

Flooded? First check your policy, then protect your home for next time

MATT CARDY / GETTY IMAGES

FLOODS hit thousands of householders again this week, prompting many to consider what they can do to avoid suffering the same fate next year – and how to claim effectively on their insurance now.

They may need to claim on both their home contents and buildings policy. So if you are in this position, it is important that you know your policy coverage.

Peter Gerrard, head of insurance research at moneysupermarket.com, said: "Following last year's catastrophic flooding, Brits up and down the country are again finding themselves at risk, and I urge homeowners to double check their insurance policies."

He added: "Fixtures such as fireplaces and electric lights, which you may have thought would be covered under a buildings policy, will usually fall under home contents. Also, your insurer will expect you to do all you can to minimise your claim. So be sure, where it's safe to do so, to take any items that can easily be moved upstairs or somewhere else that's dry. It is crucial to be aware of what you are covered for and any excesses that may apply."

More than two-thirds of the homes affected by the floods last year were due to surface water run-off, causing £3bn of damage. And as more and more homeowners are converting parts of their front gardens to hard surfaces such as paving slabs or tarmac driveways to allow for off-road parking and low maintenance, local authority drainage systems are struggling under the pressure and increasing the risk of flooding.

In order to cut down on the volume of water flowing off driveways into drains,



Areas such as Worcester have been flooded in this month's heavy rains. But forward planning can reduce the damage to your property

homeowners will need planning permission if they want to lay more than five square metres of asphalt or other impermeable materials.

Hard surfaces can increase surface water run-off by up to 50pc and sometimes drains cannot cope with the increased demands in times of heavy rainfall, leading to localised flooding.

New legislation for paved driveways is planned to be introduced in October. This comes as a result of The

Foresight Future Flooding report, which estimated that 80,000 properties are currently at significant risk from surface water run flooding, causing, on average, £270m of damage each year.

New driveways or parking areas over five square metres will not require planning permission if they are constructed using surfaces that allow the water to soak through the ground. Paving in two strips to act as "wheel tracks" for parking will effectively escape the restrictions, as will driveways using water-permeable surfaces.

These changes will apply to England and will incentivise permeable paving for

driveways by giving only permeable surfacing automatic permission.

Homeowners will be encouraged to consider the impact of their surface water drainage much more carefully.

Surface water can be drained using permeable surfaces such as concrete block paving with gaps, porous asphalt or gravel, wheel-track-only paving or through installation of "soak-away" systems.

Domestic planning applications have more than doubled in the past decade to 330,000 last year. They can cost thousands of pounds and leave homeowners tangled in red tape for months, even

though 90pc of applications are eventually approved.

Andrew Lowe, head of Direct Line home insurance, said: "We support the idea of prioritising permeable surfaces in principle as a way to reduce the impact of surface water run-off."

"However, we have expressed concerns that enforcement of planning permission for such low-level building may be difficult.

"Direct Line believes that homeowners should be fully aware of the potential implications of their garden improvements and choose their development materials carefully. There are plenty of permeable paving materials now available that absorb water and so will not require planning permission once the Government changes the law."

BEFORE THE FLOOD

- ❖ Turn off gas, electricity and water supplies at the mains.
- ❖ Unplug all electrical items.
- ❖ Contact your local council for sandbags.
- ❖ Move furniture, rugs and valuables upstairs.
- ❖ Move furniture away from walls.
- ❖ Remove curtains or hang them up over the rail so they are kept above flood water.
- ❖ Leave internal doors open.
- ❖ Keep important personal documents in a sealed bag, and in a safe location.
- ❖ Make sure you have important personal documents such as insurance and bank details, as well as essential contacts in the local authority and your doctor.
- ❖ Don't go into rooms with standing water if the power is still turned on.
- ❖ Don't use electrical appliances affected by, or in contact with, moisture.
- ❖ Move your car to higher ground.

AFTER THE FLOOD

- ❖ Contact your insurer as soon as possible.
- ❖ Take photographs of damaged items, as this will help with the claim.
- ❖ Floor coverings should be removed to reveal bare floorboards or concrete.
- ❖ Start the drying-out process by removing a couple of floorboards at each end of affected ground-floor rooms.
- ❖ Aid ventilation by opening windows and turning the heating on low.
- ❖ Do not drink tap water until the all-clear is given.
- ❖ Get your electrical system checked before turning back on.
- ❖ If you suspect the flood water to be contaminated (by sewage, for example) discard affected items immediately.

HOME INSURANCE

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