

Down District Council

# A Resident's Flood Guide



# Improving the local response to flood incidents in Down District

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# Introduction



As Chairman of Down District Council, and on behalf of my fellow Councillors, I wish to extend commiserations to residents whose homes were flooded in August 2008 and to the number of people who are only just now able to return to their homes following flood damage.

At Down District Council we recognise the anxiety and impact such flooding has on our residents' well-being, but I wish to reassure citizens that Down District Council, at times of emergency, will be endeavouring to protect the public at large.

Events over the past few years have demonstrated that exceptional rain can cause flooding when the drainage system is simply overwhelmed by the amount of water it is expected to carry, so planning ahead is essential. In addition, when the ground is saturated even small additional amounts of rainfall will find it difficult to drain away from gardens and enclosed spaces.

As rainfall patterns are changing, there is a real need for all of us to plan ahead to protect our lives, homes and properties. Therefore I am delighted that Down District Council has published this guide to help you take the first steps.

In addition to the publication of this guide and in an effort to improve the response to flood incidents within Down district, Down District Council has included information on the Council's website which will be permanent and updated regularly.

Down District Council has published this document, 'A Resident's Flood Guide' which we hope that you find useful should you be faced with a flood in the future.

**Colin McGrath**  
Chairman

# Flood Warnings

Flooding - you can't prevent it, but you can prepare for it.

Flooding is a natural process that can happen suddenly. To help in preparing to respond to a flood, Down District Council has published this information pack to guide residents should you be faced with a flood in the future.

While the Rivers Agency provides advance warning of flooding wherever possible, and Down District Council may provide assistance, it is your responsibility to protect yourself and your family.

**You should ensure that your property is adequately insured in the event of flood damage.**

If you live in a flood risk area do what you can now to prepare for a flood. Don't wait until it happens, you may not have time.

To find out if you are at risk from flooding use the Rivers Agency Floodplain maps on their website:  
[www.riversagency.cyni.gov.uk](http://www.riversagency.cyni.gov.uk)

## **Rivers Agency - Flood Risk Maps**

The Rivers Agency's Indicative Floodplain Maps provide an overview of flood risk in Northern Ireland, but do not distinguish degrees of risk, which will be higher in undefended, low-lying areas near rivers or the sea.

The fact that a property lies within a floodplain does not mean that it will definitely experience flooding, nor does it denote any particular degree of risk. Further advice about risks and levels of protection in particular areas, or to particular properties, can be obtained by contacting your local Rivers Agency offices as follows:

## **Rivers Agency Regional Office**

Ravarnet House  
Altona Road  
Lisburn BT27 5QB  
Telephone: 028 9260 6100  
Fax: 028 9260 6111  
Email: [rivers.registry@dardni.gov.uk](mailto:rivers.registry@dardni.gov.uk)  
Available: 24 hours, 365 days per year

To find information on roads affected by flooding tune into radio traffic and weather bulletins. Also see ITV Teletext and BBC Ceefax pages.

## **The AA**

The AA provides road flooding information through their 'Roadwatch' telephone service:

Telephone AA Traffic and Weather Information Line on 09003 401 100 or 401 100 from your mobile phone.  
([www.theaa.com/travelwatch/roadwatch](http://www.theaa.com/travelwatch/roadwatch))

# Who to Contact

## Organisations' roles and responsibilities.

### **Down District Council**

Flooding is a complex issue and Down District Council is only one of several key groups at work during and after such an event. However, some problem areas which many people think are the responsibility of the local authority actually fall under the remit of other agencies.

### **New Floodline Number**

A new number to report flooding incidents has been launched:

### **Flooding Incident Line**

**0300 2000 100**

The new Flooding Incident Line 0300 2000 100 will improve the way in which members of the public can report a serious flooding issue to a single point of contact.

You no longer have to decide whether to phone Rivers Agency, Roads Service or NI Water. The new telephone service is available 24 hours, 365 days per year.

Flooding of overflowing rivers and watercourses is the responsibility of

### **Rivers Agency**

**028 9260 6100**

Flooding of roads, footpaths or blocked gullies is the responsibility of

### **DRD Roads Service**

**028 4481 2612**

**028 3752 9500** (out-of-hours)

Flooding of burst watermains or blocked sewers is the responsibility of

### **NI Water Service**

**0845 744 0088**

Flooding of NI Housing Executive houses is the responsibility of

### **NI Housing Executive**

**0844 892 0900**

**0844 892 0901** (out-of-hours)

Flooding of Down District Council premises is the responsibility of

### **Down District Council**

**028 4461 0800**

When the need arises, rest centres for people who are evacuated or stranded will be set up by Down District Council's Emergency Planning Team.

Down District Council will advertise helplines or advice centres following any major flood - this will give details of assistance available and reliable advice on issues such as insurance and building matters.

Down District Council, DRD Roads Service, Rivers Agency and NI Water Service co-operate with one another to provide a unified response to flooding emergencies.

### **Northern Ireland Fire and Rescue Service**

The Northern Ireland Fire and Rescue Service has responsibility primarily for saving life. If someone is in immediate danger call 999 and ask for the Fire Brigade. Do not use the 999 system for services that are not urgent. They can also help by pumping out properties following a flood which will aid drying out. Sometimes a charge is made for this service.

### **Police Service of Northern Ireland and Northern Ireland Ambulance Service**

The PSNI and NI Ambulance Services continue to provide their normal services. If you have to leave your property following a flood notify the local Police station (if they have not already contacted you). The Police can give advice on securing property following flood damage.

### **Health Services - GPs, Clinics, Hospitals**

Flooding presents many health hazards: immediate risk of drowning; contamination of water; respiratory problems from mould; stress and even long-term psychological or mental health problems. Visit your local GP or clinic if you have concerns over health issues and inform the doctor that you

have been flooded. In an emergency (eg severe illness or injury) go to the casualty department at your local hospital - if necessary call an ambulance (dial 999).

