

## **TANGIBLE BUILDING SOLUTIONS - FLOOD CHECK LIST**

If your home has suffered a flood due to the current adverse weather conditions we have put together the following notes that may be of assistance. It is important to be aware it is up to you to present your claim to insurers. Not for insurers to present your claim to you.

Remember, loss adjusters are appointed to act on behalf of insurers. Loss adjusters are not independent.

Currently, loss adjusters are visiting properties are recommending their own in house surveyors. Please think very carefully about this.

Within most insurance policies you are able to appoint a surveyor to act on **your** behalf and insurers will pay for this. It is important that you put together your own team of insurance claim experts to work on your claim and property. The common perception is this will cost money. It does not have to.

If you wish to find out more, in respect of what you are entitled to under the terms of your policy, please do not hesitate to **call our Windsor office on 01753 840436**.

Remember, the swifter you act, the better the team will be.

### **THINGS YOU NEED TO DO**

- 1: Ring Insurer and report claim – Advise the severity of the problem and ask for confirmation of your claim number.
- 2: Ask for a Loss Adjuster to be appointed as soon as possible. Ascertain the timescale for this.
- 3: Alternative Accommodation is required, confirm this with your insurers and get in writing that they will pay for this.
- 4: Do not appoint the surveyor that the loss adjusters recommend – Appoint your own surveyor, that will work on YOUR behalf.
- 5: Source a Building Company – That specialises in insurance reinstatement and flood claim reinstatement
- 6: Organise the supply of Dehumidifiers — This can be sourced via your building claims specialists.
- 7: Get an electrical report done as soon as possible
- 8: Take electrical meter readings as soon as possible. Insurers will refund the additional electricity used by the drying equipment and building plant.
- 9: The surveyor and the appointed builder will need to agree strip out and the appropriate reinstatement works as soon as possible. The surveyor will then send the agreed list to your insurer.
- 10: Take plenty of photographs of the flooded rooms and the damaged buildings and contents. Draw lines on all walls showing the maximum height that the water reached.
- 11: Start listing all damaged contents. This will include furniture, white goods, personal possessions, electrical equipment, etc.

All our services are free for your use. If you would like us to visit your property to assess the damage and quote for repairs, or if you would like some help dealing with insurers or Loss Adjusters, please **contact the office on 01753 840436** as soon as possible.