



## **LLOYDS TSB INSURANCE WARNS OF SECOND WAVE OF FLOODS**

*Flood risk amplified as scores of families leave homes empty as school holidays begin*

With more extreme rainfall predicted across the UK, on one of the busiest holiday weekends of the year, Lloyds TSB insurance offers the following advice for families locking up their homes for the summer break.

The largest provider of home insurance in the country is bracing itself for a second round of major insurance claims as six flood warnings are put in place and rainfall totals of up to 100mm are expected in parts of the UK.

Lloyds TSB Insurance is urging all of its customers, in particular those leaving for their annual summer break, to take action now to prepare themselves for the possibility of flooding.

In the wake of the recent disaster, Lloyds TSB has launched a new consumer advice website, [www.helpimflooded.co.uk](http://www.helpimflooded.co.uk). The website is an invaluable source of advice and information to help homeowners prepare for an imminent flood, deal with the impact and aftermath and importantly, secure their property and personal safety. With one month's rainfall predicted to fall in just one day in certain parts of the country, the advice given on flash flooding will be of particular relevance.

Phil Loney, managing director of Lloyds TSB Insurance, says, "The UK is bracing itself for a second wave of flooding and with many people leaving to go on holiday this weekend it's important they are prepared should the worst happen while they are away. We are concerned about the impact on unattended homes and so thinking ahead and implementing a plan can help reduce the risks can help homeowners minimise any potential disruption."

The insurer has issued the following advice specifically for those leaving to go on holiday.

**.../more**

## LLOYDS TSB INSURANCE WARNS OF SECOND WAVE OF FLOODS/...

- Leave a key with a trusted neighbour or a family member and ask them to check your property periodically
- Leave contact numbers with your friends and check that your mobile will operate at your holiday destination
- Take a copy of your insurance policy documents and telephone contact numbers away with you
- Move any valuable or sentimental items upstairs or into the loft if possible - don't forget to check the garage
- Take special care to ensure all windows and doors are fully secured

In addition, home owners remaining in the country will benefit from the following advice.

1. Move all lightweight electrical items upstairs or above ground level if you live in single storey accommodation	2. If possible, roll up carpets and move them upstairs
3. Remove all rugs, curtains and easily transferable furniture to the first storey – if you cannot remove curtains, hang them over the rail above the level of any potential flood water	4. Heavier electrical items (e.g. fridges and freezers) that cannot be moved above ground level should be raised on bricks or blocks if possible
5. Place all valuables in a watertight container in a secure place, preferable above ground level Remember, even adequate insurance cover cannot replace items of sentimental value	6. Give consideration to your motor vehicles – can you take them quickly to higher ground should a flood affect your area. You may wish to consider moving them for as long as the threat persists. Remember, many motor vehicles left on the street can be completely destroyed during severe floods
7. In the event of water entering your premises, unplug all electrical appliances and turn off the electricity supply to minimise the risk of electrical shocks. Also turn off any gas supply	8. Put sink plugs into sinks and weigh them down with something heavy to prevent back flushing
9. Blocked drains and gutters will prevent flood water from receding – keep them clear of leaves and debris at all times	10. Ensure you make adequate provision for pets and keep them inside if the risk of flooding is imminent
11. Check on your neighbours – particularly the elderly or infirm – as they may need assistance	12. Backup and move your computer above ground level – family photos and important files are irreplaceable
13. Pass your mobile phone number to your insurance company. In the event of a severe flood landlines may not be operational and it's important that your insurer is able to contact you	14. Remember to check your garden – dustbins, garden furniture etc should be stored securely. Weigh down any manhole covers to prevent them floating away and posing a major hazard

For comprehensive advice on preparing for a flood, visit [www.helpimflooded.co.uk](http://www.helpimflooded.co.uk).

**-ends-**

**For further information:**

Eleanor Ross

Lloyds TSB Press Office

Tel: 020 7356 1714

Email: [eleanor.ross@lloydstsb.co.uk](mailto:eleanor.ross@lloydstsb.co.uk)

[www.mediacentre.lloydstsb.co.uk](http://www.mediacentre.lloydstsb.co.uk)