#### **Insurance Broker/ Insurance Intermediary**

Your insurance broker may operate an emergency 24-hour telephone helpline which you should call as soon as you are able to do so. Insurance brokers will give advice on making a claim. They may handle notification to the insurance company, arranging emergency accommodation, visits by a loss adjuster and other specialists. Remember to give them your temporary address and phone number if you move out of your house.

#### **Insurance Company**

You may deal with your insurance company or companies through your broker, or directly if your insurance is arranged that way. All insurance companies operate an emergency 24-hour telephone helpline, which you should call as soon as you are able to do so. Insurers will normally handle most aspects of a claim. In the case of flooding they will usually appoint a loss adjuster to act as their agent in handling the details of a claim. They will then normally arrange builders and other repair work. They will also help arrange emergency accommodation and other support. It is vital that you consult your insurance company before undertaking repairs on your property and it will be

very useful to them if you can take photographs of all parts of the building that are damaged.

A list of helplines for the major insurance companies is available on the Association of British Insurers' website: [www.abi.org.uk](http://www.abi.org.uk). You will also find a list of contact telephone numbers for locally based insurers, intermediaries and associated service providers on the Belfast Insurance Institute website: [www.belfastinsuranceinstitute.org](http://www.belfastinsuranceinstitute.org)

Remember to give insurers your temporary address and phone number if you move out of your house. Although most claims are settled satisfactorily, occasionally you may need to make a complaint. This can be done through the Financial Services Authority, Association of British Insurers or the Financial Ombudsman Service. See your insurance policy for details of how this must be done.

#### **Loss Adjuster**

Loss adjusters are specialists in the control and repair of damage. They are usually appointed by insurers to act as their agents in handling claims, particularly those of potentially high value. On a day-to-day basis you will probably be dealing with the appointed loss adjuster. Loss adjusters should be members of the Chartered Institute of Loss Adjusters.

#### **Structural Engineers, Surveyors and Other Professionals**

If your property is more seriously damaged, the services of professional engineers and surveyors may be needed. Usually loss adjusters or builders commission these experts. These specialists should be a member of one of the recognised professional bodies, such as the Institution of Structural Engineers, the Royal Institute of British Architects, the Royal Institution of Chartered Surveyors or the Institution of Civil Engineers. The British Damage Management Association (BDMA) may be able to advise on flood recovery and restoration practitioners, visit [www.bdma.org.uk](http://www.bdma.org.uk)

Very occasionally, Down District Council may inspect your property to see if it is fit for habitation.

#### **Landlords**

Dependent on the property contract, you or another party may be responsible for repairs and/or re-accommodation. You should consult your contract. The Citizens Advice Bureau may be able to advise.

#### **Water, Electricity, Gas and Telephone Companies**

Following a flood, you should always turn off the building's power supplies, get technical advice from the supplier and get your system fully checked. Usually your suppliers, such as water, electricity, gas, telephone (including cable services etc) will need to be notified to cut off and/or restore services

# Damage to Property

to your property. Suspension of some services may be needed during the flooding period and/or during clear-up and re-building work.

## **Meteorological Office**

The Met Office is the national organisation that produces weather forecasts for broadcast by national and local television and radio. The Met Office does not deal directly with the public and does not issue flood warnings. Keep an eye on the weather forecasts and on further flood warnings - floodwaters can return a few days or weeks after an initial flood. Visit [www.metoffice.gov.uk/services/public](http://www.metoffice.gov.uk/services/public)

## **Television, Radio and Newspapers**

Local flood warnings are issued to the broadcast media by Down District Council. Keep an eye out for new flood warnings on the local television and radio news during the clean-up and repair of properties.

## **NI Environment Agency**

If your property is a listed building the NI Environment Agency may be able to advise you on the correct repair and restoration of the property.

Contact Historic Buildings:  
Waterman House, 5-33 Hill Street  
Belfast, Co Antrim, BT1 2LA  
Telephone: 028 9054 3095  
Email: [bh@doeni.gov.uk](mailto:bh@doeni.gov.uk)  
Visit [www.ni-environment.gov.uk](http://www.ni-environment.gov.uk)

## **Re-occupation**

It is important to remember that if a building is seriously flooded it can be many weeks before it dries out and it may be several months before it becomes habitable again. Do not move into the building until it is structurally safe, sufficiently clean and, preferably, reasonably dry. Damp surfaces are good breeding grounds for mould and other fungi, so it is best to minimise the potential for fungal growth by drying them as quickly as possible. If you do re-occupy the building prior to this, ensure that the building is well ventilated and that an effective heating system is running at all times, preferably with a de-humidifier. From the point of view of security, it is generally advisable to re-occupy the building as rapidly as possible. Down District Council's Environmental Health department may be able to assess whether the building is ready for re-occupation. Once the building has been re-occupied, make provisions in case of any further floods.

## **Damage**

Your insurance company's loss adjuster or a structural engineer is the most appropriate person to identify structural damage to a building. However damage may become apparent following a flood and you may need to recontact your insurers.

## **A structural assessment of the building can be made by:**

- Checking roofs - roofs are a very good indicator of the presence of structural damage. Look at the ridge of the roof and assess whether it has changed, this should be viewed from a distance rather than close-up.
- Checking the walls to verify that they are as before, this can normally be done by eye or with a spirit level.
- Looking for bulging or dislodged sections of the building fabric/structure.
- Looking for deep scouring which has led to the foundations being exposed.
- Checking for any new cracks bigger than 5mm (or 1/4') above doors or windows.

If any of these features are observed, a building professional must be called in to assess the property. It is important to make regular checks for damage, at least once a day, as it may take a while for some damage to become apparent.

# Emergency Accommodation

Various different agencies can assist in finding you emergency accommodation during and immediately after a flood. It may be covered by your home insurance and you should in the first instance check your policy carefully for details.

