



The **National Flood Forum** (company no 4349401) registered charity number 1121642.
The Old Snuff Mill Warehouse, Park Lane, Bewdley, Worcs, DY12 2EL
Tel 01299 403055

Flood Victims continue to face Insurance Claim Stress.

For many Flood Victims in the Yorkshire and Humberside region 14 months on from the floods of June 2007 the problems continue to mount up.

For many issues with the way their Claim has been processed by Loss adjusters and Cowboy Builders have resulted in months of stress and worry. Following a recent survey by the National Flood Forum covering over 250 flood victims the results highlight serious areas of concern.

For many people the problems resulting from poor builder work and performance have left many people feeling traumatised and devastated. Issues of Tradesmen going through peoples personal effects, of opening mail, threatening and violent behaviour has left flood victims feeling insulted and disgusted.

Slow starts, failure to turn up regularly have caused people to blame the delays in getting their homes repaired as a major cause of stress. Poor materials and shoddy workmanship has resulted in properties in having to have the work ripped out and started again. Many people stated that their home was left in a worse state following flood repair works than the floods ever did.

Issues with Loss Adjusters highlight areas of concern as Companies struggled to cope with an unprecedented demand, however constantly being 'fobbed off' with lies, failure to return phone calls, uncaring attitudes, loosing documents 14 months on continue to add to the stresses already endured by flood victims.

This survey has been conducted amongst the people who have approached the NFF for help and highlights the troubles people face when a claim goes wrong. Mary Dhonau Chief Executive of the NFF said. " These results are shocking, we think it's time that the Insurance Industry woke up to the fact that there continues to be many issues to be addressed to enable a much more customer centred approach to be delivered to people struggling in the aftermath of a flood. This survey has focused on Hull and Humberside where we have had a full time worker but I am sure that when a claim does go wrong our findings will be consistent across the country". Paul Hendy a

trustee of the NFF and author of the report said, “the survey highlights there is a direct link between poor claims handling and the additional stress flood victims have to endure. Our wish for the findings of this survey is that come the next big flood the insurance industry will have learned lessons and the future victims of flooding do not have to endure such misery.”

ENDS

Notes to editors

Mary Dhonau chief exec NFF mobile 07754592534

Paul Hendy trustee and author of the survey mobile 07747702299

Further information:

This survey confirm the findings of the independent report into the summer floods of 2007 conducted by Sir Michael Pitt.

The following are highlights from the ‘Recovery’ section of the report

25.10 Submissions to the Review and anecdotal evidence gathered during our visits around the country highlight various health impacts believed to result from the flooding. Physical health problems attributed to the floods ranged from coughs and colds to bronchitis and heart attacks. Psychological and psychosocial impacts included increased levels of anxiety during periods of rainfall, distress as a result of temporary living arrangements and stress from dealing with insurers and builders or caused by people experiencing financial difficulties.

25.11 The emerging findings from a real-time study of local recovery in Hull (see case study) suggest that participants are: are experiencing increased levels of stress, anxiety and depression and a loss of interest in everyday activities; are experiencing strain on family relationships, especially increased arguments; are having more difficulty in managing long-term health problems such as angina and arthritis; are drinking more alcohol as a coping strategy; and are finding it harder to adhere to usual practices of healthy eating and exercise.