

# Introduction

Having your home or business damaged by flood can be extremely traumatic. You are likely to experience shock, disbelief, anxiety and a sense of loss.

Unfortunately when you least want to, you have to make quick decisions on important life issues, yet it's hard to know what to do, who to call, how to start getting things back to normal.

This booklet is a simple and informative guide on handling the aftermath of a domestic flood. From dealing with your insurance claim to restoring damaged belongings, we've covered a range of practicalities that we hope will help you through this stressful time.

Although much of this advice also applies to commercial property, a separate section dealing with business concerns has been included.

## **About the Author**

Jim Flannery, A.C.I.I., is a director of Balcombes Claims Management and has been working in the insurance industry from 1980. Since 1999, he has specialised in helping people make property damage claims. Through his work, Jim realised that, although there were people there to help victims through insurance procedures, there was very little practical advice available on the day-to-day problems that arise from flood damage.

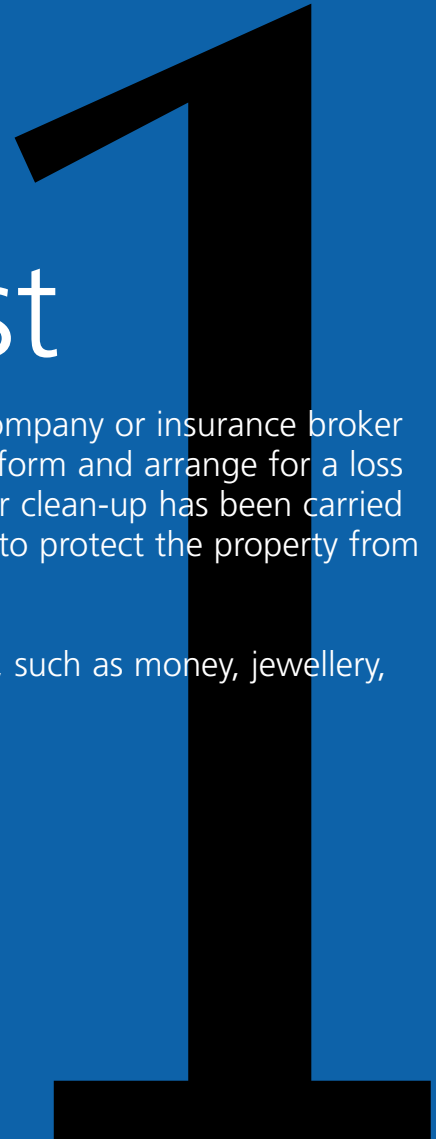
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# First Things First

The first thing you should do is contact your insurance company or insurance broker (more about this on page 9). They may send out a claim form and arrange for a loss adjuster to call and inspect the damage, before any major clean-up has been carried out. However, you are free to carry out emergency work to protect the property from further damage.

If you can't occupy the house, find and protect valuables, such as money, jewellery, insurance papers and photographs.



## Security

Your insurer may ask you to make reasonable repairs to prevent further loss or damage to the property. Many household policies have an emergency response service, which will help in such situations.

If the premises is to be left unoccupied, let your local garda station know. Secure all doors, windows and other areas against unauthorised entry. It's also a good idea to drain down the water tanks, especially during winter months to avoid further damage from a freeze-up.

## Alternative Accommodation

If your accommodation is not habitable and you cannot stay with friends or relatives, it may be necessary to make alternative arrangements. You may have to stay in a hotel or B&B for a few days while you seek something more permanent to allow for repairs to be carried out. Short-term rental can cost more than the usual rate because landlords will usually want a 12-month lease. Six months is probably adequate for most repairs to be completed in the average house flood. Before you book or rent anything, check your insurance policy – it may cover the cost of alternative accommodation for the period necessary for repairs to be carried out and it's usually limited to a percentage of the building or contents sum insured.

Contact any estate agent and ask them which agents specialise in accommodation lettings in your area. Read the small ads in the local or national newspapers.

## Pets

Accommodation for animals can be arranged through the Golden Pages under Boarding Kennels. Check with your insurance company or loss assessor before committing to such costs to see if they're covered by your policy.

## Temporary Storage

You may not be able to leave any undamaged contents in the premises while it's under repair, but many furniture removal companies operate secure storage facilities on a weekly rental basis. Check with your insurance company or loss assessor before committing to such costs to see if they are covered by your policy.

## **USEFUL NUMBERS**

### **Accommodation**

Dial A Short Let	01 667 2541
Short Term Solutions	01 679 2222
Accommodation Lettings	01 496 2866

## **USEFUL WEB SITES**

[www.daft.ie](http://www.daft.ie)

[www.dialashortlet.com](http://www.dialashortlet.com)

[www.shorttermsolutions.com](http://www.shorttermsolutions.com)

[www.myhome.ie](http://www.myhome.ie)

# Health and Safety

Looking after yourself and your family has to be your priority. Recovering from a flood is tough on both the body and the spirit and the effects of a disaster such as a flood can stay with you longer than you might think. We recommend going to counselling, which may help to alleviate some of the stress. Don't be surprised if you see signs of stress on family members. Often other people will notice problems more readily than you do, so it's wise to listen to what they're saying.

