

MORE TH>N issues pre-flood advice

Posted By Carmel McCarthy on September 9, 2008 @ 1:21 pm in Home, news article

With many areas in the North of England expected to receive heavy rain over the next 24 hours, MORE TH>N Insurance is issuing the following advice to home owners and small businesses at risk of the rising water levels. MORE TH>N has already increased the number of staff on duty to deal with the increased volume of calls.

1. Remember your insurance company is there to help. The MORE TH>N Helplines are open 24 hours a day, 365 days a year. Call us on 0800 300 699.
2. Listen out for flood warnings on your local TV and radio stations. The Environment Agency has a 24 hour information service called Floodline available on 0845 988 1188 and also a website which provides useful advice and updates: www.environment-agency.gov.uk
3. Have sandbags -your local council may be able to provide these -and boards ready to block doors, etc - do this in good time!
4. Keep your insurance policy documents in a water-tight bag in a safe place.
5. Keep a note of your insurer's Helpline number handy.
6. Prepare a 'Flood Pack' and make sure that everyone in your home or business knows where it is. The pack should include: torch, battery-operated radio (with spare batteries), first aid kit, warm clothes, blankets and bottles of water. Keep it in a safe place. If you have one, remember to take your mobile phone upstairs too, and keep it charged.
7. Think about where to park your car. Is it safe?
8. Be prepared to move furniture and valuable items upstairs or to a safe place, out of danger. Remember to include items like photos and valuable paperwork that have high sentimental value and will be difficult to replace.
9. If you receive warnings of imminent flooding, be ready to switch off gas and electricity supplies but listen for advice on your local radio station. If water levels start to enter your home or business turn off the gas, and the electricity at the main fuse board.
10. Have a map of your local area handy. If you decide to evacuate, bear in mind that some local roads may already be blocked and impassable. Do not attempt to drive across flooded roads if you are able to drive round.
11. If your home or business is flooded, contact your insurance company as soon as possible. Insurance companies are there to help and will know what to do if your home or business is flooded.

Mike Holliday-Williams, Managing Director at MORE TH>N, said: "By following these basic steps, you will be able to reduce the amount of damage to your possessions and your home. Our claims staff are trained to deal with these disasters. They will relieve some of the immense stress and strain these situations can bring. My advice to anyone affected by flooding is to use the skills and services offered by your insurance company."