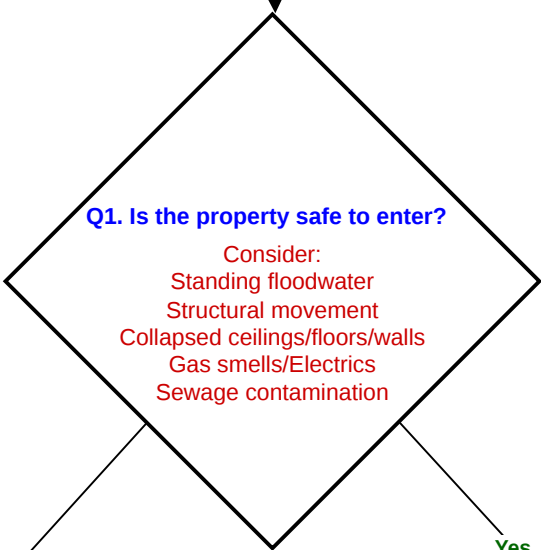


Flood Incident Occurs

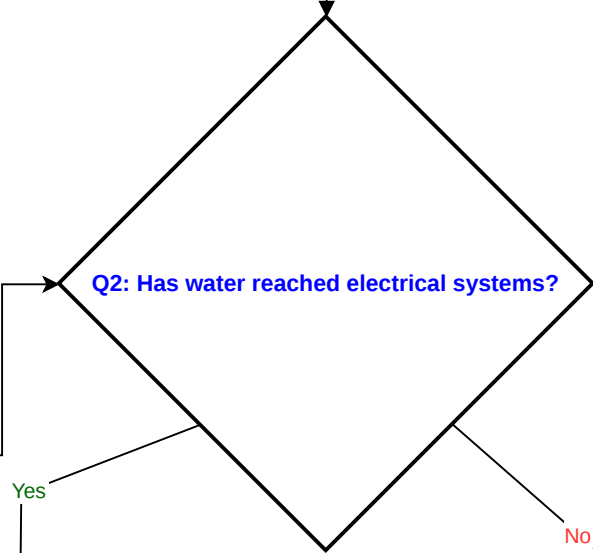
**Advantage Restoration**  
**Guidance Tree of Questions**  
**after flood/water damage**

This flowchart is for guidance only and should not be presumed to be exhaustive in responses to any damage event. The guide should be used as one of many forms of advice used to help navigate the complex train of events following a flood.



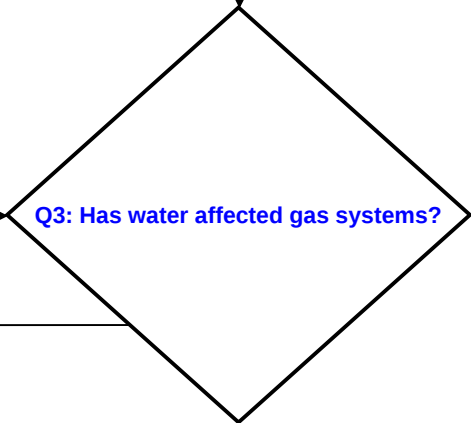
No/Unsure

Do not enter.  
Contact:  
Emergency services.  
Utility Providers.  
Building owner/landlord (if applicable).  
Insurer emergency helpline.



