

The flood claims process



There are six main steps in putting your home back together after a flood



Step 1

Immediate aftermath

Contact your insurer as soon as possible. Your insurer will advise you on arranging alternative accommodation if necessary.

The information your insurer will need from you to support your claim and how to go ahead with the clean-up and repair process.



Step 2

Assessing the damage and finding temporary accommodation

A loss adjuster will be appointed to assess the claim. An initial assessment of the damage will be done, the reinstatement process explained and the options for alternative accommodation outlined.

You should expect to hear from your loss adjuster 2 days after contacting your insurer. If your loss adjuster needs to visit you, they will aim to do so within 7 days of the water receding.



Step 3

Cleaning and stripping out

Your loss adjuster will organise the cleaning and stripping out of your home. This work should start within 4 weeks of discussing it with your loss adjuster.



Step 4

Disinfecting and drying out your home

Your insurer or loss adjuster will appoint a drying company to disinfect and dry out your home.

This can take from a few weeks to several months. Your loss adjuster will give you a timetable and keep you informed.



Step 5

Repair and reconstruction

Repair work should begin shortly after you get your drying certificate from the drying company.

Your loss adjuster will appoint a builder to do the repair and reconstruction work, and will keep you updated on expected timeframes.



Step 6

Moving back to your home

Your insurer or loss adjuster will discuss with you when you can return home.

Depending on how badly damaged your home is, this can be between a few weeks and a year or more after the flood.

Insurers first priority is to help people return to their homes as quickly and safely as possible after a flood.

View the ABI's 'Responding to Floods Guide' at www.abi.org.uk or on Twitter @BritishInsurers'