## Physical Risks

Infants, pregnant women, the elderly and people with health problems should avoid the flooded area until the clean-up is complete; small children tend to put things in their mouths; elderly and pregnant women need to be cautious to avoid injury; people with general health problems are more likely to get sick or be injured.

## First Aid

Your body is used to being clean, when you work in an area that has been flooded you will be exposed to dangerous chemicals and germs that you are not used to and can make you very sick. Weils disease from the urine of rats can cause death. Floodwaters can pick up sewerage and chemicals from roads, farms, factories, and storage buildings. Any open cuts or grazes should not be allowed to come in contact with floodwater. Immediately clean out all open wounds and cuts with soap and clean water. It is potentially contaminated with human, animal or toxic wastes. See your GP as soon as possible. Untreated infection from such exposure may result in illness, amputation or death.

Many of the products you will use to clean, disinfect and repair your home are poisonous. Read and follow the recommended manufacturers instructions. Keep all medical products out of the reach of children.

## Spoilage

Spoiled food, cosmetics and medicines are health hazards. Under no circumstances should they be used again. Medicines should be disposed of in a safe manner. Confirm that the water is clean and safe. Don't drink it or wash dishes in it until you are sure. Disinfect dishes and all items that flood waters have touched. If crockery has been submerged it should not be used again as minute cracks and chips can contain contaminants.

List everything and retain them for inspection by the insurance company's loss adjuster before throwing them out. Instructions for cleaning and disinfecting appliances and household items are covered later in this booklet. (See page 16).

## Lifting

Pay special attention when lifting items to avoid back injury. Items are much heavier when wet. Don't try to move large objects by yourself, unfortunately injuries; especially back injuries are a common side effect of cleaning up after a flood. Don't lift anything over 25kg without help. If it's a strain, be sensible – share the load.

## Drowning

Drowning is the number one cause of flood deaths, mostly during flash floods. Currents can be deceptive; six inches of moving water can knock you off your feet. Use a pole or stick to ensure that the ground is still there before you go through an area where the water is not flowing of an unknown depth. Do not walk or drive through flowing water. More people drown in their cars than anywhere else. Don't drive around road barriers; the road or bridge may be washed out.

## Electrocution

Turn off your electricity when you return home and stay away from power lines and electrical wires. The number two flood killer after drowning is electrocution. Electrical current can travel through water. Report downed power lines to the ESB.

Some appliances, such as television sets, keep electrical charges even after they have been unplugged. Don't use appliances or motors that have been wet unless they have been thoroughly checked by a qualified electrical repairer (see page 22).

## Heat Loss

In cold and damp post-flood conditions, you can lose body heat more rapidly than it can be replaced, so it's important to wear the appropriate clothing and footwear.

Clean-up workers are also at risk of developing heat stress, particularly when de-humidifiers and heaters are in use and heavy work is being undertaken. Don't forget to take regular breaks, drink lots of fluids and go out for fresh air.

## Structural Problems

After a flood the ground and floors are covered with debris. Floors (particularly ceramic tiles) and stairs that have been covered with mud can be very slippery.

Sometimes the flood is a result of a storm, which may have caused loose slates or tiles on the roof. They need to be secured and any holes should be sealed as soon as possible to prevent further damage from incoming rainwater.



## Hazardous Materials

### Toxins

Floodwater can dislodge tanks, drums, pipes and equipment, which may contain hazardous materials such as pesticides or poisons. If working in a potentially contaminated area, avoid skin contact or inhalation of vapours by wearing appropriate protective clothing and equipment.

### Gas Leaks

Use a flashlight to inspect for damage, don't smoke or use candle lanterns or open flames unless you know the gas has been turned off and the area has been aired out.

### Carbon Monoxide

Flood clean-up activities may involve the use of petrol or diesel powered pumps, generators or pressure washers. These devices release carbon monoxide, which is a deadly gas and should never be operated indoors.

