



Floods

Advice for Landlords on how to prevent damage this winter

We all remember the images of the 2013/14 winter floods – whole landscapes drowned in dirty, sluggish water. But did you know that insurance companies paid out £451m for the 18,700 flood claims received for that period?



Flash floods

If flood warnings are issued, make sure you're prepared. Check with the Environment Agency ahead of heavy rainfall warnings as they monitor if floods are likely or if river levels are rising. You can call them on **0345 988 1188**.

- Check your building and contents insurance as well as your landlord insurance policy if you are covered for flooding. Keep the paperwork handy and make a note of any contact numbers you might need
- Keep your mobile on you
- Make sure your tenants know how to turn off gas, electricity and water at the mains. A torch is also useful to have if they need to do this in the dark as there may be powercuts
- Should it come to the worst, be prepared and stock some sandbags, vent guards and other flood protections and that your tenants know how to use them if necessary
- Move any valuables to a safe place
- In the worst case scenario, get ready to evacuate your property

After the flood, make any emergency repairs necessary to stop any damage from getting worse. Inform your insurer as quickly as possible and take pictures of the damage. They can also advise you on how quickly you can make repairs and/or redecorate.

Caught out by the flood - a case story

During the 2013 flooding, a river in East Sussex burst its banks and flooded a basement premises. The entire property was affected and the property was occupied by the leaseholder who had to move out in order to allow for the drying out and reinstatement. The total cost of the claim was £67,000 which included specialist drying equipment and all the building work.

You can contact the Total Landlord Insurance
 Claims team on **0345 310 6370**

www.totallandlordinsurance.co.uk