

Background and Context

On the night of Friday 7 / Saturday 8 January 2005, severe storms and unprecedented rainfall on already saturated ground fell across Cumbria. Over the Friday night and into Saturday, this caused extensive flooding and storm damage particularly in the Carlisle area.

The impacts of this included:

- 3 deaths
- 1,925 homes and business flooded - to 2 metres
- 3,000+ people homeless for up to 12 months+
- 40,000 addresses without power
- 3,000 jobs put at risk.

The majority of owner occupiers had buildings insurance, but less had contents or adequate contents insurance.

How the Topic was Handled

Advice with insurance issues was initially handled through telephone helplines, and then throughout the extended recovery period by the community support centre (branded "Communities Reunited"), which ran for 20 months.

The varying responses and policies and practices by the different insurance companies had adverse impacts on those affected as follows:

- Differing policies on when flood damaged household goods and possessions could be disposed of caused major problems for waste collection teams and environmental health. Some insurers allow disposal if a simple inventory is kept, others required photographic evidence, and others insisted on inspection by a loss adjustor before disposal. Thus, given that occupiers naturally cleared damaged possessions to front gardens or pavements/streets, waste collectors could not distinguish between rubbish that could be collected and that which was awaiting clearance for disposal. Loss adjustors were in great demand and often unable to attend in a timely manner. As well as collection problems, environmental health issues arose as did problems with scavenging.
- Differing policies on provision of project managers, specialist contractor, approved builders and other aspects of repair and reinstatement caused ongoing problems for a high percentage of affected homeowners.
- Much of the insurance companies' response is through call centres. This added to homeowners problems as they were not dealt with on an individual basis and frequently had to repeat information several times, had to make frequent calls, etc.
- Flood victims are already stressed / traumatised and consequently found these insurance problems beyond their capacity to cope with, requiring additional support from local authority centres and voluntary sector partners.

- Home owners' perceptions were that insurers were slow or reluctant to expand capacity to deal with an event of this size.
- Some insurers helpfully provided temporary on-site advice centres in the City.

Lessons Identified

Insurance companies need to address these issues in future. If they do not, local authorities need to plan to support communities accordingly.

Contacts for Further Information

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