



Flood Claims

Having the right information to hand when making a claim can significantly reduce the time it takes to process it. So we've listed what kind of questions we'll ask and what we'll need to know when you or your customer calls.



Questions we'll ask	Guide to the information we'll need
What's happened? How was the flood discovered?	Where did the water come from e.g. river or overflowing drain? Do you know how long it was from the flood occurring to when it was discovered?
Was the customer in the property at the time?	When did the customer realise the floodwaters were approaching? Was any preventative action taken, such as placing sandbags in doorways, moving furniture upstairs?
How did water enter the property?	Did the water come over the door thresholds or through the floor or ceiling?
How high did water rise inside property?	Was there a thin layer across the floor or was there a build up in the property?
What type of property is it and which rooms have been affected?	How many floors is the building? Is there a basement?
What type of damage has occurred in each room?	Are the rooms still flooded? If the water has subsided, has it affected the plasterboard, floorboards, furniture or fittings? Are there any photographs of the inside of the property before the damage?
Are the services working?	Has the flood affected the Gas, Electricity or Telecommunications supply? If these utilities are still on, they must be switched off immediately.
Were the premises occupied at the time of loss?	If no, when was the property last occupied? Why was no one there?
If residential – how many people live at the property, including pets?	We need to know the number of people and animals that are impacted.
Are the residents able to stay in the building?	If the property isn't habitable, we need to know if people are staying with family or friends or we need to arrange alternative accommodation.
If business – how many staff work there?	We need to know how many staff are affected by the flood.
Is the business still able to trade?	If no, why not?
Are there any other local premises?	Does the customer have other premises that they can trade from?