Often your insurance company will pay for emergency accommodation up to a certain percentage of the value of your insurance. If you rent accommodation and your home insurance does not cover emergency accommodation, then you will have to rely on the Northern Ireland Housing Executive to re-house you (if you have been flooded you will have priority for re-housing). In such a case, you should contact the Northern Ireland Housing Executive as soon as possible. If it is not possible for you to re-occupy the property immediately, for example while the property is being repaired, your insurance company or the Northern Ireland Housing Executive may arrange temporary accommodation for you. You should always notify your insurer or the loss adjuster of your need for emergency accommodation before you commit yourself to any payment for this alternative accommodation.

## Housing Associations in Down District

The Northern Ireland Federation of Housing Associations also provides housing in the Down district area and works with the Northern Ireland Housing Executive to meet the needs of those who face housing stress.

Contact details for Housing Associations in the Down district area:

Town	Housing Association	Telephone
<b>Ardglass</b>	Oaklee Housing Association	028 9044 1300
	BIH Housing Association	028 9032 0485
<b>Ballynahinch</b>	Fold Housing Association	028 9042 8314
<b>Castlewellan</b>	Rural Housing Association	028 8224 6118
<b>Downpatrick</b>	Abbeyfield UK (NI) Ltd	028 9036 5081
	BIH Housing Association	028 9032 0485
	Clanmil Housing Association	028 9087 6000
	Fold Housing Association	028 9042 8314
	Hearth Housing Association	028 9053 0121
	Oaklee Housing Association	028 9044 1300
	Triangle Housing Association	028 2766 6880
	Ulidia Housing Association	028 9038 2288
<b>Kilcoo</b>	Rural Housing Association	028 8224 6118
<b>Killyleagh</b>	Ulidia Housing Association	028 9038 2288
<b>Newcastle</b>	Fold Housing Association	028 9042 8314
	Oaklee Housing Association	028 9044 1300
<b>Seaforde</b>	Hearth Housing Association	028 9053 0121

# Family Flood Plan and Points to Consider

## **Beforehand**

Make sure you have adequate insurance. Flood damage is included in most buildings insurance policies but do check your home and contents are covered.

Keep details of your insurance policy and the emergency contact number somewhere safe - preferably as part of your flood kit.

Get into the habit of storing valuable or sentimental items and important documents upstairs or in a high place.

Make sure you know where to turn off your gas, electricity and water. If you're not sure ask the person who checks your meter when they next visit. Mark the tap or switch with a sticker to help you remember.

Consider how you can protect your home. Buy some sandbags or other flood protection to block doorways and airbricks. In an emergency, make sandbags using old pillow cases, carrier bags or even tights filled with sand or earth.

## **Make A Family Flood Plan**

Make up a Flood Kit - including personal documents, a torch, a mobile phone (if possible), a first aid kit, a radio, a single use camera, foil emergency blankets (2), wellington boots, waterproof clothing, rubber gloves, disinfectant, soap, towels, bottled water, any necessary medication, resealable polyethylene bag and contents list. (Home Emergency Kits can be purchased from [www.evaq8.co.uk](http://www.evaq8.co.uk)).

Because flooding happens so quickly and often when least expected, it is easy to lose each other at times. Preparing a family flood plan will help you through a serious situation. Creating the plan with your children, explaining what to do and even practising the plan will prepare them for the time when you may need it.

# These Elements Should be Part of Your Plan

Don't wait for a flood to find out whether your plan works. Try it now!

## my flood plan



### List of Useful Numbers

Flooding Incident Line, Down District Council, Rivers Agency, DRD Roads Service, NI Water Service, NI Housing Executive, NI Electricity, the emergency services and your insurance company.



### Flood Kit

Make up your flood kit and make sure everyone knows where to find it.



### Children's Essentials

Make a list of the vital items you need. For example milk, baby food, sterilised bottles and spoons, nappies and wipes, nappy bags, spare clothing, comforter, favourite toy or best teddy.



### Medication

Would you need to take any family medication?



### Valuables and Sentimental Belongings

Find a suitable storage space out of reach of flooding. Get into the habit of storing them upstairs or in a high place downstairs.



### Flood Boards and Sandbags

Know where any protection materials are kept and how to use them. Have a few flood boards or sandbags prepared to block doorways and airbricks.



### Gas and Electricity

Know how to turn them off, even in the dark. If you have oil fired heating turn the supply off at the tank.



### Car

Where would you move it to?



### Evacuation

If the flooding is severe you may be evacuated. What would you need to take with you and what provision can you make for family pets? If you choose to leave the house do you know where you would go and how you would get there? If you decide to stay in the house but decamp upstairs make a list of all the things you will need.

# What to do When you Hear a Flood Warning

Listen out for warnings on radio and TV and phone the:

## Flooding Incident Line

Tel: 0300 2000 100

Available: 24 hours, 365 days per year.

- Follow any general flood preparation advice.
- Know where to find your Home Flood Kit.
- Move valuables to the highest position possible (first floor or higher).
- Seal important documents, photographs and similar items in plastic bags.
- Make plans for where and when to meet family members in the case of a flood and know what to do with any domestic animals (either moving them to a safer area or keeping them in an upstairs room).
- If possible, move motor vehicles out of the area onto higher ground.
- Alert your neighbours, particularly the elderly.
- Put sandbags (actual or improvised) or flood boards in place - but make sure your property is ventilated. Plug sinks/baths and put a sandbag in the toilet bowl to prevent backflow. You could improvise sandbags by using tights, strong plastic bags or pillow cases filled with sand or earth.
- Be ready to turn off gas and electricity (get help if needed). Unplug electrical items and move them upstairs if possible.
- Co-operate with emergency services and Down District Council - you may be evacuated to a rest centre.
- Do as much as you can in daylight. Doing anything in the dark will be a lot harder, especially if the electricity fails.

