Please retain for future reference

A guide to restoring your home or business after a flood

AVIVA

24 hour dedicated claims service - 1890 666 888

Breakdown Rescue from Aviva - 1800 448 888

Homecall helpline - 1850 621 126

Cleaning up your home or business after a flood can be a lengthy and traumatic experience. Before you can even enter your property to assess the damage and begin clean-up and repair, you must take steps to protect your health and the health of workers and volunteers who have come to help. This booklet has been designed to give you practical tips on how to restore your home in a safe way while preventing against the threat of future flooding.

Before entering a flood-damaged building

- Check for structural damage before entering a building. Don't go in if there is any chance that the building, or parts of it, may collapse. If you see damage, have a qualified person check the building before you enter.
- Never assume that water-damaged structures or ground are stable.
- Assume that all stairs, floors, roofs, and overhangs are unsafe until they are inspected.

When you enter a flood-damaged building

- Once you are certain that the building is safe to enter, make sure that the gas, electricity and any fuel taps are turned off.
- Enter the building carefully. Leave immediately if shifting or unusual noises signal a possible collapse.
- If you suspect a gas leak or smell gas, or if you hear blowing or hissing, open a window and leave the building and premises immediately. Call the gas company from a different location. Do not re-enter the building.
- Do not turn the power back on until electrical equipment has been inspected by a qualified electrician.
- Never touch electrical equipment if the ground is wet, unless you are absolutely certain that the power is off.

This booklet is intended as a guide to restoring your home or business after a flood. The content for this booklet was kindly provided by the Office of Public Works, further information is available on www.opw.ie

Cleaning up your home after a flood is a big job; following the guidelines below will help you finish the job safely and efficiently. Before you begin make sure you have the following equipment:

- A camera to record the flood damage.
- A basic tool kit with a hammer, nails, screwdriver and spanners.
- Brooms, mops, scrubbing brushes and buckets.
- Domestic detergent and disinfectant.
- Rubber boots, gloves and protective clothing.
- Heaters, fans and a dehumidifier if available.
- Heavy-duty refuse bags.

Removing standing water and mud

- Drain water away in stages to avoid problems with the water pressure on the structure of your property.
- Shovel out as much mud as possible and use a hose to clean out the rest.
- If there is mud on the inside and outside of your walls, remove in stages so that the loading remains even.
- A high-pressure hose should not be used to remove mud from your property.

Cleaning and disinfecting

- Scrub surfaces with hot soapy water and a heavy-duty detergent.
- Items such as soft furnishings, clothes and foodstuffs that have come into contact with floodwater should be placed in rubbish sacks (tied securely) and disposed of.
- You will probably need to hire a skip to deal with all the refuse from your house. If you are making an insurance claim, do not throw anything out until you are told to do so by the insurance company. Alternatively, photograph items before disposal.
- All food preparation surfaces need to be cleaned thoroughly and disinfected.
- Allow all cleaned surfaces to dry completely as there are germs that can thrive in wet conditions.

Drying

Air circulation is the best way to dry out a property and clear the air inside. Be patient and make sure the property is completely dry before you move back in.

Some dos and don’ts

- Do open your doors and windows to ventilate your home.
- Do ensure your house is secure.
- Do unblock airbricks and vents.
- Do wash your hands with disinfectant if you came into direct contact with water.
- Do check external walls and the roof for structural damage before entering a property.
- Don’t attempt to turn on any services until they have been checked by an expert.
- Don’t eat any food that has come into contact with floodwater.
- Don’t attempt to move any heavy or unstable objects by yourself – get help.

Drying the property

- You can allow your property to dry naturally, but that can take months. Forcing the drying process can speed it up so that it only takes a number of weeks. Whatever way you choose to dry your property, make sure that the moisture trapped within the structure of the property is removed. Sometimes the walls may feel dry on the outside but they are still damp internally. If in doubt get a professional in to ensure that your property is completely dry.
- If your heating has been tested by a professional and is certified safe to use, it can be turned on to help dry the house. Keep the temperature at around 20 to 22°C. Excessive temperatures should be avoided as rapid heating may lead to cracking of plasterwork, etc.
- Be aware that temperature alone will not dry your property. Air circulation and humidity are critical factors to consider.
- Good ventilation is essential so keep windows and doors open during good weather and ajar during wet weather.
- If you are using a dehumidifier leave external windows and doors closed, especially during wet weather.

