



Dŵr Cymru
Welsh Water

FloodCare

What you should do,
and how we can help
when you're flooded





Flooding is distressing, and sewer flooding is particularly unpleasant.

This booklet gives you a clear, step-by-step guide about what you should do, and how we can help, if the worst happens.



Who's responsible for what

Flooding from sewers

Sewer flooding can be caused by:

- 1 **A sewer blockage**
- 2 **Equipment failure**
- 3 **Hydraulic overload – where the sewer cannot cope with the amount of sewage flowing through it**
- 4 **Sewer collapse – where the sewer pipe has collapsed, blocking the flow of sewage**

Welsh Water is responsible for investigating the cause of sewer flooding – so if you think it's a sewer problem, go to page 4.

Flooding from other drainage systems

Flooding is occasionally caused by surface water from the highway. This is the responsibility of the Highway Authority (usually your local council). They are responsible for maintaining road gullies and highway drains.

If you think the flooding is caused by water from the road, contact your local county council.

Flooding from streams, rivers, land or the sea

Natural Resources Wales (Environment Agency in England) is responsible for most river flood defences. Sometimes high river levels can cause other drainage systems – including sewers – to back up and cause flooding.

If you think the flooding is caused by any of the above, call Floodline on 0845 988 1188.



In an emergency – what you should do

If your property has been flooded as a result of sewage coming from a drain, pipe, or toilet - or through a manhole:



1 Contact the right people

- If you're in danger, or people have been injured, please call 999 immediately.
- If you're insured, we recommend that you contact your home/contents insurers first. They're skilled in dealing with these incidents and they will call us and take care of everything for you. If you're not insured, go to page 10 and read our 'Insurance and payment advice' section.
- If you are on Welsh Water's Additional Services Register, let your insurers or Welsh Water know. This will help us to provide the correct response to you.
- Call us (day or night) on **0800 085 3968**.



2 Keep safe

- If it's safe to do so, turn off the electricity at the fuse box. If your electricity meter, fuse box or any electrical appliance or socket has been submerged, contact your electricity supplier for advice before using any electrical equipment.
- If your gas meter or any gas appliance has been submerged, contact your gas supplier for advice before switching on the gas or lighting any appliance.
- Keep your home (and any outbuildings) well ventilated.
- If you're worried about any health risks, call your local authority's environmental health team.

If the flooding is caused by a river bursting its banks or coastal flooding, call Floodline on 0845 988 1188.



3 Protect your health

- Sewer flooding largely consists of water and waste from bathrooms and kitchens. During wet weather it's likely to be highly diluted by rainwater.
- If you take normal basic hygiene precautions, you're unlikely to be at any increased health risk if sewage flooding enters your property.
- You should:
 - Wear rubber gloves when exposed to flood water
 - Look out for glass, nails and other sharp objects
 - Always wash your hands after exposure
 - Wash and treat footwear with mild disinfectant
 - Keep children and pets out of the contaminated area.
- In the unlikely event that you start to feel unwell, visit your GP and explain that your property has recently been flooded.



4 Keep a record

- Record the damage with photographs or video, and keep damaged items, because your insurers may want to inspect them. See the 'Insurance and payment advice' section on page 10 for more details.



In an emergency – what we can do

Dealing with the problem – and cleaning up:

- We'll always respond to sewage flooding incidents, 24 hours a day, 7 days a week, 365 days a year.
- We aim to get to you within 4 hours, day or night. Sometimes, especially during severe weather, we may take a little longer, but we'll keep you informed of our likely time of arrival.
- We'll deal with the source of the flooding swiftly, and help clean up the affected area – unless your insurance company is making other arrangements on your behalf. We'll usually do this when we first respond to the incident, but in busy periods we may have to finish the clean-up work the following day or as soon as we possibly can.

— **Internal sewer flooding incidents:**

Unless your insurance company has made other arrangements, we'll help to remove carpets, furniture and other damaged items. Sometimes these will need to stay on your property for inspection by the insurance company. We will, of course, discuss every step of the process with you.