# Stay Safe in a Flood

- Floods can kill. Don't try to walk or drive through floodwater - six inches of fast flowing water can knock you over and two feet of water will float your car.
- Manhole covers may have come off and there may be other hazards you can't see.
- Never try to swim through fast flowing water - you may get swept away or be struck by an object in the water.
- Don't walk on sea defences, riverbanks or cross river bridges if possible – they may collapse in extreme situations or you may be swept off by large waves. Beware of stones and pebbles being thrown up by waves.
- Avoid contact with floodwater - it may be contaminated with sewage.

# Cleaning up After a Flood

## Immediate Action

During a period of flooding the water levels may rise and fall over a period of several weeks, dependent upon rainfall and drainage. It is pointless to carry out all restoration work until you are fairly confident that the floods have gone. However, do carry out any immediate work to make the structure safe if you can. Continue to monitor the weather and flood warnings.

If further floods are forecast, concentrate first on preparing for this eventuality before attempting property repairs. Sandbags can help prevent silt entering a property, although they are seldom completely effective in preventing damage.

After a flood, always clean and disinfect everything that has potentially come into contact with the floodwaters before using them to avoid potential infections or other illnesses, and open doors and windows to ventilate your home.

## First Steps

- Call your insurance company's (24 hour) Emergency Helpline as soon as possible. They will be able to provide information on dealing with your claim, and assistance in getting things back to normal.
- Keep a record of the flood damage (especially photographs or video footage) and retain correspondence with insurers after the flood.
- Commission immediate emergency pumping/repair work if necessary to protect your property from further damage. This can be undertaken without insurer approval (remember to get receipts).
- Get advice where detailed, lengthy repairs are needed. Your insurer or loss adjuster can give advice on reputable contractors / tradesmen. Beware of bogus tradesmen and always check references.
- Check with your insurer if you have to move into alternative accommodation as the cost may be covered under a household policy.
- Make sure your insurance company knows where to contact you if you have to move out of your home.

## Cleaning Up

- Find out where you can get help to clean up. Check with Down District Council in the first instance or look under 'Flood Damage' in Yellow Pages for suppliers of cleaning materials or equipment to dry out your property. It takes a house brick about one month per inch to dry out.
- Open doors and windows to ventilate the house, but take care to ensure your house and valuables are secure.
- Contact your gas, electricity and water company. Have your power supplies checked before you turn them back on to make sure they have dried out. Wash taps and run them for a few minutes before use.
- Don't attempt to dry out photos or papers - place them in a plastic bag, and if possible store them in the fridge.
- Throw away food which may have been in contact with floodwater - it could be contaminated. Contact Down District Council's Environmental Health department for advice.
- Do not dispose of any damaged items (other than perishable goods such as food) without agreement from the insurer or loss adjuster.
- The Citizens Advice Bureau and other organisations may be able to help if you feel under pressure, their numbers can be found in the phone book.
- Don't think it can't happen again. Restock your supplies.

# Pets

Flooding is an enormously stressful event for all family members, pets should be considered in the event of an evacuation from your home.

## **Pet Carriers**

The most common reason for non-evacuation of pets is a lack of suitable carriers particularly for cats. In households with multiple pets it is common to have a single carrier for veterinary visits but in an evacuation a carrier is required for each pet. Ensure that you have enough carriers constructed of wire mesh or plastic. Obviously cardboard carriers will disintegrate in a flood.

The best way to protect your family from the effects of a flood is to have a Flood Plan. If you are a pet owner, that Plan must include your pets. Being prepared can save their lives. In the event of a flood, if you must evacuate, the most important thing you can do to protect your pets is to evacuate them too. Leaving pets behind, even if you try to create a safe place for them, is likely to result in them being injured, lost, or worse. So prepare now for the day when you and your pets may have to leave your home.

## **Have a Safe Place to Take Your Pets**

Some emergency shelters cannot accept pets. It may be difficult, if not impossible, to find shelter for your animals in the midst of a flood, so plan ahead. Do not wait until disaster strikes to do your research.

## **Evacuation Tips for Pets**

- Take your pets with you. Many people mistakenly leave their companion animals behind when

they evacuate during an emergency, thinking their pet's instincts will prevent them being harmed. Nothing could be farther from the truth. Companion animals depend on us for their survival, much as children do.

- Identify your pet. Securely fasten a current identification tag to your pet's collar. If you face evacuation, it is a good idea to attach to the collar the phone number of a friend or family member who will be able to reach you.
- Photograph your pet and carry a photo with you for identification purposes.
- Transport your pet safely. Use secure pet carriers and keep your pet on a lead or in a harness.
- Foster your pet. If you and your pet cannot stay together, call friends, family members, veterinarians, or boarding kennels in a safer area to arrange safe foster care.
- Have supplies on hand. Be sure to have a flood kit for your animals, one week's worth of food, water, medication, cat litter, or any other supplies your pet needs on a regular basis.
- Plan your evacuation and leave in plenty of time. Do not wait until the last minute to evacuate. When rescue officials come to your door, they may not allow you to take your pet with you.
- Carry a list of emergency telephone numbers with you. This should include your vet and any other individuals or groups you might need to contact during the flood.

## **Assemble a Portable Flood Kit for Your Pet**

Whether you are away from home for a day or a week, you'll need essential supplies. Keep items in an accessible place and store them in a sturdy container that can be carried easily including:

- Medication and medical records (stored in a waterproof container) and a first aid kit.
- Sturdy leads, harnesses, and/or carriers to transport pets safely and ensure that your animals can't escape.
- Current photos of your pets in case they get lost.
- Food, portable water, bowls, cat litter/pan, and can opener.
- Information on feeding schedule, medical conditions, behaviour problems, and the name and number of your vet in case you have to foster or board your pets.
- Pet beds and toys if easily transported.

## **Small Mammals**

Small mammals (hamsters, gerbils, etc) should be transported in secure carriers suitable for maintaining the animals while sheltered. Take bedding materials, food bowls and water bottles.