Yes

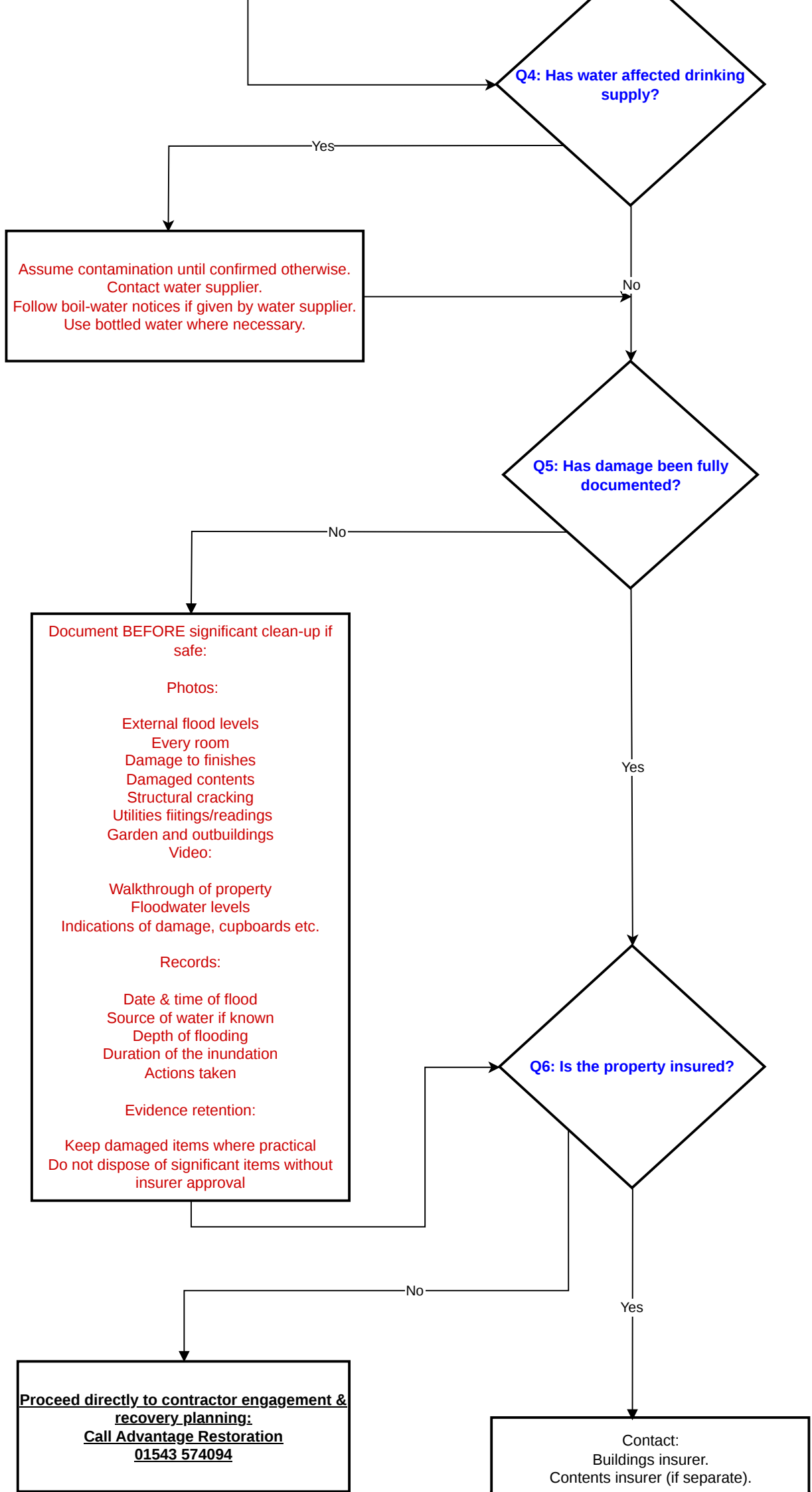
DO NOT touch electrical installations.  
Switch off only if safe to do so.  
Contact:  
Local electricity supplier  
Electrician  
Insurer emergency helpline



Yes

Turn off supply if safe to do so.  
Contact:  
Local gas supply company  
Gas Safe Engineer  
Insurer emergency helpline

No



Q4: Has water affected drinking supply?

Yes

Assume contamination until confirmed otherwise.  
Contact water supplier.  
Follow boil-water notices if given by water supplier.  
Use bottled water where necessary.

No

Q5: Has damage been fully documented?

No

Document BEFORE significant clean-up if safe:

Photos:

- External flood levels
- Every room
- Damage to finishes
- Damaged contents
- Structural cracking
- Utilities fittings/readings
- Garden and outbuildings

Video:

- Walkthrough of property
- Floodwater levels
- Indications of damage, cupboards etc.

Records:

- Date & time of flood
- Source of water if known
- Depth of flooding
- Duration of the inundation
- Actions taken

Evidence retention:

- Keep damaged items where practical
- Do not dispose of significant items without insurer approval

Yes

Q6: Is the property insured?