— **External sewer flooding incidents:**

Unless your insurance company has made other arrangements, once the cause of the flooding has been stopped, we'll clear all sewage debris from affected areas. We'll take away all waste material and, with your agreement, we'll treat any flooded areas with disinfectant. Where lawns or other garden areas, such as gravel, are affected, we may have to return at a later date to clean up thoroughly. You will need to restrict the use of the affected areas until this work is done and, with your agreement, we will cordon off the area.



In an emergency we will attend
24 hours a day, 7 days a week,
365 days a year.



After the incident – what we will do

Our immediate priority is to get to you as soon as possible to deal with the source of the flooding and to help with the initial clean-up work (unless other clean-up arrangements have been made by your insurers). But our work doesn't end there.

What happens afterwards:

- We investigate every case of sewer flooding. A member of the Welsh Water team will meet you and we'll do all we can to understand why the flooding happened. You'll then be given a customer service contact, who will remain your point of contact with us throughout the investigation process.
- We'll carry out a full investigation, including a CCTV survey of the sewer, to help establish the cause of the flooding. We'll contact you within two working days of the flooding to update you on our progress, and to let you know what the next steps will be.
- In some cases further investigation may be required. This could be complex and may take a little time – so please bear with us. The flooding may not be our responsibility, and other organisations, such as the local authority, may need to be involved. If we find that the cause of the flooding is someone else's responsibility, we will write to them directly explaining what we've found and asking them to take action as soon as possible.
- If a larger scale project is required to fix the problem, we'll keep you updated.

If the flooding is from a Welsh Water sewer, you may be eligible for compensation from us:

- If you're insured you can make a claim through your insurers. You may also be eligible to receive a contribution from us towards any increased cost in your home insurance as a result of being flooded. You'll also automatically receive a Guaranteed Standard of Service payment from us - an amount that we pay our customers if we fail to meet our minimum service standards.
- If you are not insured, you may be eligible to receive a special payment (called an 'ex-gratia payment') from us for essential items, together with the Guaranteed Standard of Service payment.
- You – or your insurers – must inform us that you have been affected at the time of the flooding. You – or your insurers – will then need to make a claim in writing within three months of the incident.

Please read the 'Insurance and payment advice' section on page 10 for details.



Insurance and payment advice

Welsh Water has no legal liability for damage caused by sewer flooding – unless it's caused by our negligence. This is because we have little control over what goes into the sewer network. Even so, we'll do all we can to help.

If you are insured

If you're affected by sewer flooding the first step is to contact your own insurers.

You may need to speak to both your buildings and contents insurers if they're different. Always check the exact details of your policy, but the different types of insurance typically cover the following:

— Household contents insurance covers the contents of your house - non-fixed items like furniture, carpets, electrical appliances, clothing etc. It may also cover the loss of consumables like oil, food, etc, and garden plants, shrubs, flowerbeds – usually up to a specified amount.

— Household buildings insurance covers the structure of the building, including permanent fixtures such as kitchen and bathroom fittings,

domestic outbuildings, walls, gates, hedges, paths, patios, etc. It may also cover accidental damage to underground services for which you are responsible.

Your insurer should pay out, regardless of who's to blame. But if someone (including us!) is to blame, then your insurer will handle the claim on your behalf.

Check your policy, but it's likely to include cover on a 'new for old' basis. It's in your interest to speak to your own insurers first, as any liability claim proved against us would only be paid taking into account the wear and tear on the damaged item.

Payments towards increases in your insurance

Your policy may include a 'no claims' clause, which means that your premium goes up

after you make a claim. If this happens, we may be able to reimburse some of this increase. These are for household customers only and are fixed amounts of:

- £40 towards an increase in your insurance premium
- £80 towards any insurance excess payment you may have made.

If you are not insured

If you're not insured, you can request an ex-gratia payment from us for essential items. We usually make ex-gratia payments in cases where customers are uninsured and suffering from hardship – and decisions will be made on a case-by-case basis. We've included a claim form at the end of this booklet.