# Livestock

## Preparing for a Flood

### Identify Emergency Resources

In case of a flood situation, have in place an emergency plan to protect your livestock. The emergency plan should include phone numbers of resources you may need before, during and after the emergency, including:

- Employees
- Neighbours
- Veterinarians
- Poison Control Center
- Animal Shelters
- Livestock Transport Resources
- Feedstock Providers in Various Regions

Make sure to include contact information for resources out of the area as well, in case local resources are overwhelmed.

### Ensure Animal Identification

All livestock should have visible identification numbers, even if you do not plan to transport them from the property. Floods often drive livestock to seek shelter. They often become lost or end up in a neighbour's pasture.

### Restrict Access to Dangerous Areas

When necessary, move livestock to higher ground and deny access to flood-prone pastures, barns and other structures. Many livestock drown because they refuse to leave flooded shelters. Make sure that livestock are not able to re-enter potentially dangerous areas.

### Supply Food and Water

During floods, it's important that livestock have plenty of food and clean water. The emergency preparedness plan should include contingency options for feeding and watering these animals if existing resources become contaminated by floodwaters. In some cases, it may be necessary to truck in water to livestock holding areas.

### Remove Potential Contaminants

Floodwaters often contaminate soils, animal feed supplies and fresh water sources by carrying chemicals, fertilizers, rubbish and other debris from their original containers and locations.

Where this hazard exists:

- Label hazardous materials and place them in a safe location. Remove chemicals, fuels, fertilisers, and other contaminants to higher ground and check containers for leaks.
- Maintain an inventory of all hazardous substances that could be leaked during a flood. Remove old buried rubbish that could leak into crops, feed supplies, water sources and pastures.
- Secure or remove anything that could become blowing debris, including trailers, propane tanks, boats and feed troughs.

### Check for Fire Hazards

During floods, farmers also need to protect livestock from the threat of fires. Plan to remove all fuels away from the vicinity of barns. Turn off all electrical power to barns and buildings, and other structures that house livestock until the threat of flooding has subsided. Instead, use petrol or diesel generators that can be transported away from the area when not in use.

# Livestock

## Flood Recovery

A key component of any emergency plan should include what steps to take after an emergency to protect you, family members, co-workers, and animals. This is especially true when it comes to livestock. The aftermath of a flood can leave serious hazards that can lead to injury and death.

Common hazards include:

- Contaminated food and water supplies
- Standing, stagnant water
- Livestock carcasses
- Sharp objects transported or blown into pastures
- Sick/diseased animals
- Wild animals displaced by floodwaters
- Damaged barbed wire fences and gates
- Weakened barns and other structures
- Eroded and unstable outdoor beds.

### Inventory Livestock

Immediately after a flood event, inventory all livestock and identify any missing animals. Inform neighbours of animals that are lost. Unfortunately, in the chaos after an emergency event, thieves take this opportunity to gather lost animals and sell them as soon as possible. Inform local livestock auctions in your area to be on the lookout for lost animals that carry your brand or identification.

### Remove Hazardous Objects

If it can cut, scrape, gouge or poke, livestock will find it. After a flood, seek

out and remove dangerous objects from pastures. Check fences for damage and repair them immediately. Removing these objects not only protects livestock, but protects farm workers and machinery from being injured or damaged when mowing pastures that have grown over and hidden these objects.

### Observe Livestock for Sickness

Following a flood, there can be a danger of infectious diseases in livestock. It is important to remove any dead animals as soon as possible. Any farm burial of fallen stock is banned. Advice on the correct removal of fallen animals can be obtained from your local vet or the Department of Agriculture and Rural Development (DARD) Divisional Veterinary Office. Telephone: Newry Division 028 3025 3200 or Newtownards Division 028 9182 5825.

- Inspect livestock for wounds and treat them immediately.
- Watch for signs of diseases such as pneumonia, foot rot or leptospirosis.
- Isolate sick animals from the herd and report any sign of disease to your veterinarian.
- Make sure all livestock vaccinations are current.
- Spray insect repellants to protect livestock from increased fly populations.

### Inspect Food and Water Sources

Check livestock feeds for water damage and contamination. Feeding livestock damaged grains and mouldy hay can cause digestive problems in livestock.

Do not force livestock to eat feeds or drink water that has been flooded, or that has possibly been contaminated by pesticides or other chemicals.

For farmers, protecting livestock from the hazards of natural disasters is essential.

### Evacuation Tips for Farm Animals

- Evacuate animals as soon as possible.
- Be ready to leave once the evacuation is ordered.
- Arrange your evacuation route in advance.
- Arrange for a place to house your animals.
- Plan an alternate evacuation route.
- Alternate routes should be mapped out in case the planned route becomes inaccessible.
- Set up safe transportation. Make sure that you have available trucks, trailers, or other vehicles suitable for transporting farm animals.
- Arrange to have experienced animal handlers and drivers to transport them.
- Take your supplies with you.

At the evacuation site you should have, or be able to readily obtain, food, water, veterinary care, handling equipment, and generators if necessary.

In the event of a flood evacuation, farm livestock may be destroyed by the authorities without consulting the owner if it is felt they might suffer.

# Frequently Asked Questions Relating to Insurance Matters

The following information has been provided by the  
Association of British Insurers

This section sets out questions and answers relating to insurance matters, divided into the categories below:

- Domestic and Commercial
- Motor
- Caravans

## Domestic and Commercial

### **1. My house has been flooded. What should I do?**

Personal safety is very important, think about your actions carefully. If safe to do so, move items to a higher level, switch off all services and when leaving your property leave it as secure as possible. If advised to leave your property by the authorities, listen to their advice and follow any instructions they give. Contact your insurer as quickly as possible.

### **2. Will my property be covered for flood damage?**

The overwhelming majority of household policies provide cover in respect of flood. Under commercial policies flood cover is normally provided as an option at additional premium.

### **3. Will both my Buildings and Contents be covered?**

If you own your house and you have taken out buildings and contents insurance with the same or a different insurer you will be covered. If you have not taken out buildings and/or contents insurance then you will have to pay for any flood damage to uninsured property. If you are a tenant and have taken out contents insurance you will be covered in respect of your contents and any fixtures and fittings which belong to you. Buildings insurance is normally the responsibility of the landlord.

