



FLOODING: compensation information

1) If your house or business is flooded: the first reflexes

- Do not restore gas and electricity in wet rooms.
- Store electrical appliances and valuable objects in dry places
- Dry what can be saved or repaired.
- Notify your insurer as soon as possible. They will then organise the settlement of the damage and plan a visit by an expert.
- Make a complete list of the damage once the water has receded and the mud has been cleaned up.
- Include as much documentation and evidence as possible (purchase invoices, pre-damage photos, inventory from an inheritance, etc.). If you are unable to provide documentary evidence, provide a brief description and the likely year of purchase.
- If you discover other flood damage later on, after the expert's visit, declare it to the insurer (as long as the link with the flood can be demonstrated).
- Take photos/videos of the flooded house and, most importantly, of the damage to the building and its contents after the water has receded. This essential evidence will help to speed up the settlement of the claim.

2) What insurance will be involved:

Your fire insurance. If you are a tenant, notify your landlord of the damage without delay, as it is his insurance that will reimburse the damage to the house. Damage to the contents is covered by your own fire policy - provided that you have insured the contents at the same time as your rental liability. So notify your insurer.

3) Will the Disaster Fund intervene?

The fund only pays compensation in the event of agricultural or horticultural damage, or if the victim is not covered against fire and lives on a social integration income (paid by the CPAS). For more information, contact your municipal administration.

Property that can be covered includes:

- self-propelled vehicles for everyday and family use that are at least 5 years old and not covered by a (mini)-omnium insurance.
- property that is not a simple risk: exterior immovable property (retaining wall, garden shed fixed to a concrete screed, tiled terrace); exterior movable property (garden furniture, lawn mower, gardening tools).

4) What about your car, what compensation?

"For vehicles, only the omnium and the small omnium will intervene." "Only the omnium and the small omnium - which cover natural forces, including flooding - will be involved. However, check whether you meet the conditions for intervention by the Walloon Disaster Fund. If your car was on the public road and has been damaged, it is important to take photos. Contact your insurer so that he can open a claim file. An expert will be appointed.