No

Proceed directly to contractor engagement & recovery planning:  
Call Advantage Restoration  
01543 574094

Yes

Contact:  
Buildings insurer.  
Contents insurer (if separate).

Stakeholder Notification Matrix			
Homeowner occupied property	Tenant occupied property	Leasehold Property	Business Property
Buildings/Contents Insurer	Landlord	Managing Agent	Bldgs/conts insurer
Utility companies	Letting agent	Freeholder	Business Interruption Ins
	Contents Insurer	Block Insurer	Landlord/Key holders
	Utility companies	Contents Insurer	

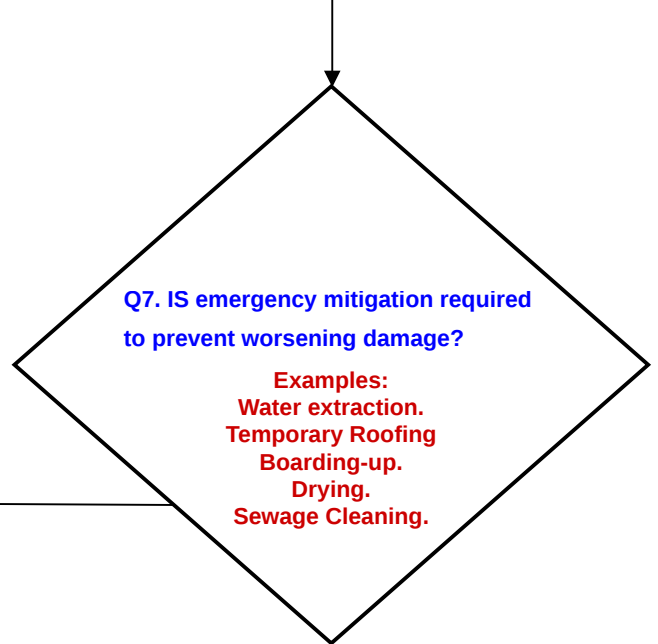
Insurance broker (if applicable).

Provide:

- Policy number.
- Incident date and time.
- Cause of flooding, if known.
- Estimated damage, how many rooms etc.
- Occupancy status, health concerns.
- Immediate safety concerns.

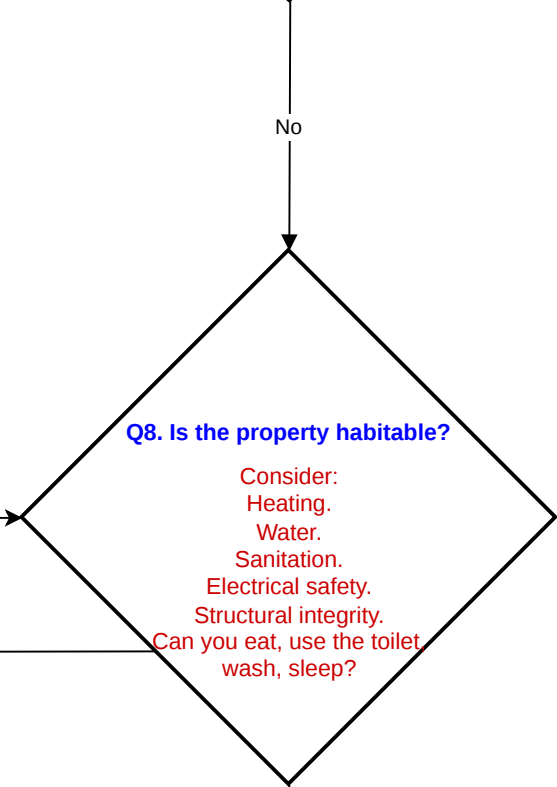
Request:

- Claim reference number.
- Emergency mitigation approval, plumber/electrician etc.
- Alternative accommodation guidance
- Loss adjuster details.



