

## **PRACTICAL GUIDE TO DEALING WITH YOUR FLOOD DAMAGE AND THE INSURERS BASED ON INFORMATION AT A MEETING CONVENED BY THE BUSINESS EMERGENCY RESILIENCE GROUP**

1. Insurance will generally be offered under the following headings: “Buildings”, “Contents” and, for businesses, “Stock” and “Business Interruption”.

“Business Interruption” is based on the loss of gross profit and businesses will be compensated if they can produce accounts which establish a loss of profit due to the interruption caused by flooding or another insured event. It can be negotiated with the Loss Adjuster that interim payments are made but no payments will be made until the difference between sales and costs (thus establishing the gross profit) have been provided to the Loss Adjuster.

The general advice is to deal only with the Loss Adjuster or the Adjuster appointed by your Insurer.

Loss Assessors are not generally qualified and will offer their services but will normally ask you to sign a contract which in effect leaves them dealing with your claim and they will charge a fee for this service. The advice from the Loss Adjusters was not to engage an Assessor and not to sign any contract.

2. The Insurers advise that there are six steps to be followed following a claim event:-
  - (i) Contact the Insurer and take any mitigating action as the owner of the property damaged;
  - (ii) If emergency accommodation is required the Insurers can make emergency payments for such accommodation when necessary;
  - (iii) The Insurers will seek to assess the damage and will appoint a Loss Adjuster or an In-house Adjuster to report back to them and they in turn will look to appoint a Restoration Company to attend to the works required;
  - (iv) The Contractor appointed will strip out the damaged areas as quickly as possible;

- (v) The Contractor will, after stripping out, then attend to disinfecting and drying out the building; and
- (vi) The building when fitted out to the standard prior to the damage will then return to the insured.

A representative of Aviva advised they had a policy whereby any existing policyholder and claimant will continue to be offered cover by them.

3. With regard to contents the advice is to uplift any carpets as early as possible and take photographs if you are disposing of the carpet and keep a portion of a carpet to establish the quality of carpeting which was laid. The same applies to furnishings which have been damaged but there is a risk that if you throw something out that the Loss Adjuster may not agree that it was damaged beyond repair so it would be prudent to have a Loss Adjuster confirm that the goods are damaged beyond repair and that you can throw them out before you do so. Alternatively if the damage is obviously irreparable take a photograph of the item and remove it from your property. You can then exhibit the photograph to the Loss Adjuster.
4. If you wish to obtain additional information relating to flood defences then they advised there were two organisations that could help, one called “Flood Rain” and the other called “Flood Forum”. Morna Harper of Aberdeenshire Council advised that she would provide details of Flood Rain and Flood Forum to the Ballater Business Association.
5. If you should have any legal queries relating to your claim then we suggest you call the number noted hereunder which is our Aberdeen Office. We continue to have a presence in Ballater but not in our current premises and we will be seeking out alternative accommodation until the premises are restored to habitable condition. Access for keys to properties and documentation can be made locally to Michelle Gray (mobile) 07803125448 and Gillian Coutts (mobile) 07917625311.
6. If you are in a flood risk area, are you prepared for a flood? Download a useful pdf from the Environment Agency or register for flood alerts at <https://www.gov.uk/sign-up-for-flood-warnings> instead of just being prepared,

you could also get protected. The cost of making your home or business safe and dry in the event of flooding is probably a lot less than you think. Find out how you can get a no cost SURVEY to find out what your flood defence options are.

The UK Flood Defence Alliance (UKFDA) exists to give you the widest range of options so that you get the best possible flood protection for your particular needs.

Go to our website to find out more about the UKFDA.

If you have any questions, please feel free to call Adam Crawford on 0208 442 0872 or email him at [adam@ukfda.com](mailto:adam@ukfda.com)

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