

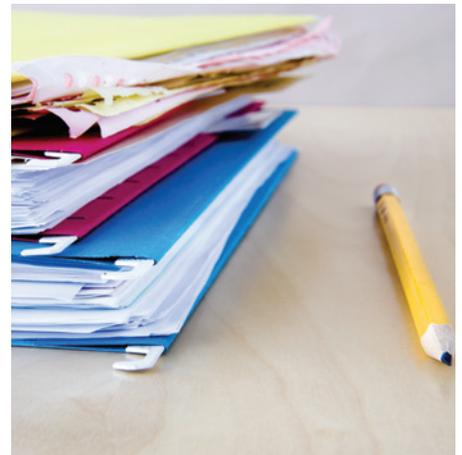
Storm and Flood Advice

Protecting your home and business against flooding and storm damage during extreme weather.

Planning ahead can help reduce the chance of your Property being damaged by storm and floods.

Flood preparation:

- Create an emergency plan for your property and your family – if there is a flood, what do you need to do and who do you need to contact?
- Prepare a 'flood pack' to include a torch, first aid kit, warm clothes, blankets and water and make sure your mobile phone is fully charged.
- Make sure your insurance documents and any other important contact details are in a safe dry place.
- Subscribe to the Floodline direct warnings service provided by Environment Agency (EA) and Scottish Environment Protection Agency (SEPA). You can sign up to receive free advance flood warning messages direct to your landline or mobile phone, which will alert you when a flood warning message has been issued for your local area.



When a flood hits:

- Listen to local radio or search the internet for up-to-date information on the flooding situation in your area.
- If you fear flooding, move your car to a sheltered area if you can do so safely. Never start the engine if your car is or has been flooded before it has been checked by a professional.
- Move property from lower floors to higher levels but do not risk hurting yourself.
- Be prepared to turn off essential supplies – gas, electricity and water – at the mains.



When a flood hits *continued*:

- Have sandbags ready to block doors. Some councils provide these for 'at risk' homes or they can normally be obtained from building supplies retailers.
- Listen to the advice of the authorities and follow any instructions they give to leave property.
- If you are told to wait for the rescue service please do so. Flooded streets can be dangerous in ways that you cannot immediately see.
- Be warned that a small amount of moving water is enough to sweep you off of your feet.
- Contact your insurer as soon as possible after your property has been damaged. Record as much of the damage as possible by taking pictures using a camera or smartphone.



Storm advice:

- Prevention is always better than cure, so check in advance for problems such as loose roof tiles and have repairs made if you need to.
- Listen to local radio or search the internet for the latest information and updates on the situation in your area.
- Put away garden furniture and any other items kept outside that might get blown around and cause damage.
- Secure gates, fences and shed doors.
- Be ready to turn off essential supplies – gas, electricity and water – at the mains, so make sure you know how to do this.
- Prepare an 'emergency pack' to include a torch, first aid kit, warm clothes, blankets and water and make sure your mobile phone is fully charged.
- If your property has been affected, contact your insurer as soon as possible. Taking photographs of the damaged items is helpful and can help to settle claims quickly.

