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## **Self help advice for owners of flooded properties** version 1.3 July 25<sup>th</sup> 2007

### **Purpose of this document**

For use during area wide flooding when assistance is not available. To give property owners:

- essential advice on safety
- freedom to take action to improve their condition without prejudicing their insurance claim

*Disclaimer* – this advice is given in good faith and about general principles only, individual circumstances vary and if in doubt seek specific specialist advice.

### **Fast track section**

*Emergency Restoration Companies* are very busy during major flooding and may not be able to provide you with immediate assistance.

Remember, your conditions will improve if you can take practical steps to start clearing up.

### **How to help yourself without prejudicing your insurance claim**

- You must assume water is contaminated and take great care with personal hygiene
- Please make sure electricity supply is safe and building is stable before entering
- Take a moment to photograph damage (consider getting a cheap disposable camera)
- If you are able bodied then cut up ruined carpets with a sharp knife, lift and place outside
- Are important documents or photographs wet? Wrap them in polythene and freeze them to deal with later (use a friend's freezer if yours is damaged)
- You can protect furniture by raising up out of the water or placing carrier bags underneath legs, to prevent absorption of water

*What if you are not able to do this work?* Then request assistance from your able bodied friends, neighbours and relatives who may be pleased to assist.

**End of fast track section – see next page for further advice**

## Further advice section

### Safety

#### Contaminated flood water

The water affecting your property may contain infectious or other hazardous materials. You must avoid contamination through ingestion, damaged skin or into eyes or ears.

Take great care with personal hygiene, washing well before eating, drinking or smoking, cover cuts or damaged skin and seek medical advice if concerned, especially anyone with a suppressed immune system.

#### Is it possible that your electrical system is wet?

If the electrical supply has been affected have it checked by a qualified person. The building insurance will normally pay for the cost of this. Do not use any appliance that could have been affected.

#### Is the building safe?

Make sure that you are happy that the property is stable before entering.

### Further practical advice

- You may be able to brush out water from the property and remove mud and silt – use a shovel to remove thick mud, rinse with water
- You can hose down the paths outside the building to prevent mud being walked back in
- We recommend that you consider ventilation to help with odour and drying – remember to keep your property secure
- Please change footwear to keep upstairs or unaffected areas clean
- Make a mark on the wall of the maximum water height

### Cautions

- o Dumping - do not dump items that may need to be inspected by the insurers for verification of the claim – keep samples of carpeting, and record all appliance model numbers
- o Manual handling – only take action if you are able bodied or can get assistance from able bodied persons – do not risk injury by lifting anything

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