

## POLICYHOLDER GUIDE - ADVICE FOLLOWING FLOODING OR DIRTY WATER DAMAGE

### DO

1. Always think first of the health & safety of you and others who may be involved
2. Look out for, be aware of, and be careful of, slippery surfaces and hidden dangers
3. Turn off the electricity supply at the mains
4. Keep your mobile 'phone charged up and with you at all times: you may need to call someone for help
5. Ensure you have a clear means of exit from the building: doors swell when they're wet!
6. Wear a face mask and waterproof outerwear, including gloves and Wellington boots
7. Tell anyone who enters the premises of any known asbestos presence or other hazards
8. Stay out of affected areas as much as possible
9. Unplug and remove any electrical appliances that are in contact with wet floor coverings
10. If you are sure the heating system has not been affected, keep the temperature low (18° to 20° celsius is about right) and rooms ventilated by keeping external doors and windows open as much as possible: otherwise, arrange for the heating system to be checked and restored by a qualified heating engineer
11. Take photographs, or make video recordings, of the damage caused. You may be able to do this using your mobile 'phone
12. Make lists of, and notes regarding, damaged items/areas - to hand to the Loss Adjuster or Claims Adviser. Make copies for your own use.

### DO NOT

- A. Ignore health and safety risks
- B. Enter any property alone: always make sure someone accompanies you or at least knows where you are
- C. Touch sources of electricity when standing in water
- D. Allow generators to run in unventilated rooms: carbon monoxide fumes can kill
- E. Attempt to remove any affected items. There are possible health risks associated
- F. Attempt to clean up - leave it to trained specialists
- G. Turn on/use any electrical items that have been affected by water or condensation
- H. Throw anything away until this is authorised by your Insurers or their appointed Loss Adjuster.

### WHAT CONTINUITY WILL DO

We will, subject to the cover provided by your insurance policy, and subject to approval by your Insurers or their appointed Loss Adjuster:

- a. Promptly assess the situation and start the recovery process
- b. Pump out/otherwise remove standing water and then remove carpets/floor coverings as necessary
- c. Decontaminate and sanitise the affected areas and contents items
- d. Remove furniture and other contents items, as agreed with you, for decontamination and restoration where possible
- e. Arrange for textiles and other agreed items to be conveyed to specialists for assessment and restoration to their pre incident condition
- f. Inventory any items removed
- g. Inventory any items deemed to be beyond restoration (BER). This inventory will be sent to your Loss Adjuster for disposal approval, and will be copied to you
- h. Install appropriate drying equipment
- i. Monitor and check the drying process taking moisture measurement readings as appropriate
- j. Keep you informed
- k. Let you know when we consider the property to be "dry for the purpose": it is important that your property is dry before any redecoration/repairs are carried out
- l. Keep any of your affected/restored contents items in secure premises.

#### CONTINUITY: DAMAGE MITIGATION SOLUTIONS

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