

The Go-To Flood Checklist



Floods can strike at any time. Having a better understanding of floods can help you to be more prepared and act quickly. Here are some valuable hints and tips you can use to help reduce the risk to your home and family.

Before a flood

- Pack a survival kit.
- Plan what you'll do in case of a flood and discuss with friends and neighbours.
- Keep a list of emergency phone numbers handy.
- Take photos of your property, both inside and out.

During a Flood

- Switch off electricity and gas to your home.
- Keep tuned to a portable radio for warnings and advice including locations on where to pick up sandbags for potentially affected areas.
- Move your furniture above the likely flood level.
- If you need to evacuate, lock your home and take recommended evacuation routes for your area.
- Do not drive into flood waters of unknown depth and current.
- Boil tap water until supplies have been declared safe.
- Beware of snakes and spiders that may have moved into your house.
- Avoid entering flood waters and don't allow children to play in flood waters.

After a flood

- Check for damages to your home.
- Stay away from fallen powerlines and damaged trees.
- If you've left your home, make sure the gas and electricity are switched off before re-entering.
- Make sure all your gas and electrical appliances are professionally tested prior to use.
- Do not eat food that has been in contact with flood water.
- Make a list of items that may have been destroyed or damaged by the flood and where possible take photos of the make and model of electrical items.
- Review your home and contents insurance regularly, to ensure it is adequate to cover the full replacement value of your home and contents – new for old.
- Store important documents in a watertight container.

Survival kit should include:

- A portable battery radio, torch and spare batteries.
- Pack warm clothes and valuables in waterproof bags.
- Water, dried or canned food for 3 days and a can opener.
- Matches, fuel or battery-powered lantern, portable stove, cooking gear, eating utensils.
- Cash on hand for supplies.
- First aid kit and manual.

What to expect from your insurance during a major event

Extreme weather puts a lot of pressure on our homes, and therefore, our livelihoods. With Apia Home & Contents Insurance, your property is insured for a wide range of weather events*. When dealing with a large volume of claims in majorly affected areas, our team at Apia will provide emergency assistance and assess the property damage when it is safe to do so. We're here to help—rain, hail or shine, you can claim over the phone or online.

*Actions or movements of the sea and storm surge are not covered (unless the storm surge damage occurs at the same time as damage caused by storm). Other exclusions apply. The information is intended to be of a general nature only. We do not accept any legal responsibility for any loss incurred as a result of reliance upon it—please make your own enquiries.

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