



Be prepared

A General check list to help

For the car: Carry the following:

- Ample fuel
- De-icer
- A shovel
- A radio and spare batteries
- First aid kit
- A torch and spare batteries
- A blanket
- Spare warm clothing
- Water or a warm drink
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For the home: You may want to have:

- An easily accessible supply of candles, matches, a torch and batteries
- A battery operated radio tuned into your local radio station

Station		Frequency	
		Fm	Am
Radio Lancashire		104.5 or 103.9	855 or 1557
Bay Radio		96.9, 102.3 or 103.2	

- A stockpile of food and water
- A list of useful telephone numbers i.e. Police, council, social services, etc.
- Portable camping gas cooker if you rely solely on electricity

Remember

- Heed advice when told not to travel
- Stow away garden furniture and remove loose articles from outside. These might cause damage in a storm
- Make sure your emergency equipment is at hand
- Remember after any major emergency or event to try to make contact with all residents of the community especially those who live in isolated dwellings or are vulnerable neighbours, tell them to contact you if they need help – and keep an eye on them
- If you rely solely on one source of energy for heating, lighting or are operating essential equipment – make sure you have adequate standby arrangements
- Ensure vehicle is parked away from buildings, on high grounds.

General advice on Insurance

Insurance claims	Building repairs
<p>Notify your insurance company immediately for advice. Do not dispose of damaged possessions until your insurance company has instructed you to do so. If possible take photographs or a video of the damage.</p>	<p>Make sure you avoid employing “cowboy” builders. Always employ qualified builders; ask for references, insist on a written contract or ask for guarantees. Ideally, the firm should belong to a reputable trade association. If you have any doubts get in touch with your local trading standards office:</p> <p>Lancashire County Council Trading Standards, 58-60 Guildhall Street, Preston, Lancashire PR1 3NU. Telephone: 0845 600 1352 or (01772) 533573</p>
<p>Do not be over-hasty in making your insurance claim. Take time to calculate how much work needs to be done, what needs to be replaced and what the cost will be. If necessary, seek technical advice, i.e. From the council’s housing department, if there is one. Remember that it becomes difficult to reopen a claim once it has been settled</p>	<p>Make sure that you supervise your own repair and building work whenever possible. Do not rely on loss adjusters or insurance companies; supervision is your responsibility.</p>
<p>Do not under-claim on insurance. Claim for all the items, which have been lost or damaged up to the limit of your insurance policy. If you need guidance in making your claim, contact the local Citizens Advice Bureau or other information/advice agencies. Following a large scale incident the local authority will set up an advice line</p>	<p>If your house is unoccupied you are advised to inform the police.</p>
<p>The Association of British Insurers can offer free and un-biased advice to those affected by a major incident.</p> <p style="text-align: center;">Association of British Insurers</p> <p style="text-align: center;">51 Gresham Street Tel: 020 7600 3333 London Fax: 020 7696 8999 EC2V 7HQ e-mail: info@abi.org.uk</p>	

Flooding

Preparation and response to flooding

Action to be taken

If you are informed that your home is likely to be flooded, you should take the following action:

Electricity:

- Switch off all electrical appliances, remove plugs from sockets and turn off the main electricity switch or switches
- Remember freezers and refrigerators will become ineffective and alternative facilities may need to be arranged

Gas:

- Turn off the main gas tap at the meter and all gas appliances, including pilot lights
- The 'off' position will normally be with the tap handle at right angles to the supply pipe

Telephones:

- Where telephones are liable to be submerged, a request should be made via the operator for disconnection at the exchange
- The subscriber should then unplug or disconnect the telephone instrument and remove to above the expected water level, this will reduce the time taken to clear faults and restore normal service after any flooding

General Advice:

- If you live in a house – move valuables upstairs
- If you live in a ground floor flat or bungalow, make arrangements to stay with a neighbour or relative
- If this is not possible, ensure that the Social Services Directorate is made aware of your difficulty, either by telephoning them or by passing a message to the Police or District Council in your area ?
- Before you leave, secure all doors and windows, and take with you all cash and valuables, together with important medicines
- Remember to make provisions for domestic animals
- If you vacate your home as a result of flooding, it is essential that you notify the police of your absence, giving a contact telephone number/ address
- If you can arrange for a neighbour to make regular checks of your property this would be helpful in addition to the measures the police will be taking.
- Ask the neighbour to inform the police by the '999' system if they see or hear anything suspicious.

