

HULL & EAST YORKSHIRE

# Water Damage Insurance Claim Pack

A practical step by step pack to help you act fast, protect your claim and keep the right records, whether the damage is to your home, your business or a property you let.

**What this pack is for.** After a leak, burst pipe or flood, insurers pay on evidence. The first hours and the records you keep make the difference between a claim that runs smoothly and one that is reduced or refused. This pack walks you through both.

**Water coming in right now?** Make safe first, then call us. A real person answers, day or night.

**01482 736003**

## How to use it

- Work through Section 1 straight away. It protects your claim.
- Use the photo checklist before anything is moved or cleaned up.
- Fill in the inventory and call log as you go, not from memory later.
- Read the short section for your situation: resident, business or landlord.

Hull sits low on the Humber and is one of the most flood-prone cities in the UK, so keep this pack to hand before you need it.

## 1. The first 48 hours: protect your claim

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Insurers can reduce or refuse a claim if you did not act to limit the damage. This is called your duty to mitigate. Doing these things, safely, both protects your property and protects your claim.

1. **Stay safe.** If water is near electrics or the source is sewage, keep clear. Only switch off at the consumer unit if it is safe to reach.
2. **Stop the source.** Turn off the internal stopcock for a burst pipe or escape of water. For flooding from outside, move what you can to a higher level.
3. **Limit the spread.** Lift what you can off wet floors, move furniture, soak up standing water if it is safe and clean.
4. **Photograph everything first** (see Section 2) before you move or clean anything.
5. **Tell your insurer** as soon as you can, and write down your claim reference.
6. **Do not throw anything away** until it is recorded and your insurer agrees, unless it is a health risk.
7. **Get a professional drying assessment.** Surface dry is not dry. Insurers want proof the structure was dried correctly (see Section 7).

**Quick mitigation record.** Note the date and time you stopped the source and what you did. Insurers look for this.

Date and time damage found: \_\_\_\_\_

Source stopped at: \_\_\_\_\_ By: \_\_\_\_\_

## 2. Photograph and record the evidence

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Photos are the backbone of a water damage claim. Take more than you think you need, before anything is moved, cleaned or dried. Use your phone, keep the originals, and do not crop or edit them.

### Photograph

- The source of the water (the burst pipe, appliance, ceiling)
- Every affected room, wide shots and close ups
- Standing water and water lines on walls
- Damaged flooring, walls, ceilings and skirting boards
- Damaged furniture, contents and appliances
- Serial numbers or labels on damaged appliances
- Any visible mould or damp staining

### Also record

- A short video walk through of the whole property
- Meter and thermostat readings if relevant
- Receipts or proof of purchase you already have
- The weather, if the damage was storm or flood related
- Names of anyone who attended (plumber, neighbour)





## 5. Claim timeline and key dates

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Keep the key dates in one place so nothing slips.

Stage	Date
Damage first found	
Source stopped / made safe	
Insurer notified, claim opened	
Professional drying assessment	
Loss adjuster visit (if any)	
Drying completed and certified	
Repairs / reinstatement agreed	
Claim settled	

### What to say, and what to avoid

#### Do

- Stick to the facts: what happened, when, what is damaged
- Give your reference on every call
- Ask for decisions in writing or by email
- Ask what your policy covers, including alternative accommodation

#### Avoid

- Guessing at the cause if you are not sure
- Admitting fault or neglect before the facts are clear
- Throwing items away before they are recorded and agreed
- Starting permanent repairs before the insurer agrees the scope

## 6. The bit that applies to you

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### Homeowners and residents

You usually have two covers: buildings (the structure) and contents (your belongings). A water escape often touches both. Keep the inventory in Section 3 for the contents claim, and remember you can claim for alternative accommodation if your home is not liveable. Your excess is the part you pay; ask what it is before work starts.

### Businesses and commercial premises

As well as the premises and stock, check whether your policy includes business interruption, which covers lost trade while you cannot operate. Record the days you are closed or restricted and keep evidence of lost takings. Fast, documented drying is what gets you trading again soonest.

### Landlords and letting agents

A leak or flood in a let is a property issue and a tenant welfare issue at once. Act quickly to meet your repair duties, keep tenants informed in writing, and treat any damp and mould seriously, as the rules on this have tightened. Buildings cover is usually the landlord's; the tenant insures their own contents. Document everything for your insurer and your own records, and keep the dates in Section 5.

## 7. Why a professional drying record matters

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This is the part people get wrong. A floor or wall can feel dry on top while moisture is still trapped underneath and in the cavities. Left there it leads to rot, swelling, lifting and mould, sometimes months later, and a later claim for that damage can be refused if the original drying was not done properly.

Insurers and loss adjusters want proof, not a promise. That means moisture readings logged over time and a record that the property was dried to a recognised standard. It is the one part of this pack you cannot do with a phone camera and a checklist.

- Moisture mapped and measured with meters, not guessed
- Industrial drying sized to the property, monitored over the drying period
- Readings recorded and signed off against a dry standard
- A documented drying report for your claim and any future sale

**We do exactly this part for you.** Humber Restoration attends fast across Hull and East Yorkshire, dries the property properly, and gives you the documented drying record your insurer needs. We can deal with your insurer directly.

**Call 01482 736003 · 24/7**

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This pack is general guidance to help you organise a claim. It is not legal, financial or insurance advice, and it does not replace the terms of your own policy. Always check what your policy covers and follow your insurer's instructions. Keep your own copies of all photos and records.