

[Written by Ian Bustin in the Amber Valley Flood Information Facebook Group](#)

I wrote this some time ago, but it may be of some small help to those affected.

The Flood Blog – Our Own Experience

We were flooded in January 2019, by a burst water main that led to a deluge of water through Milford in Derbyshire. Unfortunately, we seemed to take the brunt of the flow and within a few minutes we had between two and three feet of water throughout the ground floor of the house. The idea of a home disappeared that quickly. There was no time to 'save' anything.

The sheer volume of water and its speed were frightening. It really was a case of feeling helpless. Within 15 minutes a four-foot-deep river was flowing through our house.

At this point in a flood the survival reflexes kick in and the devastating impact of the flood make it seem impossible that your home will survive or that life will go on. To be honest, the upset and anguish can be overwhelming. Here are a lot of people on scene 'dealing' with the emergency and this will be the case for some days. Once they have moved on you now begin the journey to recovery. We were lucky that we live in a Derbyshire village and the good will and effort of local people was vital. People we did not know offered help and assistance at a time when we could have easily folded.

Once the water recedes, and it will recede, the true extent of the damage will be evident. Some is just mess, other is destruction of all you hold dear. You will have lost very personal items and the home you have built will no longer offer the comfort and security it once did. Getting through this is going to be a team effort for the whole family.

We got back into our own home 22 months after the flood. Do not underestimate the impact this type of event can have. Put family first and everything else will follow and help avoid a lot of anger and frustration.

Based on our experience here are a few tips that may help.

1. It is OK to be really upset and angry, it is also OK to have a little cry from time to time – do not do it alone. Everyone affected is vulnerable, the stiff upper lip does not work. Look after each other and reach out to people you know have been affected.
2. Phone your insurance company immediately. Insist that a loss adjustor visit your property immediately. Do you have new for old or just replacement? It is important that you know this and what your expectations will be.
3. Get a cleaning company nominated by your insurer as quickly as possible. They are experts and you should let them get on with the job while you start planning the road ahead.
4. Start to log every single cost associated with the event – everything from buying wellies to the endless takeaways you will have to survive on in the first few days/weeks. Incidental cost really mounts up.
5. Take photographs of everything and store them online in a separate sharable file.
6. Your insurance company will appoint a loss adjustor to work for them. The explanation is in the title. They are looking to limit the liability of your insurance company; they may have even bought the liability at a discounted rate. This will be the single most important bottle neck in your claim going forward.
7. Think about looking at Loss Assessors and other services. It may be that you appoint your own surveyor or other professional.
8. Content – you will be asked to compile a list and pricing of everything you have lost. This will give you something to do and give you a sense of purpose. The list will largely be ignored by the loss adjustor who will offer a reduced cash settlement. Hold out for the actual cost of replacing items.
9. Be prepared for the long haul. If you hit a wall with the loss adjustor, make sure you include your insurance company in the loop. The Loss Adjustor works for them and not for you.
10. Try and accept that it is going to be tough and take the time out where you can. Look after each other and get a break from the stress and strain. You are more important than possessions and your partner/family sticking together will give you all strength.