

How to plan for a flood



We've put together some tips to help you protect your home from flood damage

Is your home in a flood risk area?

Wet weather and coastal storm surges have caused a series of destructive floods in the UK over the last few years.

There are a few region-focused flood maps you can check to see if you're in a high-risk area. They display flood information on a map, with colour-coding to show the levels of severity. You can even sign up to receive flood warnings by phone, text or email.

- The [Environment Agency's flood checker](#) has a detailed map and warnings for areas that could soon be affected in England
- The [Scottish Environment Protection Agency](#) provides Scotland's residents with up-to-date information
- The [Natural Resources Wales website](#) has information for homeowners in Wales
- On the [Northern Ireland government website nidirect](#) there's a map to see flood risk areas and historical data for areas previously flooded.

For house hunters, this information could be useful when deciding where to buy a new home. But it's just as important for people who've lived in the same home for a while.



How to plan for a flood

- If your home is at risk of being flooded, create a plan. Think about where you're going to stay, who you're going to stay with and how you're going to get there. Do you have relatives or friends nearby who could accommodate you at short notice? If you have pets, find out if there are kennels nearby that will stay on dry ground. You'll also need to consider your elderly or less able relatives.
- Keep an emergency kit somewhere easily accessible:
 - Working torch and portable radio (with spare batteries)
 - Canned food, bottled water and portable cooking equipment (enough for at least three days)
 - Blankets, waterproof clothing and wellington boots (for each household member)
 - First aid kit and prescription medicines
 - Insurance details



- Keep your beloved personal possessions and memories in a safe place - don't forget to take any school books or photo albums from beneath coffee tables or lower shelves. It's also worth making digital copies of everything well in advance so that it's backed up.
- Don't try to move anything that's too heavy for you to do so safely – flood management companies are trained to take all the necessary steps to prevent secondary damage to your home, including moving heavy objects and carpets.
- Before you move anything, take photos and make an inventory of everything you take to higher ground. As an extra step, you can find out which local flood management company your insurer uses and make a note of their details.

If a flood is expected:

- Move furniture and electrical items to safety, roll up carpets and rugs and turn off electricity, water and gas suppliers if possible.
- If you can't move or raise up heavy furniture, wrap wooden legs in cling film or plastic to stop water soaking in.
- Plug up your drains, sinks and baths, as this can prevent sewage back-up.
- Keep valuables locked away safely in a waterproof container that can be easily moved.
- Clear your garden of any ornaments or plants that could be swept away.
- Get in touch with your local council to find out where to get sandbags.
- Create a list of emergency contact numbers, including helplines offered by your insurer, local authorities and utility companies. It's a good idea to save those numbers on your mobile phone – make sure it's always fully charged.



Flood-proof your home

If you live in a flood risk area, consider:

- Moving electrical sockets and wiring higher, as well as boilers, kitchen appliances, air conditioning and similar equipment, which should ideally be sited above waist height;
- using ceramic tiles or concrete flooring rather than carpets or wood;
- getting a temporary power device such as a generator in case of long-term electricity outages;
- installing non-return valves for drainage systems, flood doors and impact resistant glass for windows;
- adding seals for ground floor toilets;
- replacing standard airbricks with smart bricks which have valves that shut in the event of a flood;
- installing storm shutters and getting temporary flood protection equipment that can help keep floodwater out of your home.



Top tip

Talk to your neighbours about operating each other's flood protection and find out if there's a local flood warden or community group.

Don't forget:

Keep an eye on weather forecasts and flood warnings for your area. There are three types of warnings issued by the [Met Office](#) when flooding is forecast: flood alerts, flood warnings and severe flood warnings.

To check flood warnings and road information if you need to travel, visit [gov.uk/check-flooding](https://www.gov.uk/check-flooding)

How to prevent further flood damage to your home

- The moisture and humidity from flood water can damage previously unaffected rooms, even those upstairs. So, when you're at home, you should open all your windows to get air flowing through the house and stop moisture building up. At the same time, close all the doors to unaffected rooms. Take extra precautions before you do this to protect any valuables, such as storing them in a locked drawer or a safe, or even removing them from the house altogether.
- As well as your home, your garden is likely to be badly damaged, and may contain debris from the surrounding neighbourhood. Wait until waters have gone down to safe levels before beginning to clear it.
- Once water levels are down, remove carpets that have been damaged. But don't dispose of them: your insurer will need them to see the impact of the flood.
- Most of all, be patient with the flood management professionals who are getting your home back to the way it was – but don't be afraid to ask for regular updates.



Flash floods can turn your whole life upside down. But by watching out for warnings, preparing for any eventuality and staying proactive if it happens, you can take control over how much a flood impacts your life.

To help you visualise the devastating effects of flooding, LV= created a Flooding Filter to help you visualise the physical effects flooding could have on your own home. You can access it via Instagram by scanning the QR code.



Make sure you stay safe during a flood – always follow local authorities' guidance to keep your family and pets safe. More information on what to do in a flood can be found here: <https://check-for-flooding.service.gov.uk/what-to-do-in-a-flood>

Visit our website to find out more about our Home insurance - <https://www.lvbroker.co.uk/customers/home>