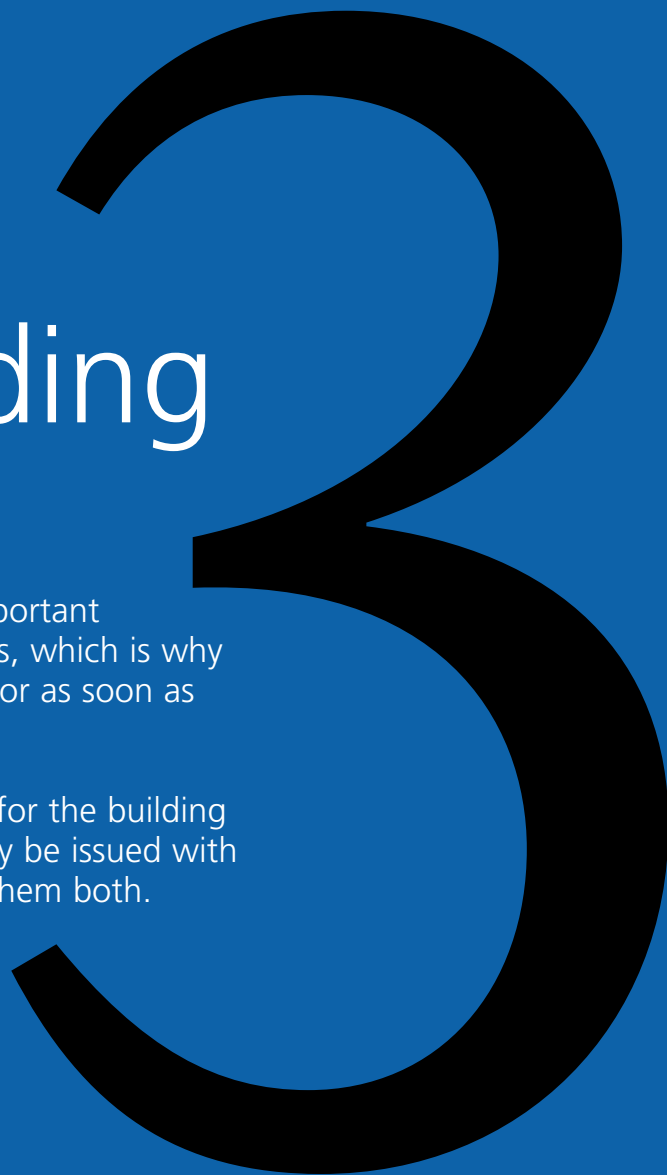
### Agricultural Hazards

Moulding or fermenting agricultural materials in confined spaces may generate large amounts of toxic gases, which could cause lung damage or death if inhaled. Wet hay, grain, silage and other organic materials can grow large amounts of bacteria and mould. Inhaling these organisms can cause lung disease. In addition, the formation of bacteria and mould can cause hay to undergo spontaneous combustion. Be aware of the potential hazards. Wear appropriate protective equipment. Ensure adequate ventilation including fans or blowers in confined spaces. Never enter these areas alone.

# Understanding Insurance

Your insurance will be the single most important component in recovering from a flood loss, which is why you have to call your broker or loss assessor as soon as possible after a flood.

You may have two separate policies, one for the building and one covering the contents, which may be issued with different companies. Ensure you contact them both.



## The Loss Adjuster

Your insurance company will appoint a firm of loss adjusters to investigate matters on their behalf and to deal with your insurance claim. They may wish to inspect your property or contents before anything is moved or disposed of.

Try and agree the scope of the loss with the loss adjuster and what can be disposed of and what can be salvaged or inspected by a specialist. Disposing of items without the agreement of the loss adjuster may prejudice your position at the negotiation stage.

The loss adjuster will not compile your claim for you. The onus is on you to contact builders, tradesmen, suppliers, etc. to provide estimates for repairs or replacements. If you incur any emergency expenses as a result of the flood, include those receipts.

They will wait until you submit full claim details and will then make a settlement offer based on what they think is the reasonable value of your loss. If you are not familiar with the scope of cover or with the various clauses or extensions in the policy, then you may not get what you are entitled to.

## The Loss Assessor

You may find it useful to appoint your own loss assessor. Contact your insurance broker or look up Loss Assessors and Adjusters in the Golden Pages. A loss assessor can help in the entire inventory and negotiation process. They can document and cost the extent of repair or replacement to the building and the contents. They will carry out all negotiations with the loss adjuster to ensure you get what you are entitled to under the terms of your particular policy.

They will make an inventory of damaged personal property showing in detail the quantity, description, the amount of damage they sustained, and how much it would cost to replace or repair the property. They will include with the inventory any bills or documents, which may help to establish the items' value.

Loss assessors charge a percentage of the settlement amount. This is usually justified in the professional service that they deliver – they know what you are entitled to. They deal with such situations every day and know exactly what the loss adjuster requires. If necessary, they can also supervise the repair work.

A loss assessor will act exclusively on your behalf and give you the support, advice and confidence to recover from a disaster. The speed and amount of the settlement alone together with the reduction in stress will usually justify their appointment. You can, in your own time, liaise with contractors who will do the work without having to depend on them to produce written estimates for the purpose of submitting your claim.

## **Inventory of Damage**

You may find the inventory process difficult and upsetting. However, try to take the time necessary to ensure that the inventory and estimate are complete. You may want to go over the damaged area several times, but it is also important to avoid unnecessary delay. However, do not overlook anything. If it is damaged and you do not claim for it, you will not be paid for it.

Your insurance agent or loss assessor may have inventory forms that can help you organise the job. Photographs may prove valuable in recording specific damage.