Recovery from flooding

Personal Safety

- For your own safety wear rubber boots in an area flooded with more than 5cm of standing water
- Record details of damage, i.e. photographs and video. This will be useful when making an insurance claim
- Use protective clothing, i.e. gloves and masks when cleaning water, mud and other debris from the house. Ensure that you wash any part of your body that comes into contact with infected materials.
- Store valuable papers that have been damaged in the freezer until you are able to work on them. Lawyers will advise whether to save the papers or just the information on them

Contact your insurance company

- **Your insurance company may have set procedures on how to handle any items which you wish to claim on. Contact your insurance company as soon as you can to ensure you claim correctly. They may also be able to provide financial assistance for blowers, skips as well as recommend reputable contractors.**

Hints for Cleaning the Home:

- Add small amounts of chlorine bleach to standing water, and then remove.
- Remove all debris, soaked and dirty material. This should include wet insulation, residual mud, furniture, appliances, clothing and bedding
- Clean down any dirt sticking to walls and furnishing, preferably with a hose, rinse several times before removing all the water. Wipe down all surfaces with bleach (ensure there is adequate ventilation) and rinse.
- Ventilate the house until completely dry
- Rinse and clean all the floors as quickly as possible. Replace flooring that has been deeply penetrated by floodwater or sewage.
- Carpets must be dried out, and sewage soaked carpets must be discarded. If necessary seek professional help with drying out carpets
- Discard and replace all insulation materials, mattresses, box springs, stuffed toys, pillows and all less expensive articles
- The frames of good quality wood furniture can sometimes be salvaged, but must be cleaned, disinfected, rinsed and dried by ventilation away from direct sunlight or heat. Coverings and cushions must be replaced.
- Clean heavy dirt from washable clothes. Rinse and wash several times in cold water with chlorine bleach and dry quickly.
- Contact your local environmental health department for further advice.

Hints for around the Home:

- Do not use gas and electrical appliances affected by the flood until they have been examined, cleaned if necessary, and tested
- When clean, each electrical connection should be examined for surface tracking across insulation surfaces that may have been produced if the supply had been switched on whilst the installation was still wet
- Where surface tracking has occurred, the component should be replaced
- Plastic covered cable should not be affected by immersion, but rubber insulation may be damaged and need replacing
- Sterilise all affected cooking utensils by boiling or by using suitable sterilisers
- Do not consume any food or drink that has been contaminated by floodwater.
- Make liberal use of disinfectants when cleaning up
- Discard all tins, bottles, cans etc (containing food or drink) if they have come into contact with flood water.

High winds

Preparation for high winds

Maintain your property in good order

What to look for	Actions to take
Roofs	
Check for:	
Signs of loose, chipped or missing tile, corroded nails, cracked or eroded mortar joints on ridge or hip tiles	Contact a reputable builder or roofing contractor for repairs. It can be dangerous to try and undertake repairs yourself.
Chimney stacks	
Check for signs of:	
Eroded or cracked mortar joints, crumbling or cracked bricks and chimney pots, leaning chimney stacks	Contact a reputable builder or roofing contractor for repairs. It can be dangerous to try and undertake repairs yourself.
Boundary walls and fences	
Check for:	
Eroded or crumbling joints and brickwork, loose or leaning fence posts and panels	Joints should be re-pointed and faulty bricks replaced. Fence posts should be re-bedded in concrete and panels secured.
Trees	
Check for:	
Damaged trunks, branches and loose roots	Prune regularly. Contact tree surgeon if trees are your own and extensive work is required. If hazard is presented by tree(s) situated on public property contact local authority.
Aerials and satellite dishes	
Check for:	
Loose screws, bolts and other fixings	Contact a TV Aerial installer to secure
The best solution is always to maintain your property and not let it fall into state of disrepair	

Response to High winds

When a Severe Weather Warning is issued the following precautions should be taken:

Before a storm arrives	During a storm
Secure loose objects, i.e. ladders, garden furniture or anything else that can be blown into windows and other glazing	Stay indoors as much as possible
Close and securely fasten windows, particularly those on the windward side of the house and especially large doors, i.e. garage / shed doors.	If you do go out try not to walk or shelter close to buildings and trees
Park vehicles in a garage, if available. Otherwise keep them clear of buildings, trees, walls and fences.	Keep away from the sheltered side of boundary walls and fences – if these structures fall they will collapse on this side
Close and secure loft trap doors with bolts, particularly if roof pitch is less than 30°.	Do not go outside to repair damage while the storm is in progress
If the house is fitted with storm shutters over the windows then ensure that these are closed and fastened.	If possible enter and leave your house through doors in the sheltered side, closing them behind you
If chimneystacks are tall and in poor condition, move beds from areas directly below them.	Open internal doors only as needed and close them behind you

Recovering from high winds

Insurance claims	Building repairs
<p>Notify your insurance company immediately for advice. Do not dispose of damaged possessions until your insurance company has instructed you to do so. If possible take photographs or a video of the damage.</p>	<p>Make sure you avoid employing “cowboy” builders. Always employ qualified builders; ask for references, insist on a written contract or ask for guarantees. Ideally, the firm should belong to a reputable trade association. If you have any doubts get in touch with your local trading standards office:</p> <p>Lancashire County Council Trading Standards, 58-60 Guildhall Street, Preston, Lancashire PR1 3NU. Telephone: 0845 600 1352 or (01772) 533573</p>
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Heat Wave

Preparation and response to a Heat Wave

What are the potential risks:

Dehydration leading to heat exhaustion or heatstroke, both require urgent treatment.