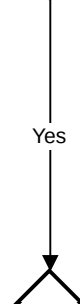
Yes

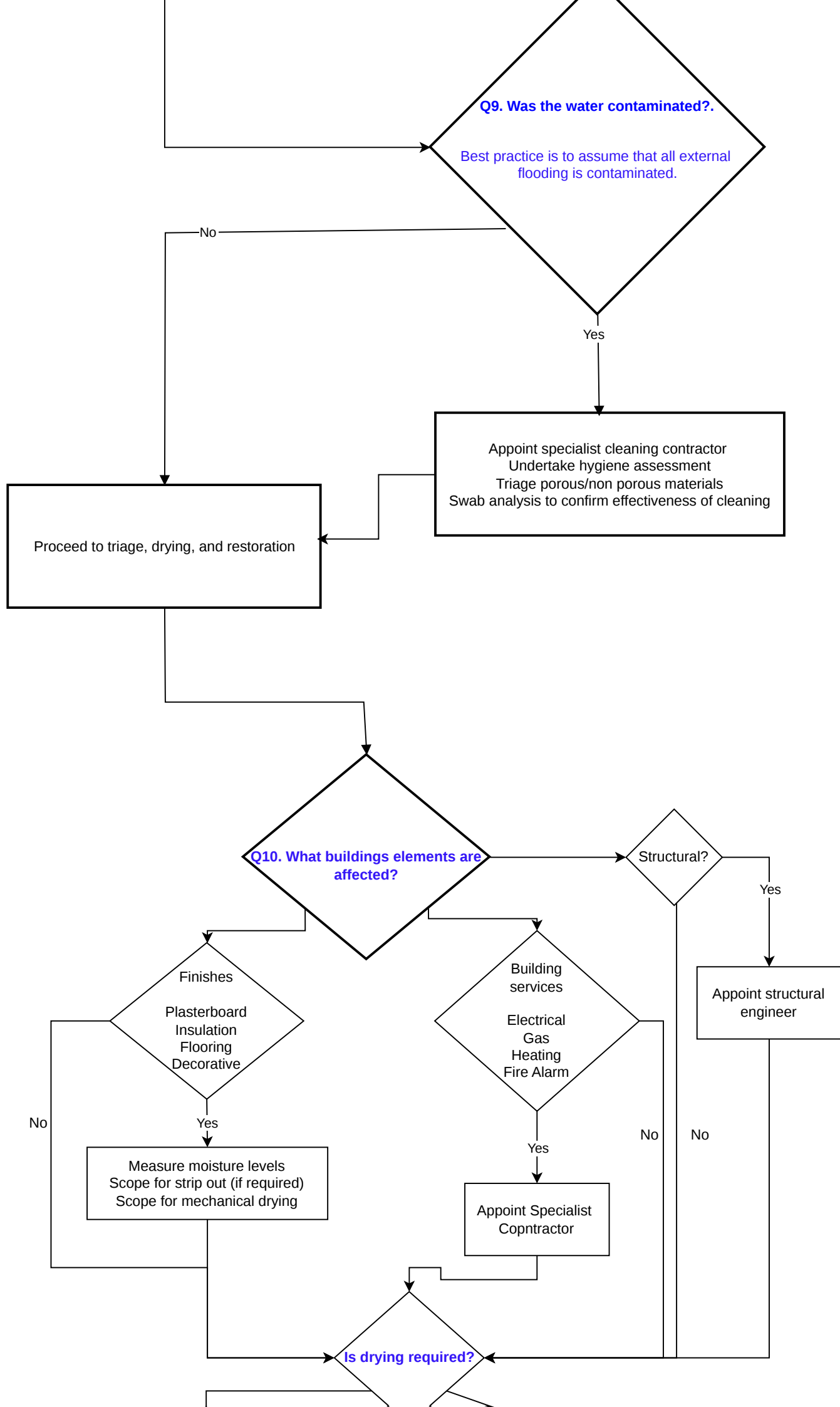
Notify insurer first where possible.  
 Follow insurer advice.  
 Obtain authority to proceed.  
 Call contractors/trades.  
 Keep invoices and records.