Keep receipts for expenses, such as alternative accommodation, clean up and restoration including materials, labour and equipment rental.

## Reaching an Agreement

Insurers understand that in most cases people cannot provide receipts for all the damaged items; such evidence may even have been destroyed in the flood. Nonetheless, the insurer and insured must come to an agreement about the value of damage articles. If this cannot be arrived at in the loss adjustment process, provision is made in the policy for the appraisal of goods and the arbitration of differences.

Some insurance policies give the insurer the option to repair or replace an item, whichever is less. Many policies are on a 'New for Old' basis, so if an item is damaged beyond repair you are entitled to a new one.

### USEFUL NUMBERS

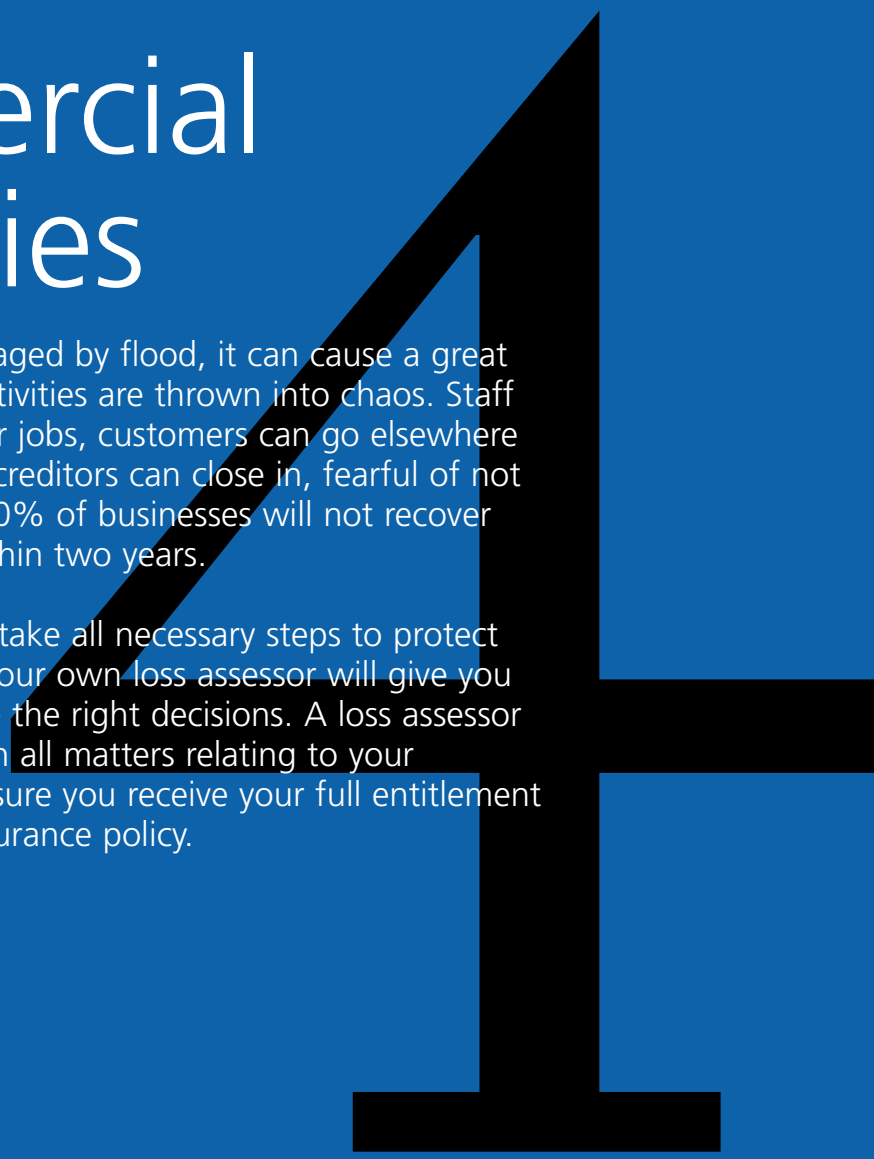
#### Insurance Companies

Allianz	01 613 3000
AXA	01 872 1000
Chubb	01 670 7070
Eagle Star	01 667 0666
FBD	01 409 3200
Hibernian	01 607 8000
Royal & Sun Alliance	01 677 1851
Quinn Direct	1850 77 1850

# Commercial Properties

When your business is damaged by flood, it can cause a great deal of stress. All normal activities are thrown into chaos. Staff can be fearful of losing their jobs, customers can go elsewhere and may never return, and creditors can close in, fearful of not getting paid. In fact, over 20% of businesses will not recover from a disaster and fold within two years.

It is vital therefore that you take all necessary steps to protect your business. Appointing your own loss assessor will give you the time and space to make the right decisions. A loss assessor will guide and advise you on all matters relating to your insurance claim, and make sure you receive your full entitlement under the terms of your insurance policy.



