



**FLOOD  
REINSTATEMENT**



## Shaun Harris

Managing Director and Owner

**Harris Associates are an award winning RICS building consultancy providing advisory and project led services at every stage of a buildings life cycle, across commercial and residential sectors.**



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# FLOOD REINSTATEMENT

## System Failures

Flooding and the devastating effects it has on peoples' homes and businesses make the news and provides national headlines usually over the winter period between late November and through to February/March of the following year. However, flooding other than that caused by the winter tidal surges, storms, ground swell and river bursting their banks, can and does occur all year round.

Between 2019 & 2020 Harris Associates were appointed as contract administrator and overseeing surveyor on eight major flood reinstatement projects, none of which related to naturally occurring weather patterns or events. We are referring here to buildings that have been damaged due to major services installation failure. These types of failure usually fall into three categories:

### **Mains water supply failure**

### **Interior distribution pipe failure**

### **Appliance or storage vessel failure**

## Mains Water Failure

Mains water failure usually manifests itself in the form of burst pipework. If the failure is underground then it is likely that only the ground and lower ground or basement areas of a property will be physically affected. This is not to say that such a flood would not lead to the shutting down of an electrical supply or adversely affecting other services such as waste and sewage drainage. It might also lead to temporary difficulty in assessing the building, using lifts, assessing car parks and so on. Where mains water failure occurs in pipes that are located above ground level on higher floors and at roof level the effects of the flood can be swift, devastating and widespread, often affecting multiple apartments in a short space of time.

Even when the failure has been identified quickly and water supplies shut off, due to the relatively high water pressure, significant damage can be caused within minutes.

## Interior Distribution Pipe Failures

Interior distribution pipe failure is more often than not the most difficult problem to identify and subsequently remedy. Pipe failure of this type might not become obvious for weeks, months or even years, particularly in buildings such as mansions blocks where 100% occupancy all year round is rare and or where distribution pipework is concealed in ducts and behind false walls. Even where flooding has been revealed the source of the

leak(s) might not be readily obvious. There might also be multiple failures across several apartments or parts of an estate or mansion block, all suffering from the same defects or weakness in the distribution system. In these cases as much damage can sometimes be caused trying to find the source of the problem that has been caused by the leak or flood itself.

## Appliance or Storage Vessel Failure

Appliance or storage vessel failure can be swift in its occurrence or slow over a longer period of time. The affects are often shorter in duration and once this type of failure has been identified the remedying of the failure is often easier to achieve. The damage and resultant reinstatement can of course still be very significant.

## The Role of the Surveyor

Once an event of even series of events has occurred and a claims have been made a loss adjustor will be appointed to act on behalf of the insurance company. The loss adjustor is the main point of contact for the claim and will give guidance on works which will and will not be permitted under the claim. This includes trace and access if required. This may be the case where a flood or the effects of a flood are evident but the cause of the flood (at the time a claim is made) is unknown.

More often than not it will be the loss adjustor who advises that a property professional be engaged such as a chartered building surveyor. The surveyor will act on behalf of the party that holds the insurance policy. i.e. the insured party.

This will usually be the Landlord and / or Freeholder. However, it can often be the case that where buildings are multi-let or where a mansion block has multiple apartments held under leases, it will be the tenants and /or leaseholders who are most often affected by the flood damage.

The surveyor will therefore need to exercise a high level of organisation and will need to have a very clear understanding of what the insurance policy covers and what it does not cover. Close liaison and communication with the loss adjustor is of a paramount importance.

On the management side, exhibiting a degree of empathy to those effected by any flood whilst carrying out his or her surveying duties efficiently will help the surveyor garner a sense of trust and support. Although each reinstatement project is different there are usually four distinct stages that a surveyor will be involved with:



**SHAUN HARRIS**

**Harris Associates,  
Managing Director**

0203 195 0857  
07950 336450

[shaun@harrisassociatesuk.com](mailto:shaun@harrisassociatesuk.com)



## Stage 1:

**Identify source of flood**

**Temporary / immediate repairs**

**Check / oversee appropriate security measures**

## Stage 2:

**Initial assessment of extent of damage**

**Identify all parties (contact details, addresses, etc)**

**Set up management and communication procedures**

**Engage restoration / clean up contractor(s)**

**Agree outline programme**

## Stage 3:

**Detailed inspections**

**Schedule of Works**

**Lesser works instructed and carried out**

**Drying out premises**

**Tendering**

## Stage 4:

**Full reinstatement**

**Final accounting & sign off**

## Use Time Wisely

The four stages may appear structured and straight forward but very often overlap and in a very short time frame.

Once stages 1 and 2 are complete it is vital that the surveyor starts preparing a schedule of works for the reinstatement as soon as possible.

A flood affected property can take several weeks to dry even with the use of specialist equipment. It is important that this time is used as productively as possible to ensure disruption to the residents is mitigated and the scope of works is accurately assessed whilst demonstrating value for money and appropriate levels of expenditure.

The drying period can be used as the tender period with the aim that once the property has been declared "dry" the works package would have already been tendered and a preferred contractor has been or is soon to be appointed. The full reinstatement works package can then commence.

The surveyor will undertake his usual Contract Administration role of chairing meetings, issuing instructions, monitoring the works and issuing certificates.

However, insurance reinstatement projects are often of a very sensitive nature and require the Surveyor to liaise constantly with the loss adjuster, the insured party, third parties such as a residents and lessees and the team of contractors.

Reinstatement projects are often rolled out at speed and the stages and processes executed with a great degree of fluidity that for traditionally procured refurbishment or construction projects.

Managing these types of projects does not suit everyone. The surveyor who undertakes to manage a reinstatement project must be very organised, have an eye to detail whilst able to see the bigger picture and above all remain level headed.

The Surveyor should be the calming influence on the project allowing the project to reach its conclusion in a thorough and methodical manner.



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[shaun@harrisassociatesuk.com](mailto:shaun@harrisassociatesuk.com)



**Email:** [info@harrisassociatesuk.com](mailto:info@harrisassociatesuk.com)

**London Office:** Colonial Buildings, 59-61 Hatton Garden, London, EC1N 8LS **Tel:** 0203 195 0851

**Manchester Office:** 111 Piccadilly, Manchester, M1 2HY **Tel:** 0161 615 3679

**South East Office:** Pantiles Chambers, 85 High Street, Tunbridge Wells, Kent, TN1 1XP **Tel:** 01892 506 853

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