Repairs

Brickwork

- Even after your property has dried out your brickwork may still contain moisture. Open all the air vents to speed the process up.
- Keep an eye out for cracks in the walls as bricks can shrink or crack as they dry.
- Do not repaint brickwork until it is completely dry.
- If brickwork fails to dry have an expert check your property for rising damp.
- Do not light fires for at least two weeks after flooding in a brick fireplace. Steam will be created if the bricks are not dry and this can damage the chimney.

Floors

- Remove floor coverings such as vinyl, carpet or tiles. Insulation materials that have become wet should also be removed, disposed of and replaced.
- Chipboard floors will be seriously damaged by floodwater and should be removed and replaced.
- If floor joists show signs of rot have them replaced and treat the surrounding area to prevent spread.
- Floors that are heaved or cracked should be replaced if they do not return to their original level.
- The best way to test a floor for moisture is to use a meter. The safe moisture level for softwoods is 18%.

Glass and windows

- Clean all windows and oil locks and hinges to prevent corrosion.
- Single glazing is unlikely to be affected by floodwater, but check the condition of the putty, window locks, etc. to ensure that the window is secure.
- Double-glazed units should be inspected to ensure that floodwater has not eroded the edge seal.
- Sash windows may distort and swell following a flood. Do not force them open as this can cause further damage. The swelling should reduce during the drying period.
- If sash windows have to be opened to assist with drying the property then remove the beading and the opening sash. Temporary beading can be screwed into position for added security when the property is unoccupied.

Insulation

- Insulation that has become wet must be removed and replaced as it loses its insulating qualities and inhibits the drying process.
- If you think that wall-cavity insulation has been damaged by flooding, seek expert advice before trying to remove it.

Structural damage

Structural damage may not necessarily be evident for some time after the flood. Make regular checks on your property and check for these tell-tale signs:

- Changes in the line or appearance of a roof ridge (best observed from a distance).
- Buckling of walls, identified by horizontal cracking or areas that appear to have moved out of vertical alignment.
- Vertical or diagonal cracks which indicate that walls or footings have settled.
- Bulging or dislodged sections of property.
- Deep scouring which has led to exposed foundations.
- Any new cracks bigger than 5mm above windows or doors. If you notice any of these signs, contact your insurance company immediately and get the advice of a structural engineer or building surveyor. Building Control Officers in each Local Authority can provide advice and guidance on ensuring that any works planned to be carried out will comply with the building regulations.

Walls

- Traditional brick or concrete walls will generally dry out well. Ensure bricks are clear for ventilation.
- Hose down and scrub external walls.
- Remove any substantial sediment or debris piled against the walls as this will exert a force upon the walls and should therefore be removed in careful stages.
- Have wall cavities inspected by an expert to ensure that the walls are secure. If wall ties are corroded get an expert to replace them.

Wood

- If wood can be dried within a few weeks then decay is unlikely.
- Wooden window frames may swell and jam when wet. Have an expert check whether rot is present. Once dry, the frames can be redecorated.
- Wooden staircases may have become unstable and weak. Check the support of the staircase and, if required, strengthen it with extra struts. Stabilise loose threads once the staircase has dried out.
- Fire doors are often constructed with layers of fire resistant compound packed in their cores. Floodwater can permanently damage these, so they should always be replaced.
- If there is more than 18% moisture present in softwood, fungal growth can begin.

Restoring services

You must have a qualified expert check your property's services before you turn them back on. The damage caused by the flood may not be obvious and switching on a service could be very dangerous.

Electricity

- An electrician will check the junction boxes, socket outlets, light switches and ceiling connections to ensure that there is no water trapped inside them.
- Modern wiring can withstand a short period of flooding, but if your property was flooded for more than a couple of hours then you might need to replace the wiring in your house.