## Trading Issues

Depending on the severity of the flood, the recovery may entail a clean-up and recovery at the existing premises or a re-location. To minimise the disruption to your business you may need to make alternative trading arrangements as quickly as possible, and communicate quickly and effectively with customers and suppliers.

You may need to talk to your bank to arrange a temporary increase in your overdraft facilities. You should have a clear plan in place, with details of your insurance cover, the adequacy of your sums insured and the timescale for resumption of trading (either at your original premises or elsewhere) before you approach them. Bankers want to hear solutions – not problems.

Just because you have had a flood does not exonerate you from your legal requirements under the Safety, Health and Welfare at Work Act 1989. In fact, your duty of care to your staff and members of the public should be taken more seriously during this time, due to the additional hazards present and the additional risk of injury or damage being caused. If in doubt, keep everyone out of the premises. Otherwise, limit the access and ensure everyone has full knowledge of the hazards present and are only allowed access with the appropriate protective equipment e.g. signage and non-slip mats.

## Landlord and Tenant

You may not own the building that you operate your business from. You will therefore need to inform the landlord immediately of any damage to the building. The landlord's insurers will also need to be notified of any potential claim so that they can investigate. The responsibility for insuring and repairing will be outlined in the lease agreement.

Usually the landlord will be responsible for repairs to the building, the timing of which can be critical to the continuing operation of your business. You will need to agree quickly with your landlord whether he wants to retain you as a tenant, without doing anything that will prejudice his position with his insurers.

## Stock

Although some items may be undamaged, it isn't always possible to leave them in the premises while repairs are being carried out. If you have Business Interruption cover and the cost of temporary removal is economically justified then it's a good idea to have them removed to an alternative premises. Check with your insurance

company or loss assessor before committing to such costs to see if they are covered by your policy.

If there are items of stock that are partially damaged e.g. the packaging is soiled, it may be possible to clear stock by having a salvage sale.

An inventory of stock and its cost price (net of VAT) needs to be taken and agreed with the loss adjuster in advance of any disposal or salvage sale. Damaged stock should be segregated until such a reconciliation can be done by the loss adjuster appointed by your insurance company.

### **Plant and Machinery**

Plant, machinery and all other contents also need to be listed and assessed for the extent of damage, and the repair or replacement costs established. Specialised machines will need to be examined by suppliers and reports obtained. Sometimes the cover on a commercial property policy allows for repair or replacement 'to a condition equal to but not more extensive or better than its condition when new'.

### **Business Interruption**

This may be the single most important aspect to recovery from a substantial business loss. Business Interruption or Consequential Loss insurance covers the loss of gross profit that may be incurred following an insured event due to lost turnover and increased costs of working.

A loss assessor will know what the policy covers. They will also know how to prepare and present a business interruption claim. Some business owners will seek assistance from their accountant. However, accountants are expert at dealing with historical information e.g. sales and operating expenses, and will not necessarily be familiar with the definitions and conditions of the business interruption policy wording.



# Tackling the Clean Up

If you look at the building as a whole, it will be too intimidating, so tackle the clean-up one room at a time. After cleaning, go over it again with a disinfectant to kill the germs. Generally it is advisable to leave the scene intact as far as possible until the loss adjuster has made an inspection.



## **Tackling the Clean Up**

Always wear surgical or rubber gloves throughout the clean-up operation. Wash your hands with soap and water thoroughly and often, especially before handling food, eating or smoking. If possible, use an anti-bacterial soap on your hands and avoid biting your nails.

Using two buckets – one with cleaner, the other with plain water – keeps most of the dirty rinse water out of your cleaning solution. First, rinse out your sponge, mop or cleaning cloth in the water. Then wring it as dry as possible and keep it rolled up tight as you put it into the cleaner bucket. Let it unroll to absorb the cleaner. Replace the rinse water frequently.

## **Water Damage**

Much of the damage in floods is caused by dirty water residue, which will leave mud and silt on everything it came in contact with. There are specialist contract cleaning companies who specialise in such restoration operations. The walls, floors, shelves, and contents should be thoroughly washed and disinfected. If items are destroyed and have to be disposed of then there is obviously no point in cleaning them first. In some cases however, it may appear economical to attempt restoration only to find that the items have not cleaned satisfactorily or may warp or split. These items should be brought to the attention of the loss adjuster as soon as possible. We will deal with specific items below.

In some cases, if the damage is not severe you may be able to clean-up yourself. Otherwise it may be best done by professionals. Regular household cleaning products will do the job if you use them correctly. Check the label on products to see how much to use. Some products shouldn't be used on certain materials; the label will advise you of this. Apply cleaner and give it time to work before you sponge or mop it up. Follow directions and all safety precautions on the container.

## **How floodwater can affect your home**

Once contents and debris have been cleared, the next step is to get the water out of the floors and walls. Dehumidifiers will remove moisture from the atmosphere and may be hired from Hire Services. If you are in a large area that has been flooded there will be big demand on these items – so 'first mover' advantage definitely applies here! (see useful numbers at the end of this section). Premises will need to be thoroughly heated and ventilated, with the windows open, for several days. This will also help remove odours. Consider security when doing this. Do not use LPG (Liquefied Petroleum Gas) heaters as they create additional water vapour.

