



redefining / standards

Post-flood advice for your constituents

January 2014

The UK has experienced poor weather again this winter. Whilst communities are more aware of the need to prepare for this many will have experienced damage to property and loss of possessions. AXA has prepared this helpful guide to assist any constituents you have that may be affected.

What should I do after a flood?

- Contact your insurer as soon as you can
- If you need to carry out emergency repairs to your home make sure you tell your insurer and get a receipt for any work carried out

What happens next?

- A loss adjuster will be appointed who will visit the property as soon as possible
- AXA can arrange alternative accommodation for you if necessary and will work with you throughout the claim
- The loss adjuster will work out how much damage has been caused, what losses you've suffered and what is covered by your policy
- Where it is necessary to effect repair, your property will be cleared and undamaged items put into storage
- The right experts will be appointed and will start work as soon as possible
- Work will be completed and you can get back up and running

Do

Do ask lots of questions. The loss adjuster and claims handler are there to help you

Get receipts for any emergency repairs

Don't

Don't attempt to go back into your home as your safety is more important than the possessions inside

Don't walk in the water in your property or its grounds as it may be contaminated

If your home is at imminent risk of flooding:

1. Turn off your water, gas and electricity
2. Unplug all electrical items - store smaller items somewhere high or upstairs
3. Move personal possessions and valuables upstairs
4. Leave internal doors open
5. If practicable weigh down manhole covers outside to prevent them floating away and leaving a hazardous hole
6. If you are in a real danger zone you should be packing a bag with essentials including mobile phone charger, insurance documents and sentimental possessions – like your favourite photographs.

<http://www.axa.co.uk/help-and-advice/extreme-weather/flooding/>

For further information please contact:

Phil Hickley, Head of Public Affairs
AXA UK

phil.hickley@axa.co.uk

+44 (0) 207 920 5135

+44 (0) 7974 830 888