

0845 270 6720

## Flood Claims

Speed up the process by knowing in advance questions you will be asked.

aspire

### Why, What, When, How?

Description of what happened?

Was the premises occupied at the time?

How did the water get in to the property

Height of water

Description of property such as number of floors, including any basements?

Extent of damage in each room

Take photographs if possible and make a list

Do you still have any utilities still working— electrics, gas or telephone?

If a home how many people are affected including pets?

Is your home still habitable?

If a business how many staff are affected and are you still

### What the insurer will need to know

Where the water escaped from i.e. river, overflowing drain? When was it discovered ?

If occupied what measures were taken to prevent the premises being flooded. Were sandbags placed in doorways or belongings moved to higher floors?

If not occupied advise on timescales and reason why.

Was it through doorways, windows, floor or ceiling?

How high did the water rise within the premises?

Which rooms are affected?. What storey are they on

Are they still flooded? If the water has subsided what damage has occurred to the plasterboard, floorboards, furniture or fittings?

If these are still on switch them off immediately.

Insurers need to know the numbers impacted

If not advise on whether you will be staying with family / friends or if you need alternative accommodation.

If you can't trade advise why and if there are other premises you can



In the event of a claim over the festive period please click on the link for contact details:

<http://www.aspireinsure.co.uk/news/>