## Plasterboard

Most ceilings and walls are covered with plasterboard, especially in newer homes. Plasterboard will act like a sponge drawing water above flood level. Generally, it will soak up to approx. 1 metre over the water level. It becomes very fragile if it stays wet for long and will fall apart. When the plasterboard finally dries there will still be mud and contaminants dried inside. Plasterboard that has been soaked by floodwater presents a permanent health hazard. Therefore this booklet recommends that you replace flooded plasterboard.

The sooner the skirting boards and plaster is stripped off the better. This will allow the blockwork or the timber stud partitions behind the plaster to dry out quicker. If you have removed the plasterboard or plaster, wash the studs and sill and disinfect them. Timber studwork will need to be treated against wood rot and insecticide to prevent long term damage. This should only be done when they are fully dried out.

## Plaster

Like plasterboard, water will soak up walls and plaster will generally not dry out without losing its integrity and blistering away from the wall. Soft or loose plaster should be hacked off and replaced.

## Insulation

Rockwool or fibreglass insulation will soak up water like a sponge and will have to be replaced. Aeroboard or styrofoam insulation may survive and just need to be cleaned. This can not be established until it is exposed.

## Timber

Laminated Chipboard or MDF (medium density fibreboard) such as those used in kitchen units or cabinets will split and have to be discarded. Bare timber can gain their original shape if they were not in contact with water for too long, however contaminants may stay in the grain or pores of the wood. Painted surfaces will retain the water and will swell and separate or warp. Skirting boards, doors, frames and architrave will need to be replaced for the above reasons and because the plasterwork will have to be renewed behind them.

Wood panelling is generally light-weight and will warp and need to be replaced.

## Concrete block

Concrete will dry out once it is exposed and allowed to air. It will generally not be damaged by floodwater unless the mortar was old and porous in which case they can generally be re-pointed.

## Floors

Original floorboards, which are usually tongue and groove, can sometimes be restored by sanding and varnishing, provided they haven't warped. It's important to note however, that if timber floors have been exposed to water, then the floorboards themselves and joists underneath should be treated for wood-rot and insecticide because the moisture levels will make it very conducive to mould and rot. Left untreated, this could have serious long-term effects on the structure of the house. Semi-solid flooring and laminate floors are very prone to warping and will have to be replaced.

Air needs to circulate around flooded floors so they can dry out. This means removing the floor covering. Because floodwaters contain mud and dirt, most soaked floor coverings should be thrown away. Keep a piece of all discarded floor covering so the loss adjuster can tell its value.

Floor tiles should be removed if they are lifting, loose or laid on timber or hardboard which will warp when submerged in water.

Air also needs to circulate below floor boards to dry them out. The sub-floor will have to be de-contaminated and dis-infected while it is exposed. Have your contractor remove any plastic sheets, vapour barriers or insulation from underneath the floor (be sure to replace them when the floor and foundations are completely dry). If floor joists and floor-boards have been standing in floodwater, it is likely they will need to be replaced as they will warp, shrink or crack and can suffer from wood rot in the long term. Your contractor should liaise with your Loss Assessor or Loss Adjuster as the reinstatement will have to comply with current building regulations and your insurance policy should allow for the cost of such compliance.

## Carpets and Flooring

Carpet, lino and vinyl floor coverings do not react well to water and will need to be replaced.

If carpet isn't severely damaged, it can be cleaned with a wet/dry vacuum cleaner, which can be hired from carpet stores, dry cleaning shops or tool hire companies. However, after getting wet, carpet usually shrinks and has to be thrown away. Keep a piece of any discarded floor covering so that loss adjusters can tell its value.

## Cleaning Supply Checklist

- Brushes
- mops
- buckets
- hose
- rubber gloves
- cloths
- cleaner
- disinfectant
- lubricating oil
- garden refuse sacks

