater, there may be debris, open manholes or other hazards you cannot see and sediments may be slippery. Always move slowly and carefully.

Never enter flooded areas or touch wet electrical equipment, unless you are certain that the power is off. Do not assume that any part of a flooded electrical installation/appliance is safe.

Do not turn the power back on or use electrical equipment unless advised to do so or if checked by a qualified electrician. Items may work and appear safe but once they have been under water, they could cause fire.

The main health hazard following flooding comes from the stress and strain of the event, not from infections. Take some time to consider your mental health and approach the clean up without overexerting yourself and in this way you will avoid additional physical stress.

The safe use of emergency generators Remember that petrol or diesel generators, dehumidifiers and pressure washers should never be used indoors without adequate ventilation. The exhaust gases contain carbon monoxide which can quickly build up to poisonous levels without proper ventilation.

Numbers and contacts, you need.. National Flood Forum 01299 403055 EA Floodline 0845 988 1188

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