

Reich Client Guidance... Flood Protection Measures

Flood Protection Measures

Flood protection should be considered before your property suffers damage and as part of the repairs following a claim.

These measures fall into two main approaches:

- ▶ **Flood resilience** – reduces damage when flood water gets inside the property
- ▶ **Flood resistance** – reduces the amount of water that gets inside the property.

Flood resilience - possible measures you could take:

- ▶ Move electrical sockets above predicted flood water level
- ▶ Wall mounted boiler/heating equipment
- ▶ Move utility meters above predicted flood water level
- ▶ Electronic equipment and other key equipment should be installed at a higher level
- ▶ Waterproofing the inside of your property e.g. waterproof plasterboard, replacing timber floors with concrete, waterproof membrane underneath tiles, replace timber doors with plastic, waterproof tanking to external walls below ground level to above predicted flood water.

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Flood resistance - possible measures you could take:

- ▶ Install airbrick covers or self-closing airbricks
- ▶ Sewerage bung
- ▶ Toilet pan seal
- ▶ Install non-return valves to soil and water pipes
- ▶ Silicone seal around opening for cables etc
- ▶ Repoint external wall with water resistant mortar
- ▶ Replace cavity wall insulation with closed cell insulation
- ▶ Install sump pump
- ▶ Install door and window guards
- ▶ Install garage/carpark barrier.

Installing these items as part of a flood risk assessment would be at your own cost, however, could add value to your property and will **reduce disruption and costs** in the event of a flood incident.

Following a flood incident and a claim to your Insurers, the normal costs of repair can be used to part fund these additional improvements.

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