### USEFUL NUMBERS

#### Dehumidifier / Tool Hire

A – Z Hire	1800 294 473
Sam Hire	01 459 3716
Action Hire	01 668 5065

#### Skip Hire

A1 Waste	01 466 4400
National Waste	01 451 5555
Noble Waste	01 282 9610

#### Cleaning/Restoration

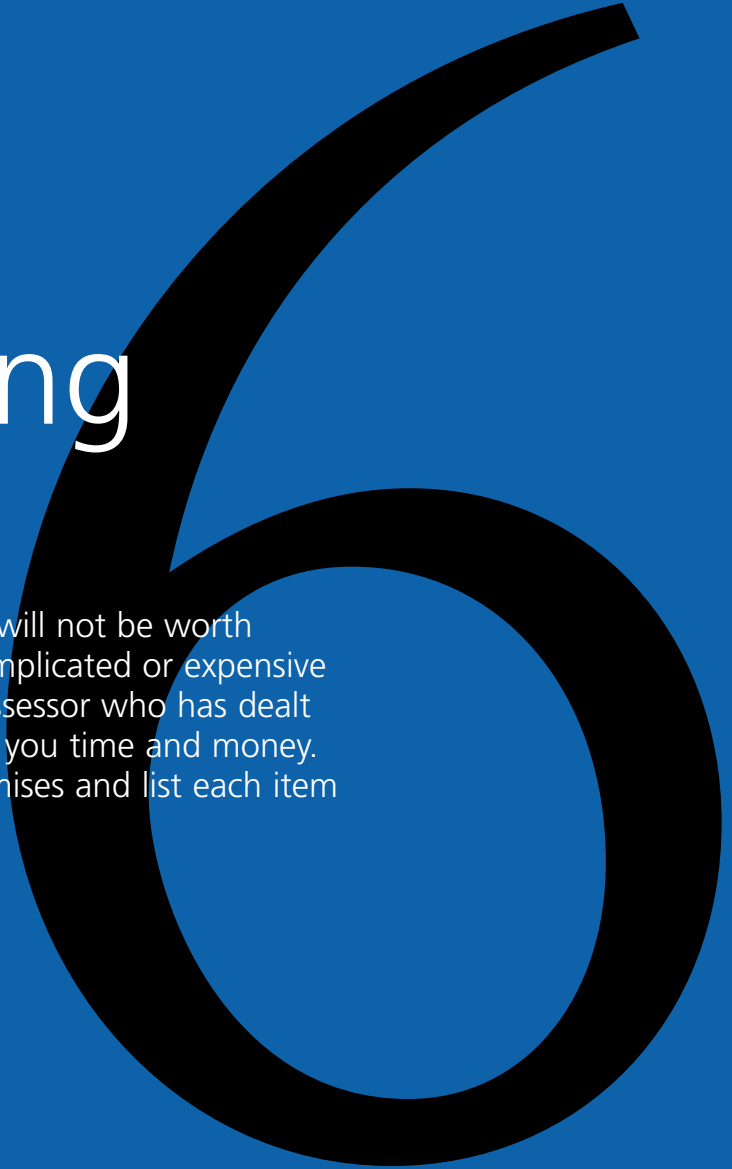
Housemaids	087 2454437
Servicemaster	1890 360361
Belfor Relectronic	1800 371988

### USEFUL WEBSITES

[www.samhire.ie](http://www.samhire.ie)  
[www.azhire.ie](http://www.azhire.ie)  
[www.a1waste.ie](http://www.a1waste.ie)  
[www.nationalwaste.ie](http://www.nationalwaste.ie)

# Salvaging or Replacing Contents

Unfortunately, some of your contents will not be worth repairing, while others may be too complicated or expensive to repair. Getting advice from a loss assessor who has dealt with similar incidents before may save you time and money. Take photographs or video of the premises and list each item for the record.



## Household Goods

Be patient, drying out your home could take several weeks. There is no point in carrying out repairs until the building has been allowed to dry out properly. The musty odour will remain forever if the home is not thoroughly dried out. Unless your home is reasonably dry, damage caused by mildew and decay will continue which will have more serious long-term effects.

## Appliances

There is an unexpected danger of shock with some electrical appliances such as dishwashers, washing machines, dryers, T.V sets radios etc. Certain internal parts store electricity even when the appliance is unplugged. Check the back for a warning label. Appliances with such labels will need professional cleaning. But first get an estimate to see if they are worth saving. Most appliances contain delicate electrical components.

Items such as computers, T.V's or videos may not have come in contact with the flood water but can be damaged due to electrical shorting or condensation on the electrical components due to the high moisture content in the property. These items should be moved to a dry atmosphere as soon as possible and should be checked by an electrical repairer before further use. If they are not dealt with quickly, pitting and rusting of delicate electrical components can result in total breakdown at a later stage.

If the items are damaged beyond repair the electrical repairer should be asked to put that in writing so that the items can be included in your insurance claim. The items should be retained for inspection by the insurance company's loss adjuster if necessary, as the onus is on the policyholder to prove their loss.

Companies that specialise in restoring computers and computer records after a flood can be found in the Golden Pages.

## Furniture

Furniture may be damaged, stained or wet and will probably have to be disposed of. Some of it may be possible to restore or re-upholster but should only be done if it's economically viable. Contact Specialist Cleaners under Carpet, Curtain and Upholstery in the Golden Pages.

## Kitchen Equipment

To remove odours from your refrigerator or freezer, wash the inside with a solution of baking soda and water, or use one cup of vinegar or household ammonia to one gallon of water. Place baking soda or a piece of charcoal in an open container in the refrigerator or freezer to absorb the odour. However the corrosive effects of moisture deposits on the metal frame and the electrics at the rear of such an appliance may give rise to problems, and render the item beyond economic repair.

