

Flooding

Information for Policyholders

Of all household emergencies, flooding has the potential to cause the most widespread damage and has the biggest impact on property, its contents and the health and safety of occupants.

Flood Warning: Your Call to Action

If a flood alert warning is issued, take all possible steps to secure your property against rising water levels and take advice from the civil and emergency services.

If possible, move irreplaceable items, electrical and other valuable goods to upper floors of the building to protect against water damage.

If your home is affected by flood water, ensure that you take precautions over the potential for infections from the flood waters which may have been contaminated by sewage or chemicals.

Turn off electrical systems and evacuate the building if told to do so by emergency services, ensuring the property is left as secure as possible.

Be sure that you contact your insurance company as soon as possible and alert them to the incident. However, remember that you may well have different insurance companies for your building and contents cover.

In cases such as flooding, there will often have been advanced warning given by emergency services and insurance companies will have plans in place to increase employee numbers at claims centres to handle the expected increased volume of claims calls.

Claims management business (such as Crawford) who support insurance companies and their policyholders to manage the claims and coordinate repairs, will more than likely have already sent staff to the affected area if it has been deemed safe to do so.

When you contact your insurer, they will seek a range of information. You can expect to be asked for:

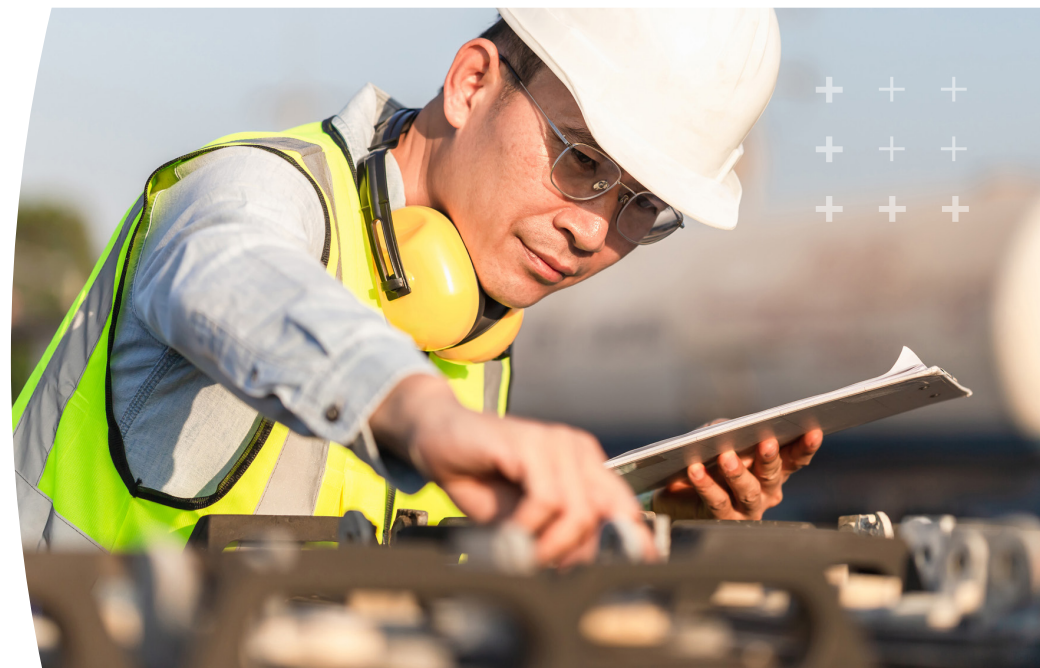
- Your name, address and policy number if you have it.
- Details of the incident, the potential nature and extent of the damage and whether you are able to remain in the property.
- Your contact details so they can handle the claim and keep you informed of progress.

If the flood has caused serious damage, it may well be that the insurance company will advise on alternative accommodation and appoint a company such as Crawford to assess the damage and manage the repairs and restoration of the property and its contents. As such you should expect them to:

- Contact you to arrange an appointment with adequate notice.
- Turn up promptly at the appointed time.
- Be courteous at all times.
- Provide you with a timetable for the restoration of your property and contents as soon as possible.
- Keep you informed of the progress of your claim and have systems in place to enable you to track your claim and the actions being taken.

What to do after a flood

- Ask gas, electricity and water companies to check your supplies before using.
- When it is safe to do so, carefully take up sections of damaged floor coverings, carpet and wet furnishings. Clean off mud and contaminants, wash with disinfectant and leave them to dry outside if possible.
- Clean and dry out your property as quickly as possible to minimise damp problems.
- Wash your hands with disinfectant / wear rubber gloves.
- If water supply companies advise that mains tap water should not be contaminated. Wash taps and run them for a few minutes before use. If in doubt, contact your water company.
- Do not touch items that have been in contact with floodwater which may be contaminated e.g. food.



Contact Your Insurance Company

- Telephone your insurance company's 24 hour emergency helpline.
- Commission immediate emergency pumping /repair work to protect your property from further damage. You will also be guided here by your insurance company when you first contact them.
- Get advice where detailed, lengthy repairs are needed.
- If you feel your property is uninhabitable and you need to move to temporary accommodation, discuss this with your insurer as the cost of temporary accommodation may be covered under a household policy.
- Make sure your insurance company knows where to contact you if you have to move out of your home.
- Make notes to help your insurer deal with your claim, including the time of flood warning; time the floodwater entered your home; maximum depth of the flood; how long the flood water was in your home; presence of any contaminants and what damage was done to building and contents.
- Photograph the damage.
- Try to keep an inventory of correspondence after the flood (e.g. letters to Local Authorities, builders, insurers and your appointed loss adjuster).

About Crawford® Australia

From first notice of loss to resolution, Crawford & Company® has the right team, technology, and processes to handle any claim.

✚ PROPERTY LOSS ADJUSTING

✚ SPECIALTY LOSS ADJUSTING

✚ CATASTROPHE RESPONSE

✚ CYBER INCIDENT RESPONSE

✚ MANAGED REPAIR

✚ BUILDING CONSULTANCY

✚ FORENSIC ENGINEERING

✚ QUANTITY SURVEYING

✚ THIRD PARTY ADMINISTRATION

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