

# Cumbria Flood Factsheet

## Information for homeowners

### Advice for residents returning to flood-damaged Homes

Following the recent floods and storm damage in Cumbria, Cumbria Fire & Rescue Service offer the following advice to homeowners prior to re-occupation of their premises:-

- take care as there may be hidden dangers in the flood water like sharp objects, raised manhole covers and pollution;
- if the premises have been flooded, the electrical/gas installation should be checked by a competent person prior to reconnection;
- any domestic appliances or equipment ie. cookers, televisions, VCRs, washing machines etc which have been affected by water should not be used;
- heating systems ie. gas boilers, oil boilers, storage heaters etc which have been affected by water should not be used unless checked by a competent person;
- to avoid the threat of arson, you should be vigilant where damaged

household contents are left outside the property, including damaged vehicles which should be moved away where possible to a safe distance;

- if your premises are unoccupied, make sure that they are secure;
- if you are re-occupying the premises, make sure that your smoke alarms are working to ensure your safety.
- Minimise health risks by using protective clothing (wellingtons and gloves) whilst cleaning up.
- Take care with electrics and gas. Electrical appliances must be checked by a competent electrician **BEFORE** they are switched on. Gas appliances should also be inspected by a Gas Safe Registered engineer.
- Remember that petrol or diesel generators, dehumidifiers and other fuel driven equipment e.g. camping stoves should **NEVER** be used indoors without adequate ventilation. Exhaust gases contain carbon monoxide which can quickly build up to poisonous levels.
- Thoroughly clean all other affected hard surfaces, including walls, hard-surfaced floors and furniture with hot soapy water, using an ordinary household detergent. Allow to dry thoroughly as this will also help to destroy germs left behind.
- Always wash your hands with soap and clean water after being in contact with flood water,

sewage or items that have been contaminated.

- Don't allow children to play in flood-water areas and wash children's hands frequently (always before meals). Wash floodwater-contaminated toys with hot water or disinfect before allowing them to be used.
- Keep any open cuts or sores clean and prevent them being exposed to flood water. Wear waterproof plasters.
- If anyone does develop a tummy upset they should seek medical advice.
- Don't eat any food that has been covered by or come into contact with sewage or floodwater.
- Do not eat any produce grown on an allotment or garden that has been flooded unless it has been cooked.
- Wash your hands before and after preparing food.
- Frozen food that has defrosted should be discarded. Food in your fridge should be thrown away if its not been working for a few hours.
- Put contaminated flood-damaged food in black plastic refuse sacks, seal and put out when your next refuse collection is due.
- Don't be tempted to try and salvage damaged food - including tins - as they may be contaminated with sewage and chemicals left from the floodwater.

# Electricity supply

If you have any concerns or are experiencing any other problems with your electricity supply, please contact United Utilities on 0800 195 1414.

United Utilities will check properties affected by floodwater. You should have your electrical system checked by a professional electrician before switching on electrical equipment.

# Gas supply

If you smell gas or experience difficulties with your gas supply, for instance if your meter is malfunctioning or has been switched off for safety reasons, please contact the National Gas Emergency Service 0800 111 999.

# Loss adjusters

You may get loss adjusters visiting properties in the area. The loss adjuster is free and if they are legitimate they will have your details and the details of your insurance company.

If you are visited by a loss assessor, loss assessors will charge and it is up to the householder to decide whether or not they require their services at this time. For more information contact trading standards.

# Insurance tips

The Citizens Advice Bureau are available to talk you through insurance claims, and what to do if you have no insurance. Top tips from those who are making claims are:

- Photograph everything - take pictures of your rooms and damage to individual items
- Carpets - most insurers will accept a photograph of carpets, but

keep a square to show the type of carpet you had in each room to show the assessor.

- In almost all cases the insurance company will send a loss adjuster to look at your property. They will confirm what repairs and replacements are needed and covered by your policy.
- If you rent your property, contact your landlord and your contents insurance company as soon as possible.

If you do not have insurance, your local council should be able to provide information on hardship grants or charities that may be able to help you.

## Always make your own record of flood damage

- Use a permanent ink pen to mark on the wall the maximum height of the flood water. Do this in every room affected by flooding.
- Photograph or video record your damaged property. List the damage to your property and belongings.
- If your insurance policy covers you for loss of perishable goods, make a list of all the foods you throw away. Include any food touched by flood water and anything in your fridge or freezer ruined by loss of power.
- Depending on your policy, the insurance company may only offer to clean and repair something, not replace it. Confirm the insurance company will pay for any service or equipment you need.
- Make a note of all telephone calls. Record the date, name and what was agreed.
- Keep copies of all letters, emails and faxes you send and receive.
- Keep receipts.
- Don't throw anything away until told (except ruined food).

Following flooding in several areas

of Cumbria, all householders are advised to check their home insurance policies to determine what they can claim for and the process for making claims.

Many householders will be able to claim for rehousing costs, for instance, however they may need to retain damaged furniture for assessment by a loss adjustor.

The Association of British Insurers has advisory information at <http://www.abi.org.uk>

# Dealing with builders after the floods

People in Cumbria are being warned to exercise caution when hiring tradesmen to help with repairs to their homes in the aftermath of recent flooding. Cumbria Trading Standards is issuing the following advice to help householders avoid being ripped off by rogue builders who may be cold-calling in the county:

- If you have buildings insurance, contact your insurance provider prior to any work commencing and then follow their advice.
- If you don't have insurance, we strongly advise that you only deal with reputable local traders.
- Rogue traders and builders may cold-call to your home and will often use clever tactics to get you to agree to having work carried out.
- If you are unsure of the trader do not deal with them. If you feel threatened or the trader is aggressive contact the police on 0845 330 0247.

**If you have concerns about a possible rogue trader please report them to the Consumer Direct helpline 0845 404 0506.**

If you agree to work being carried out, you should receive from the person you are dealing with:

- A written notice of cancellation rights.
- A seven day cancellation period.

If you have concerns about a contract with a trader please seek advice from the Consumer Direct helpline 0845 404 0506.

For more assistance and information on local tradesmen contact Cumbria Chamber of Trade ([cumbriachamber.co.uk](http://cumbriachamber.co.uk)) or your local Age Concern office who may be able to provide a list of reputable handymen.

## Cooling off period

Consumers have a legal right to a 7 day cooling off period after they enter into agreements in their own home. This reminder from Cumbria Trading Standards comes after stories of hard sell tactics having been employed by loss assessors when visiting householders at home in the flood affected areas of Cumbria . Where a consumer has agreed to employ the services of an assessor, consumers must be given a written notice within 7 days informing them of their right to cancel the contract. A failure to give such a notice renders the contract unenforceable at law.

For further information and advice please contact Consumer Direct on 0845 04 05 06.