



**Key points to consider after your home or business has been flooded:**

**Flood water is filthy.** Avoid contact where you can. Everything that has been in contact should be considered to be contaminated and treated as such. Make sure you have had a recent tetanus shot if you are handling flood water contaminated items.

**Moving through flood water is hazardous.** Be very careful of the risk of tripping and potential puncture wounds from objects you can't see in the water. Watch out for items which may have been dislodged and may contain hazardous substances (eg oil, solvents, chemicals etc).

**Be aware of possible structural damage.** If there are any signs of damage (cracking/bulging to walls, floors or ceilings) do not return to the property. There may be a risk of collapse. An inspection will need to be undertaken by a Chartered Building Surveyor or Structural Engineer to confirm whether it is safe to re-enter the property.

**Electrical Risk:** The electrical system should be checked by a RECI registered electrician before reconnecting/turning back on electrical power.

**Reinstatement may take weeks or months:** Due to the sheer number of claims, it may take a little time for your claim to be processed. Cleaning and drying out the property is a slow process and cannot be rushed. Trapped water can result in serious long term damage to the property, including the risk of ongoing damp, mould and mildew, wet and dry rot, and presence of fungal spores which can trigger allergic reactions. Once the property is clean and dry, reinstatement works can be undertaken. If the damage has been severe, professional assistance is recommended to ensure all aspects are adequately dealt with, including any potential structural damage.

**Stress and trauma:** Having your home or business flooded is very traumatic. As well as the immediate loss of your home/belongings, there will be associated financial worries, uncertainty, and fear in relation to the risk of re-flooding. Ensure you have adequate supports around you at this time, and where necessary seek professional support.

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Please note this document is for guidance purposes only. For individual professional advice on building issues relating to the recent flooding, contact your local Chartered Surveyor.