Please complete this form – ensuring that you fill out Section 4, detailing the items that have been damaged

and the likely cost of each item - and return it to us at the address provided. Non-household customers do not qualify for ex-gratia payments. Any compensation is limited to the cost of replacing on a 'like-for-like' – not a 'new for old' – basis. Once you have made a claim you will receive acknowledgement from us. We will also tell you what action is being taken and whom to contact if you have further queries. We'll handle your claim as quickly as possible. On completion of our investigation you'll be contacted by our insurers to tell you whether we accept liability and, if so, how much we'll pay. If you disagree with the decision, you may then wish to seek independent legal advice.

Welsh Water Guaranteed Standards of Service (GSS) payment

These payments are made if anything goes wrong with our service to you. Although we have no legal liability for the damage, if we have

confirmed that your flooding has been caused by a Welsh Water sewer you'll automatically receive a Guaranteed Standard of Service payment from us either by cheque (if your Welsh Water bills have been paid to date), or as a credit (if your account is in arrears).

- GSS - Internal sewage flooding

If you have suffered internal sewage flooding from our sewers (when sewage enters a building or your home or integral garage), we'll give you a payment equivalent to your annual sewerage bill.

We'll give you a minimum of £150 and a maximum of £1,000 per incident within 20 working days.

- GSS - Serious external sewage flooding

If sewage enters your land or property preventing you from accessing your home; causes your garden to be extensively flooded, effectively leading to its destruction; or your outbuildings/non-integral

garages being flooded from our sewers, we'll give you a payment equivalent to half of your annual sewerage bill.

We will give you a minimum of £75 and a maximum of £500 per incident within 20 working days.

If the flooding is not from a Welsh Water sewer you will not be entitled to a Guaranteed Standards of Service payment from Welsh Water. Also, if you have asked a private contractor to assist you with the flooding, and have not contacted us about the incident, we will not refund the costs you have incurred.

**Your
insurance
company should
be able to guide you
through your claim.
But even if you're not
insured, we still may
be able to help.**



Repeat problems?

Keep us informed

Sometimes sewer flooding is caused by 'hydraulic overload', where the sewerage system is unable to cope with the amount of wastewater and rainwater passing through it, usually during or after heavy rain. Unfortunately, some areas are affected by repeat flooding problems, and we're currently investing a lot of money and effort to reduce the risk of this type of flooding.

It's very important that you tell us each time you are flooded so that we can help you – and keep an accurate record of who's affected so that we can improve the network in the future.

We really appreciate your help, and it will always be treated in the strictest confidence.



Think Ahead

If you know you're at risk of flooding, you can make sure you're prepared:

- Keep a supply of sandbags ready to prevent flood water entering your property
- Ensure you know how to turn off your gas and electricity supplies
- Put together a flood kit including a torch, blankets, wellingtons, waterproofs, gloves – and vital contact details
- Store irreplaceable items above ground level, or upstairs.

Thank you very much.



Emergency Contact Details

The first thing to do in any flooding incident is to contact the right people



Welsh Water

Sewerage Services and Emergencies

0800 085 3968

Contact us if you're suffering from flooding as a result of sewage escaping from a drain, pipe, toilet or through a manhole

Water Services and Emergencies

0800 052 0130

Other useful numbers:

Floodline

0845 988 1188

Call this number if you are experiencing a river or coastal flood.

My household content insurers:

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My household buildings insurers:

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My electricity supplier:

.....

My gas supplier:

.....

My plumber:

.....

If you are in danger or people have been injured, please call 999 immediately.

Sewage Flooding

Claim Form

Before completing this form, please read the notes on pages 10 and 11.

SECTION 1

Surname:

Customer Reference Number:

First Name Mr/Mrs/Ms:

Full Address:

.....

.....

..... Postcode:

Telephone Number day/other:

Date and time of the incident:

SECTION 2

Do you have buildings insurance?

YES

(Go to Section 3)

NO

(Go to Section 4)

Do you have contents insurance?

YES

(Go to Section 3)

NO

(Go to Section 4)

If you do not have insurance please explain why:

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SECTION 3

Are you insured and claiming (please tick)...

A contribution of £80 towards your premium excess?

A contribution of £40 towards any increase in premium?

(Please enclose a copy of your insurance policy showing the excess you are required to pay).

(Go to section 5)