### **4. I do not know the name of my insurance company.**

ABI does not hold a database of policyholders and their insurance companies. Speak to your broker, insurance advisor, mortgage lender or bank (direct debit/standing order payments can be used by them to identify your insurer) who may be able to provide details. If you are in rented accommodation, speak to your landlord or Northern Ireland Housing Executive where you pay your rent.

### **5. I know the name of my insurance company but I cannot find my policy.**

Ring directory enquiries or look in the telephone directory for your insurer. When you ring them give them as many details as you can. The insurer is likely to be able to find your policy details from your personal information and your postcode.

### **6. What do I need to report to my insurer about my claim?**

Some insurers will take details by telephone. Claims staff will be able to give advice on the actions you need to take. In certain circumstances, helpline staff may be able to give you the go-ahead for repair work to be commenced. Most helplines operate 24-hours a day.

**7. I had to leave my house and I am living in alternative accommodation. How long will I be able to stay here?**

In most incidences there will have to be 'damage' to your home or its contents to trigger the alternative accommodation cover.

Cover in respect of alternative accommodation would generally be a percentage of your sum insured up to a maximum amount.

You should ensure that you are aware of the costs of the alternative accommodation you are living in and you should speak to your insurer to make sure they will continue to pay the costs incurred. In the unlikely event of the alternative accommodation portion of cover being used up, it will be your responsibility to make your own accommodation arrangements and to pay for them.

Alternative accommodation must be reasonable and in keeping with your normal lifestyle. Always obtain your insurer's approval before incurring any costs.

If you prefer to be near your property when the flood waters have gone, some insurers depending on the circumstances, may arrange for a mobile home to be placed in your garden.

**8. How long will it be before I am back in my property?**

Once the flood water has been removed from the property it will need some initial cleaning up and drying out. Where possible, advice should be sought as to how walls, furniture and carpets should be cleaned before any work is undertaken. Insurers have experience of the time it takes to dry out property in the correct way. You will not be able to carry out re-decoration before the property has thoroughly dried out. Depending on the degree of damage it could be between a few weeks and several months before a property is habitable.

**9. How long do I need to keep the goods that have been damaged?**

Do not eat any food that has been exposed to flooding. Throw it away and keep a note of the items disposed of. If you have any recent receipts for food that was purchased for the freezer retain them as part of your claim. Fridges and freezers should be cleared out as soon as possible.

**Material goods**

It is a good idea to take photographs of the damage. Any carpets, furniture or other goods that have been removed from your home should be retained until your insurer has agreed that they can be disposed of. If it is not possible to store or retain goods, every effort should be made to contact your insurer or their representative (loss adjuster) to obtain their agreement to the disposal of goods.

**10. Can I use my own builder?**

You can use your own builder if you choose to do so. You may find it beneficial to use a builder recommended by your insurer from their 'approved list'. As the standard of work from such a builder will be known and have been monitored, it will be acceptable to your insurer. By using an approved builder if any problems do arise it will be easier for you to raise the matter with your insurer. If you do decide that you would like to choose your builder to undertake your repair work, you will most likely be asked to obtain 2/3 estimates in order that your insurer has a proper understanding of the work that will be needed and the likely costs. You will need the insurer's confirmation that they have agreed an estimate before any work commences. You will also need to refer any problems with reinstatement work, involving increases in costs, to your insurer and obtain their agreement before any such work goes ahead. Any complaints arising from work undertaken by a builder of your own choice, which is not sanctioned by your insurer, will ultimately be for you to resolve.

**11. Flooding has damaged my garden. Can I make a claim?**

Your household policies will generally cover damage to outbuildings, garages and sheds. They do not normally cover storm or flood damage to gates, fences, hedges, garden plants and shrubs.

**12. Will I have to pay an excess (ie the first part of any claim)?**

Unless you have chosen a different amount you will have to pay the standard policy excess (usually £50-£100).

**13. Why has a loss adjuster been appointed?**

A loss adjuster is appointed to confirm the circumstances of the claim, to make sure the claim is covered by the policy and to ensure that the full value of the claim is agreed with you.

**14. I have a complaint about the way my claim is being handled by my insurance company and/or loss adjuster.**

**Insurance Company**

Every insurer has a complaints procedure that you will find with your policy documents. As a first step telephone or write to your insurer keeping a note of what you have said. If the problem is not resolved to your satisfaction you can contact the Financial Services Authority, Association of British Insurers or the Financial Ombudsman Service who will investigate the complaint within their terms of reference. Any Ombudsman decisions are binding on the insurer but not on the policyholder. Ultimate redress for the policyholder is to choose to take action through the Courts.

**Loss Adjuster**

As a first step speak to your insurer. You can also try to resolve the matter with the loss adjuster handling your claim or with a senior member of the firm overseeing your claim. If this is not possible then you should contact the head office of the firm which employs him or her. In this respect you should contact the Chartered Institute of Loss Adjusters at the address below. All loss adjusters will have formal complaint procedures. If you are still unable to resolve the matter, you should contact your insurance company. They will handle complaints against loss adjusters according to their (the loss adjusters) written complaints procedure.

**15. Where can I get more information about loss adjusters?**

You should contact either of the following organisations:

The Chartered Institute of Loss Adjusters (CILA)  
51 Gresham Street  
London EC3R 8LJ  
Tel 020 7337 9960  
Email [info@cila.co.uk](mailto:info@cila.co.uk)  
[www.cila.co.uk](http://www.cila.co.uk)

Association of British Insurers (ABI)  
Peninsular House  
36 Monument Street  
London EC2V 7HQ  
Tel 020 7600 3333  
Email [info@abi.org.uk](mailto:info@abi.org.uk)  
[www.abi.org.uk](http://www.abi.org.uk)

**16. I have a complaint about the builder appointed by my insurer to undertake my repair work.**

Telephone the claims department of your insurer as soon as possible to report your concerns. Keep a note of what the problems are. If they are not resolved to your satisfaction write to the claims manager of your insurance company.

