

Flooding guide for pub or brewery employee

Flooding – Guide for pub or brewery employee

If you have been affected by flood water in the first instance, please call our FREE helpline on 0808 801 0550 (8am-8pm, 7 days a week). Our experienced Advisors can talk you through your next steps. Alternatively please feel free to email us at support@ltcharity.org; Also please visit our website at www.licensedtradecharity.org.uk;

We can help you through:

- Wide range of free, practical advice
- Short term personal financial hardship grants*
- Grants to replace personal damaged items*
- Support with education if schools are disrupted due to flooding
- Rent/deposit for temporary residential accommodation*

*All financial support is subject to eligibility criteria
Alternatively, the following information may help:

Insurance claims:

- Notify your insurance broker as soon as possible. Your insurers will probably want to send a loss adjuster to inspect the damage but this may take some days because of the sheer volume of claims.

- Stay in contact with insurers after the flood, updating your contact details if you've had to move out of the premises.
- Photograph or video your damaged property. List the damage to your property and belongings.
- Mark the water levels on the walls for reference with a permanent ink pen.
- If your insurance policy covers you for loss of perishable goods, make a list of all the food you throw away, including food touch by flood water and any food ruined by loss of power to your fridge or freezer.
- Make a note of any emergency expenses incurred during the clean-up operation. Keeping receipts when possible.
- Confirm the insurance company will pay for any service or equipment you need.
- Make note of all telephone calls with date, name and what was agreed.
- If approached by claims management companies offering to help you with your claim and negotiate with your insurers and you decide that you need professional help with your claim, ensure they are authorised by the Claims Management Regulator (0333 200 1321) Non- authorised companies may be operating illegally.

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- If you have one, contact your landlord: your lease or tenancy agreement will set out clearly who is responsible for which repairs.

Accommodation:

- If you lose your home due to flooding, you will be a priority need of the local council emergency accommodation. Contact your local council
- Contact the LTC helpline on 0808 801 0550 to find out if you are eligible for a hardship grants for temporary accommodation
- Shelter Housing Advice, provide assistance with all housing related problems, from finding them a place to sleep to suggesting how to handle mortgage arrears. Call 0808 800 4444

Income:

- If your place of work is flooded and you lose your income call LTC helpline: 0808 801 0550 (8 am – 8 pm 7 days a week). Our advisors can help you find out what benefits and grants are available to you.

General advice:

- Dry out the premises as soon as possible. You may need de-humidifiers or other specialist equipment.
- Don't use any electrical equipment or circuits that have been flooded until checked and declared safe by a qualified electrician.
- Don't attempt any repairs until you are sure that the flooding has ceased you're your home has dried fully.

- Follow utilities and emergency services advice. Don't turn supplies back on until advised that it is safe to do so by the company.
- Wear protective clothing when cleaning up and handling debris.
- Don't eat any food that has been touched or covered by floodwater or sewage.
- Always wash your hands before preparing food.
- Clean and disinfect work surfaces, plates, pans, cutlery, plastic or ceramic chopping boards etc. before using them with food. If you have a working dishwasher, this is a more efficient way to clean and sanitise smaller items. Or use a suitable disinfectant.
- Discard wooden chopping boards and wooden spoons if contaminated by flood water.
- Clean and disinfect the inside of your fridge and food cupboards, if they have been touched by floodwater.
- Don't use work surfaces, plates etc. if they are badly chipped or damaged.
- If tap water may be contaminated, boil and cool it before using it to wash food that won't be cooked, such as fruit or salad.
- Store opened food in a container with a lid.
- Put flood-damaged food in black plastic refuse sacks, double bagged if possible, seal and put out when your next refuse collection is due.

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- If you become ill or suffer any gastric symptoms following the clean-up, visit your GP as soon as possible.

Further help:

Environment Agency's Floodline

It provides practical advice on what to do before, during and after flooding as well as a Quickdial number for easy access to information on flooding in your area.

0345 988 1188 (24h a day)

www.environment-agency.gov.uk

Association of British Insurers

Leading trade association for insurers providing advice on dealing with insurance claims and protecting yourself

0207 600 3333 or visit www.abi.org.uk

Citizens Advice Bureau

Provide free, independent, confidential and impartial advice on a range of issues from income to housing.

See local telephone directory for your local CAB

www.adviceguide.org.uk

Turn2us

National charity that helps people in financial hardship gain access to welfare benefits, charitable grants and support services.

Helpline 0808 802 2000 (9 am-8 pm Mondays-Fridays)

www.turn2us.org.uk

Shelter Housing Advice

Provide assistance with all housing related problems, from finding them a place to sleep to suggesting how to handle mortgage arrears.

Helpline: 0808 801 0550

Email: support@ltcharity.org.uk

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NOTE: This guide is not exhaustive. It has been produced by the Licensed Trade Charity to provide you with an overview of the issue in question. We are grateful to all specialist organisations who support our charity and are available to you should you be experiencing this particular issue.

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