Gas

- Water and mud may enter gas systems during a flood. A registered contractor can check all your appliances, as these may be dangerous, even if they appear to be working normally.

Water

- Mains supply water should not be affected by flooding, but wash the taps and then run them for a short time to ensure that silt has not entered the system. If you suspect that your mains supply has been contaminated contact your local authority.
- Check the pipe work in your house to ensure that it has not been damaged and check any insulation around the pipes and replace as necessary.
- Water supplies that are not on the mains system, such as cisterns or wells, may be contaminated and should not be used until they have been tested over a period of time. Consult a specialist for advice.

Sewers

- Drains and sewers are rarely damaged by floods, but they may block and back up. Check this by flushing toilets and running taps.
- Report any blockages to your local authority as soon as possible.
- If you have a private sewage system, make sure that there is no damage that could result in a health hazard.
- Service damaged tanks and have them inspected as soon as possible by a professional.

Making your home flood resistant and resilient

When repairing your home or business after the devastation of flooding, there are some flood resistance measures you can make to add extra protection against future flooding. There are various products available that will help you do this. Aviva advises customers who have previously been flooded or are at risk to consider:

Pump and sump systems

- A pump which sits below the ground floor to pump out water which enters through the ground. The pump removes water at a faster rate than it can enter.

Flood skirts/barriers

- Barriers which are erected around any potential inlet for water including windows, doors and air bricks. These are permanently fixed on to the building, but need to be pulled/slid into position and fixed there when there is the threat of flooding.

One-way valves

- No-return valves can be fitted to water outlet pipes to prevent water backing up into the property in the event of a flood.

Water resistant sealants

- These can include the use of silicone sealants around door and window frames, or anywhere where there may be small gaps which would let water in. And it also includes sealants that can be painted onto porous materials such as bricks and mortar to prevent water penetrating them.

Raise electrical points

- Electrical points can be raised above likely flood levels.

Replace with plastic

- Some kitchen and bathroom fittings are made of chipboard or other types of reconstituted wood. In the event of flooding these materials disintegrate. To avoid replacing fittings after each flood replace with plastic alternatives. Steel fittings are also suitable for kitchens.

Protect joists

- Wall joists can be protected by installing a chemical damp proof course below the joist level. This will limit water seeping upwards and causing more damage to the rest of the property.

Useful contacts

Irish Insurance Federation (IIF)	The IIF provides an information service on all matters relating to insurance. You can contact the IIF on (01) 676 1914, e-mail iis@iif.ie, or see the IIF website at www.iif.ie
Local authority	Make a note of the contact details of your local authority. You can find a full list of local authorities on the Department of the Environment website: www.environ.ie
Office of Public Works (OPW)	For flooding information contact the OPW on (01) 6476000 or Lo call 1890 213 414 or visit www.opw.ie or www.flooding.ie
ESB Contractors	Call the ESB Emergency line only in a life-threatening emergency, on 1850 372 999. For general enquiries, call 1850 372 372.
Bord Gais	Call 1850 20 50 50 in the event of an emergency or call 1850 63 26 32 for customer services.
Onlinetradesmen.com	Find accredited trade and construction professionals. Contact 01 487 7380 or www.onlinetradesmen.com
Register of Electrical Contractors in Ireland (RECI)	You can contact RECI on (01) 4929966 or www.reci.ie for details of registered electrical contractors in your area.
Floodgate Ireland	Providing floodgates and vent guards. Contact (061) 335492 or 087 2222557 or you can see their details on www.floodgateireland.com
Flood Barriers Ireland	Unit 3, Falcon Avenue, Waterford Airport Business Park, Waterford. Contact 1850 324 324 or www.floodbarriers.ie

Aviva Insurance Limited

Aviva Insurance Limited, trading as Aviva, is authorised by the Financial Services Authority in the UK and is regulated by the Central Bank of Ireland for conduct of business rules.
Registered Branch Office in Ireland no. 900175. Registered Branch Address One Park Place, Hatch Street, Dublin 2.
Registered in Scotland No 2116. Registered Office Pitheavlis, Perth, PH2 0NH.

AVIVA