Pots, pans, crockery and cutlery can be washed and salvaged provided they do not contain wooden or plastic handles. If delph or ceramics are cracked or chipped, they should be discarded, as minute cracks and chips can contain contaminants.

## Food

Food that has been exposed to flood waters should be discarded. Do not keep food in bottles or jars with screw-on lids.

## Clothing

Silt and mildew can sometimes be washed from clothing, although it can be very difficult to remove mildew and odour. List and put all items in black sacks and bring them to dry cleaners. See Dry Cleaners and Launderettes in the Golden Pages. Keep the receipts for your insurance claim.

Any items that do not clean successfully should be listed and kept separately for further inspection by the insurance company's loss adjuster.

## Leather Goods

Wipe leather goods with a damp cloth, then a dry cloth. When leather goods are dry, clean with saddle soap. You can use steel wool or a suede brush on suede. Stuff purses and shoes with newspapers to retain their shape. Leave suitcases open. Rinse leather and suede jackets in cold water and dry away from heat and sun. However, it would be preferable to have them treated in a specialist dry cleaners.



## Mobile Phones

Contact your service provider. If you're entitled to an upgrade, get one. If not, they may be able to transfer your number to a new handset. Keep the receipt. If you choose a more expensive model, bear in mind that your insurance policy pays out only the equivalent value of your original phone.

## Money

Handle money as little as possible. Attempt to dry each note as soon as possible or encase each note in plastic wrap for preservation. You can take it to your local bank for replacement. Insurance policies usually have only a small limit on cash.

## Documents

### Bank and Building Society Documents

Your bank or building society can issue statements or duplicate books.

### Birth, Marriage and Death Certificates

Duplicates may be obtained from:

General Register Office, Joyce House, 8 – 11 Lombard Street East, Dublin 2. Tel: 01 671 1968

### Deeds

If there is a mortgage on the property, it's likely that the original deeds are lodged with the Securities Department of your bank or building society. If you held the originals and they've been destroyed, contact your solicitor.

### Driving Licence and insurance documents

All types of driving licences may be replaced by contacting your local Motor Taxation Office.

Vehicle Registration Certificates may be replaced by writing to:

Vehicle Licensing Department, Shannon, Co. Clare. Tel: 1890 411 412

NCT certificates may be replaced by contacting the centre where the vehicle was last tested.

Tel: 1890 200 670

## Pension and Social Welfare books

Department of Social, Community and Family Affairs, College Road, Sligo.

Tel: 071 483 31 or contact your local Social Welfare Office.

## Travel Documents

Contact the Travel Agent where the booking was made.

## Passports

The Passport Office, Setanta Centre, Molesworth Street, Dublin 2.

Tel: 01 671 1633

# Future Flood Precautions

It could be the first thing or the last thing on your mind after suffering the trauma of a flood, but being protected from future damage is an important part of feeling safe and secure in your new or refurbished premises.



**If your home or business is in a low lying or flood prone area there are practical steps you can take.**

- Always have a supply of sandbags available to protect the exit doors.
- Install a sealed flood protection barrier (removable) to the exit doors. Insert same at times of severe weather or high tide alerts.
- Try and keep all electric sockets and electrical appliances as high as possible off the floor.
- If possible install non-slip tiling to ground floor surfaces instead of carpets or timber flooring. A concrete floor is preferable to timber floor boards laid on timber joists.
- Have the telephone number of your local authority to hand. They can provide invaluable assistance during flooding emergencies.



# About Balcombes Claims Management

Established in 1970, Balcombes is Ireland's longest serving Loss Assessing Company. In 2003 the company merged with Claims Management International to offer a more comprehensive service to the Irish market. With a team of surveyors, assessors and senior insurance experts, it has earned itself an outstanding reputation, offering quality service and expertise in the property insurance claims business.

Balcombes' goal is to secure the policyholder's maximum and rightful entitlement resulting from a claim on an insurance policy. On appointment, we will liaise with the loss adjuster appointed by the insurance company and negotiate the settlement on the client's behalf.

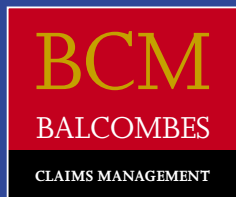
The services provided are on a national basis with central administration in our Dublin offices. The company has a nationwide network of quantity surveyors and claims management professionals.

This booklet has been written in good faith as a quick reference guide.

For formal advice or assistance, contact your insurance company, your insurance broker or a loss assessor.

*This booklet provides a most useful reference to anybody who has suffered flood damage in their home or business. It is written in plain English and is very easy to follow. Containing lots of useful and practical advice, it is an essential guide for anyone who has to face the complex process of recovering from a flood.*

**Pat Delaney**, Director, Small Firms Association



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Repairs  
Security  
Insurance  
In the Event  
of a Flood

A Guide to Dealing with the Aftermath

Health and Safety

Useful Numbers

Cleaning