**17. I believe there to be a fraudulent aspect to the work being undertaken by my repairer.**

Speak to your insurer immediately. Alternatively, if you wish to deal with it in a confidential manner, consider contacting the Department of Enterprise, Trade and Investment or Consumerline on 0845 600 6262 or log onto [www.consumerline.org](http://www.consumerline.org) or the General Consumer Council for Northern Ireland, [www.consumerCouncil.org.uk](http://www.consumerCouncil.org.uk)

**18. How long will it be before I get my claim settled?**

**Domestic**

Much will depend on the extent of the damage to the property. If it is a relatively simple claim and the loss adjuster/company representative has reached a final settlement figure, a cheque should be with you normally within 10 working days of agreement being reached.

In respect of larger, more involved claims, interim payments may be made. In some circumstances direct settlement may be made with, for example, the proprietor of temporary accommodation providers.

## **Commercial**

Commercial claims may require more specialist investigation which will take a longer period of time. There may also be complications due to consequential losses that require more complex assessment.

In dealing with any claim large or small the insurer will try to settle the claim as soon as possible as it is in the interests of all parties.

### **19. I know I am underinsured. How will my insurer deal with my claim?**

The onus is always with you to make sure that your sum insured is correct. Insurers have traditionally supplied household rebuilding and consumer durable index linking information to help policyholders keep their sums insured up-to-date. Any approach you make to your insurer regarding your claim, where there is an element of underinsurance, will be considered on its merits. It is unlikely that there will be an across the board approach by insurers to such claims. Some may choose to take a sympathetic view where the policyholder has been with them for some considerable time and where they can demonstrate that they have made efforts to keep their sum insured up-to-date. Where it is clear that there has been 'deliberate' under-insurance and a policyholder has made no attempt to increase their sum insured, despite accumulating high value goods or adding extensions etc, then it is probable that an insurer will settle any claim under the 'strict' policy terms and conditions which may mean that you have to meet part of the claim yourself.

### **20. Will my insurance premiums increase as a result of my claim for flood damage?**

It is too early to say what impact the cost of the recent flooding will have on household premiums. Many factors affect premiums and they may rise for several reasons. Insurers are still working to establish the cost of the flooding and it will be several months before the full impact is known. The likelihood is that some insurers will increase their rates but, generally speaking, the cost of weather related events fluctuate over a number of years. The longer-term experience has a more significant influence on home insurance premiums.

### **21. Will my insurer refuse to renew my policy next year?**

Insurers are keen to continue providing insurance to those people who already have policies with them.

### **22. My house may be about to be flooded. What should I do?**

Move property to higher rooms in your house. Take care and do not try to lift any heavy items without assistance. When leaving your property switch off all services.

Leave your property in a secure manner. Close windows and doors and lock them where possible. Make sure you have your insurance contact numbers and reference details.

## **Motor**

### **My vehicle has been damaged in a flood. What claim can I make under my motor policy?**

If you have a comprehensive policy you can make a claim. The severity of the water damage will determine how the claim is handled and whether your car can be repaired or is a total loss. Factors which the insurer will take into account are the depth of immersion and the contamination of the water. If you have Third Party only, or Third Party, Fire and Theft there is no cover in place and you will have to arrange and pay for any repairs you undertake.

## **Caravans**

### **My caravan has been damaged. Can I claim on my household insurance policy?**

'Caravan' cover is not automatically provided under household policies. But if you have extended your cover to include your caravan you can claim. In some circumstances cover may have been provided by organisations such as the Caravan Club. If you are unsure as to the supplier of your cover, a call to your insurer will confirm whether it is with them.

# Useful Telephone Numbers and Website Addresses

## **Flooding Incident Line:**

Tel: 0300 2000 100

## **Flooding of overflowing rivers and watercourses:**

Rivers Agency

Tel: 028 9260 6100

[www.riversagency.cyni.gov.uk](http://www.riversagency.cyni.gov.uk)

## **Flooding of roads, footpaths or blocked gullies:**

DRD Roads Service

Tel: 028 3752 9500

[www.roadsni.gov.uk](http://www.roadsni.gov.uk)

## **Flooding of burst watermains or blocked sewers:**

NI Water Service

Tel: Waterline 0845 744 0088

[www.niwater.com](http://www.niwater.com)

## **Flooding of NI Housing Executive houses:**

NI Housing Executive

Tel: 0844 892 0900

Out of Hours: Tel 0844 892 0901

[www.nihe.gov.uk](http://www.nihe.gov.uk)

## **Northern Ireland Electricity**

Tel: 0845 764 3643

[www.nie.co.uk](http://www.nie.co.uk)

## **Northern Ireland Fire and Rescue Service**

Tel: 028 9266 4221

or 999 in case of emergency

[www.nifrs.org](http://www.nifrs.org)

## **Northern Ireland Gas Emergency**

Tel: 0800 002 001

[www.phoenix-natural-gas.co.uk](http://www.phoenix-natural-gas.co.uk)

## **Police Service of Northern Ireland**

Tel: 028 4461 5011

or 999 in case of emergency

[www.psni.police.uk](http://www.psni.police.uk)

## **Maritime and Coast Guard Agency**

Tel: 028 9127 1069

or 999 in case of emergency

[www.mcga.gov.uk](http://www.mcga.gov.uk)

## **Down District Council**

Tel: 028 4461 0800

[www.downdc.gov.uk](http://www.downdc.gov.uk)

## **Department of Agriculture and Rural Development (DARD)**

Divisional Veterinary Office

Tel: Newry Division 028 3025 3200 or

Newtownards Division 028 9182 5825

[www.dardni.gov.uk](http://www.dardni.gov.uk)

## **Citizens Advice Bureau**

Tel: 028 4461 4110

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

## **AA Roadwatch**

Tel: 0870 600 0371

[www.theaa.com](http://www.theaa.com)