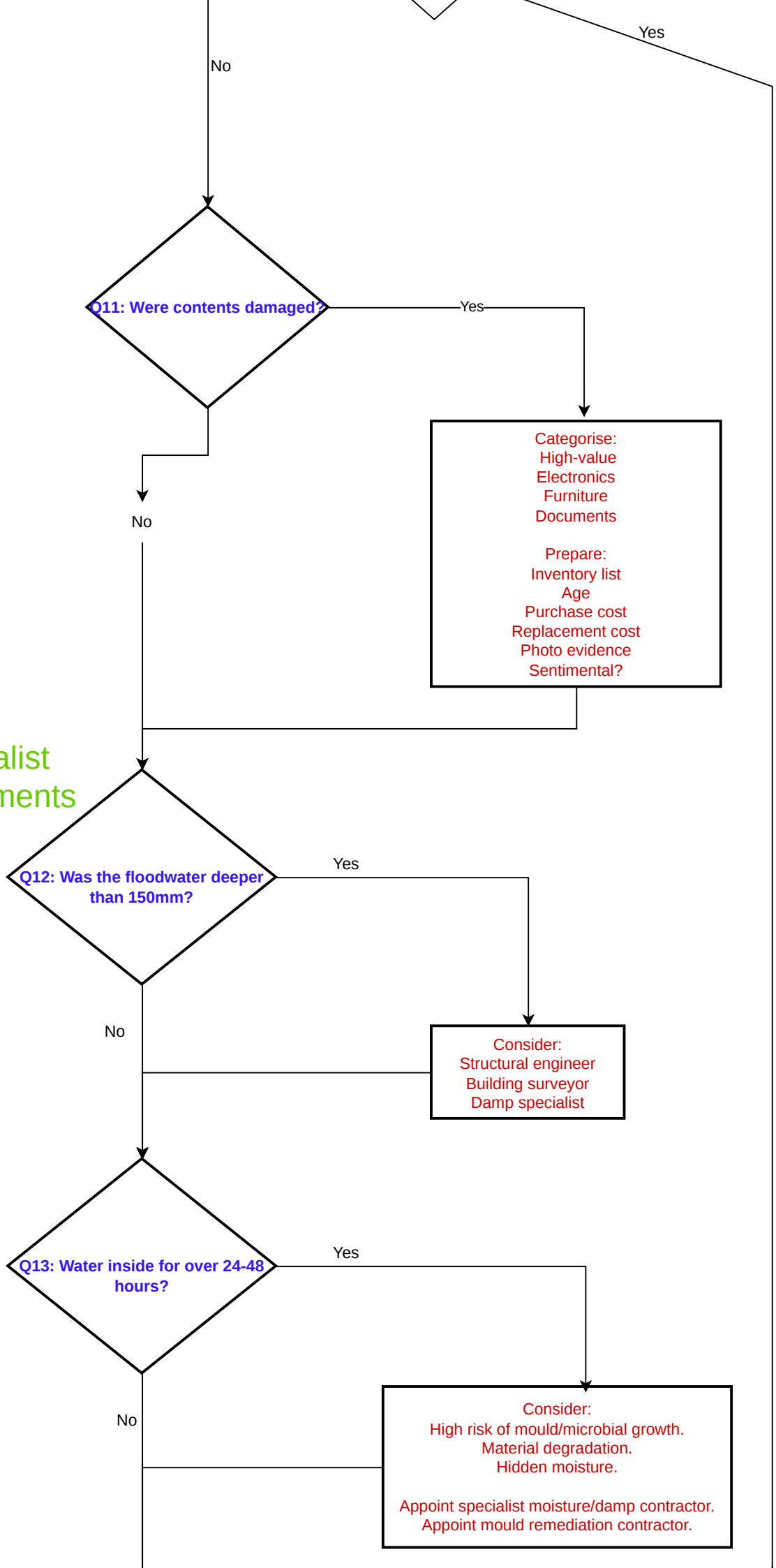
No

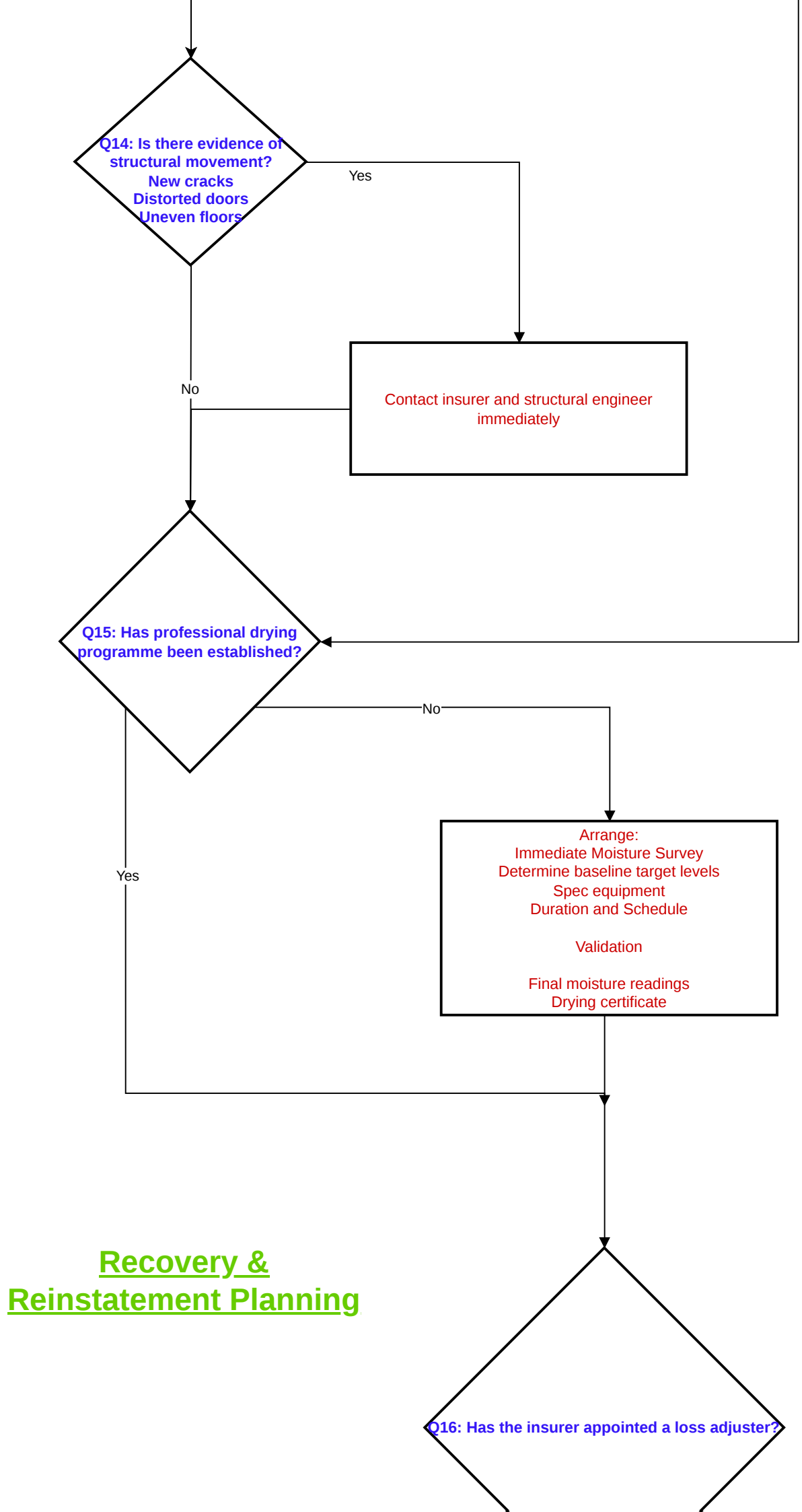
Contact insurer for temporary housing.  
 Notify landlord if tenant).

