

# Five ways to reduce flood damage



Floods across the UK have highlighted the devastating impact that natural events can have on property, businesses and people's lives. Here Independent Insurance Services provides you with practical measures to help limit flood damage and speed up recovery times following an event

Independent Insurance Services' guidance on managing your flood risk adopts a five-prong approach to tackling this growing concern

## 1. Before any flooding occurs

Businesses and homeowners alike should assess the likelihood of this risk by considering a range of factors and, where necessary, take the appropriate action to be ready for such an event, from raising the elevation of critical equipment and contents.

## 2. When flooding is imminent

There are a number of simple steps people can take to restrict damage, including turning off utility supplies and, if there is time, relocating vulnerable stock and contents.

## 3. Following a flood

Carrying out several actions will assist with recovery times and speed up settlement of claims, from removing covers on air bricks to allow air to circulate and trapped water to escape to taking photographs of the damage.

## 4. After the event

Take a look at <http://www.floodplanuk.org/>. This site is a useful tool in the event of a flood, providing information and practical advice on flooding and community engagement.