## **ABI (Association of British Insurers) Insurance Advice**

Tel: 020 7600 3333

[www.abi.org.uk](http://www.abi.org.uk)

## **Belfast Insurance Institute**

Contact details for Insurers, Intermediaries and Associated Services Companies

[www.belfastinsuranceinstitute.org](http://www.belfastinsuranceinstitute.org)

## **Homecheck UK**

Guide to flooding, subsidence, pollution, landfill sites, etc in your neighbourhood

Tel: 0844 844 9966

[www.homecheck.co.uk](http://www.homecheck.co.uk)

## **Met Office**

Tel: 0870 900 0100

Email: [enquiries@metoffice.gov.uk](mailto:enquiries@metoffice.gov.uk)

[www.metoffice.gov.uk](http://www.metoffice.gov.uk)

## **RAC Travel**

Tel: 0870 572 2722

[www.rac.co.uk](http://www.rac.co.uk)

## **Septic Tank (de-sludge) NI Water**

Tel: 0845 7440088

## **Royal Mail Re-direction**

Tel: 08457 740740

## **BT Faults**

151 from a BT line

## **Suppliers of Flood Protection Products**

### **Sandbags**

Yellow Pages: Look under Builders

Merchants, Sacks & Bags or DIY Stores

### **Aqua-Sac**

Self inflating sandbag replacement

Tel: 0800 032 7404

Email: [info@aqua-sac.com](mailto:info@aqua-sac.com)

[www.aqua-sac.com](http://www.aqua-sac.com)

### **Flood Gates**

Flood Barriers NI

Unit 5, Blackstaff Road

Belfast BT11 9DT

Tel: 028 9060 2484

[www.floodbarriersni.com](http://www.floodbarriersni.com)

## Local Radio and Television

### BBC Radio and Television

Radio Ulster 92-95 FM  
Tel: 028 9033 8000  
Email: [ni\\_news@bbc.co.uk](mailto:ni_news@bbc.co.uk)  
[www.bbc.co.uk/ninews](http://www.bbc.co.uk/ninews)

### UTV / U105.8 FM

Tel: 028 9032 8122  
Email: [newsroom@utvplc.com](mailto:newsroom@utvplc.com)  
[www.u.tvplc.com](http://www.u.tvplc.com)

### Citybeat 96.7 FM

Tel: 028 9023 4967  
Email: [newsdesk@citybeat.co.uk](mailto:newsdesk@citybeat.co.uk)

### Cool FM / Downtown Radio 97.4 FM

Tel: 028 9181 7181 / 028 9181 5555  
Email: [bob.huggins@downtown.co.uk](mailto:bob.huggins@downtown.co.uk)

### Five FM

Tel: 028 3026 9355  
Email: [studio@fivefm.co.uk](mailto:studio@fivefm.co.uk)

## Helpful Links

NI Environment Agency  
[www.ni-environment.gov.uk](http://www.ni-environment.gov.uk)

Health Protection Agency  
[www.hpa.org.uk](http://www.hpa.org.uk)

National House Building Council  
[www.nhbc.co.uk](http://www.nhbc.co.uk)

Federation of Master Builders  
[www.fmb.co.uk](http://www.fmb.co.uk)

Oil Firing Technical Association  
[www.oftec.org](http://www.oftec.org)

Pet Friendly Hotels & Self-catering  
Accommodation  
[www.k9directory.co.uk](http://www.k9directory.co.uk)  
[www.grjo.com/petfriendly](http://www.grjo.com/petfriendly)

USPCA  
[www.uspca.co.uk](http://www.uspca.co.uk)

Cats Protection League  
[www.cats.org.uk](http://www.cats.org.uk)

The Dogs Trust  
[www.dogstrust.org.uk](http://www.dogstrust.org.uk)

International League for the  
Protection of Horses  
[www.ilph.org](http://www.ilph.org)

# Down District Councillors Contact Details

## Ballynahinch

### Peter Bowles

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Mobile: 079 8055 7545  
Work: 028 9032 1863

### Michael Anthony Coogan

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Ballynahinch BT24 8SF  
Work: 028 4483 1711  
Home: 028 9756 3215

### Patrick Toman

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Home: 028 4481 1548

### James Henry Wells

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Work: 028 4176 9900

## Downpatrick

### Peter Craig

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Ardglass BT30 7UD  
Home: 028 4484 1727

### John Anthony Doris

35 The Meadows,  
Demesne of Down  
Downpatrick BT30 6LN  
Home: 028 4461 3856  
Work: 028 4461 2058

### Cadogan Enright

Sustainable Development Office  
The St Patrick Centre  
53a Market Street  
Downpatrick BT30 6LZ  
Work: 028 4483 9793

### Liam Johnston

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Mobile: 07858 524106

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### Colin Paul McGrath

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Home: 028 4461 3136

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### **Robert Burgess**

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Home: 028 9751 0668

### **William James Dick**

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Home: 028 9751 0125

### **Edward John Fulton Rea**

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Killyleagh, Downpatrick  
BT30 9GA  
Home: 028 4482 8364

### **Margaret Mary Ritchie**

19 Annacloy Road, Dunanelly  
Downpatrick BT30 9AE  
Mobile: 077 7177 6847  
Home: 028 4461 6887

### **William Walker**

12 Grove Park, Killyleagh  
Downpatrick BT30 9RR  
Mobile: 078 8682 8572  
Home: 028 4482 1738

## **Newcastle**

### **William Clarke**

37 King Street  
Newcastle BT33 0HD  
Home: 028 4377 0185

### **Peter Gerald Fitzpatrick**

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Newry BT34 5EY  
Mobile: 079 8996 4544  
Home: 028 4063 8399  
Work: 028 3025 3231

### **Hugh Francis McDowell**

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Home: 028 4377 8497  
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Newcastle BT33 0QB  
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Home: 028 4372 6657

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