

## How you can deal with insurance issues after flooding?

Following flood damage to your home, insurers will only carry out repairs once they are sure the property has fully dried out. Depending on the type of construction and extent of flooding it can take many months before the work can be carried out. If it is done too quickly then it is likely that further problems with damp can occur months later. Some insurance policies offer cover for the cost of renting alternative accommodation during this period if your home is not habitable following an insured event such as flood. If you need to use this cover make sure you know the maximum amount the insurer will pay. Most policies restrict this to a maximum amount and for a maximum time period. You may also be able to claim for other extra costs such as travelling to and from work or school if your alternative home is further away or cost in electricity to power dehumidifiers.

If you suffer serious damage or make a high value claim then it is likely that your insurers will appoint a loss adjuster to manage the claim for them.

They should organise repairs and replacement items for you. If there is a major incident affecting numerous properties, there can be delays as items such as dehumidifiers will be in short supply.

Sandbags are relatively ineffective when compared to purpose-designed floodprotection products.

The Environment Agency strongly encourages people to use purpose made flood protection products.

[Environment Agency- flood protection products \(external website\)](#)

Source: East Riding of Yorkshire Council / preparing for emergencies-flooding