

# Press

## Flooding in Lower Bavaria

### In the aftermath of the floods: tips for those affected

- Allianz sets up on-site claims center
- Toll-free claims hotline is available round the clock
- What customers can do once the water has retreated

Sludge in the living room, water in the cellar, plasterboard crumbling from the walls and upholstered furniture that is completely soaked through. It's not until the water retreats that flood victims begin to realize the true scale of the destruction. Time to clean up. But before destroyed furniture can be disposed of, any damage has to be documented for insurance purposes.

#### **What should you do in the event of a claim?**

It is crucial is to take fast action without rushing things:

- Mark the water levels reached and take photos to document the damage.
- Try to minimize, for example by pumping water out of the building, and drying out and cleaning the building and damp furniture.
- If you notice a clear film of oil on top of the water that has collected in the cellar where your heater is, don't pump the water out into the open. Instead, consult your local fire brigade or emergency management agency on how to proceed. Please do not smoke and - if possible - keep the building well aired.
- Before you start using electrical devices, have them checked. Aside from the fact that they could be damaged, in the worst-case scenario, you could be putting your life at risk,.
- Inform your insurer of any losses and costs you are likely to incur, either by calling the emergency hotline or contacting the agent responsible for your policy. In addition, do not dispose of any destroyed or damaged objects until you get their go-ahead.

Whatever the flood damage, Allianz advises all its customers affected to contact their insurance agent as soon as possible. Allianz has also set up a toll-free emergency hotline **00800.11 22 33 44** that is available round the clock.

When you report your claim, make sure you have the following information on hand:

- Policy number
- What was damaged and what is the extent of the damage?
- An initial estimate of losses
- Where appropriate, photos showing the extent of damage
- Telephone number for inquiries.

#### **Important information for auto claims:**

- If your car has been flooded, let the water empty out of the passenger compartment by opening the doors and the trunk. Some vehicle models have special drainage holes for this purpose.
- Remove any objects from the vehicle interior such as floor mats or covers. Dry them out in the fresh air. Do not attempt to dry them in the car, for example using a hairdryer, as this can be dangerous. Do not remove the interior panels as they will warp and it will not be possible to reinstall them.
- Do not, under any circumstances, start the engine of a flooded vehicle.
- Get a specialist to disconnect the battery.

#### **Which policy pays out?**

The costs of repair work to your residential building, e.g. for drying out the building or repairing masonry, are covered by **homeowner's insurance with cover for natural catastrophes**. This is an additional insurance component that needs to have been taken out in advance.

The **supplementary natural hazards insurance** included in your **household insurance** covers home contents that have been damaged or destroyed. If flooding in your home is caused by heavy rainfall and damaged a wardrobe, living room cabinet or sofa, your insurer will reimburse you for the replacement value of the damaged furniture.

If a river breaks its banks and your car is submerged in water, your **comprehensive auto insurance** will make a payout. This will not affect your no-claims bonus.

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