The symptoms of heat exhaustion include headaches, dizziness, nausea and vomiting muscle weakness or cramps, pale skin, and a high temperature. You should move somewhere cool and drink plenty of water or fruit juice. If you can, take a lukewarm shower, or sponge yourself down with cold water.

Heat stroke can develop if heat exhaustion is left untreated, but it can also occur suddenly and without warning. Symptoms include headaches, nausea, an intense thirst, sleepiness, hot, red and dry skin, a sudden rise in temperature, confusion, aggression, convulsions and loss of consciousness. Heatstroke can result in irreversible damage to your body, including the brain, or death.

Who is at risk

Older people.	Babies and young children.	Those with mental health problems.
People on certain medication.	People with a serious chronic condition, particularly breathing or heart problems.	People who already have a high temperature from infection.
People who use alcohol or illicit drugs.	People with mobility problems.	People who are physically active, like manual workers and sportsmen and women.

What should you do

Frequently contact family members or friends if you believe they are at risk to determine their condition. Give appropriate consideration to pets and live stock.

Stay inside.

- Stay inside, in the coolest rooms in your home, as much as possible.
- Close the curtains in rooms that get a lot of sun, preferably by curtains rather than by metal Venetian blinds.
- Keep windows closed while the room is cooler than it is outside. Open them when the temperature inside rises, and at night for ventilation. If you are worried about security, at least open windows on the first floor and above.
- Take cool showers or baths, and splash yourself several times a day with cold water, particularly your face and back of your neck
- Eat as you normally would. But try to eat more cold food, particularly salads and fruit, which contain water.
- Avoid alcohol and caffeine.
- Check fridges, freezers, fans and air conditioning is working properly

If you are out in the heat.

- Check you have appropriate sun cream for your particular type of skin.
- If a heat wave is forecast, plan your day in way that allows you to stay out of the heat.
- If you can, avoid going out in the hottest part of the day (11am-3pm)
- If you can't avoid strenuous outdoor activity, like sport, DIY, or gardening, keep it for cooler parts of the day like early morning.
- If you must go out, stay in the shade. Wear a hat and light, loose-fitting clothes, preferably cotton. If you will be outside for some time, take plenty of water with you

Recovery from a heat wave

Emergency Treatment

If you suspect someone has heatstroke, call 999. While waiting for the ambulance:

- If possible, move them somewhere cooler.
- Increase ventilation by opening windows or using a fan.
- Cool them down as quickly as possible by loosening their clothes, sprinkling them with cold water or wrapping them in a damp sheet.
- If they are conscious, encourage them to drink fluids.
- Do not give them aspirin or paracetamol

If you are concerned about yours or your families health during a heat wave but believe that it is yet an emergency:

- Contact your doctor, a pharmacist or NHS Direct if you are worried about your health during a heatwave, especially if you are taking medication, or gave any unusual symptoms.
- Watch for cramp in your arms, legs or stomach, feelings of mild confusion, weakness or problems sleeping.
- If you have these symptoms, rest for several hours, keep cool and drink water or fruit juice. Seek medical advice if they worsen or don't go away.

Keep yourself up to date with the situation

- Check the weather forecast and the 'Heat-Health watch' on the internet.
- Contact NHS Direct on **0845 4647**
- Visit www.nhsdirect.nhs.uk for advice on heat exhaustion and heatstroke
- You can get advice on protecting your skin during hot weather from the Cancer Research UK Sun Smart campaign website at www.cancerresearchuk.org/sunsmart/

Information in this leaflet was gathered from '*heat wave plan for England*' by the NHS

Heavy Snow

Preparation and response to heavy snow

Before snow arrives

Ensure valuable objects which could be affected by the snow are re-housed inside the garage or house e.g. pets, electrical equipment etc. Park vehicles in a garage, if available.

Close and securely fasten windows, particularly those on the windward side of the house and especially large doors, i.e. garage / shed doors.

Ensure you have a good stock of tinned or long life food, as you may not be able to reach a supplier for a number of days.

Close and secure loft trap doors with bolts, particularly if roof pitch is less than 30°.

If the house is fitted with storm shutters over the windows then ensure that these are closed and fastened.

Ensure you have an adequate storage of heating fuel for your house. Ensure you have contact details for fuel suppliers close at hand but do not rely on them being able to reach you. Always be prepared.

If you are planning to leave your house for a number of days ensure your central heating still runs through to prevent pipes freezing and cracking.

Response to Heavy Snow

When a Severe Weather Warning is issued the following precautions should be taken:

During a storm
Stay indoors as much as possible
If you do go out try not to walk and check on the day's weather conditions on the radio or on the internet.
Ensure all windows and doors main closed to prevent heat loss.
Do not go outside to repair non urgent damage while the snow storm is in progress
Open internal doors only as needed and close them behind you.

Recovering from Heavy Snow

Insurance claims	Building repairs
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