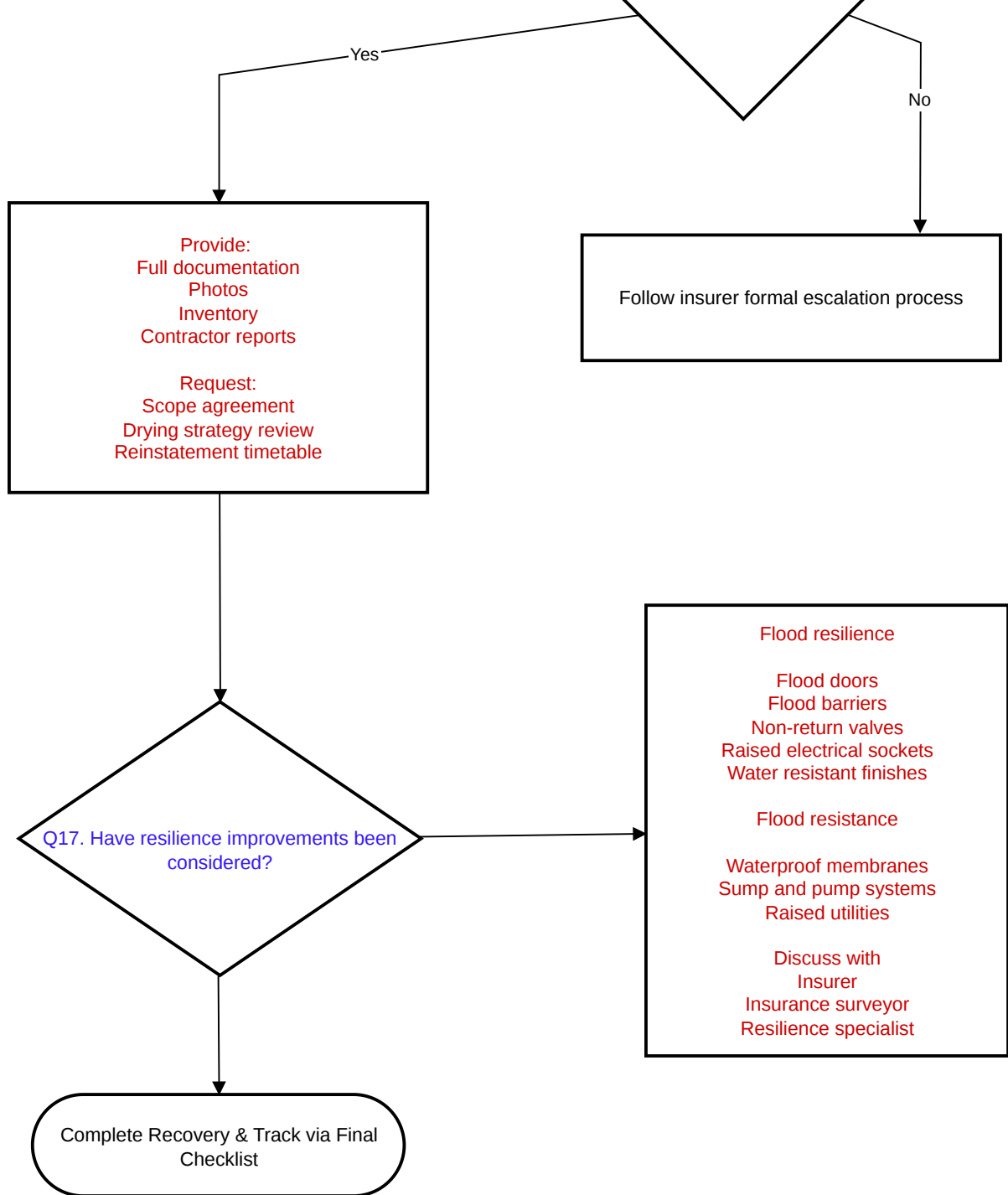




Specialist Assessments







## Final Checklist

Immediately after a flood, the policyholder should ensure they have:

- ✓ Confirmed occupant safety
- ✓ Made utilities safe
- ✓ Documented all damage thoroughly
- ✓ Contacted insurers and obtained a claim reference
- ✓ Taken reasonable steps to mitigate further loss
- ✓ Preserved evidence and damaged items
- ✓ Assessed habitability
- ✓ Arranged professional drying and restoration

✓ Notified all relevant stakeholders (landlord, managing agent, lender, neighbours, etc.)

✓ Maintained records of all costs, communications, and contractor visits

✓ Maintained records of all costs, communications, and contractor visits

✓ Considered future flood resilience measures during reinstatement