

Background and Context

Following three days of exceptionally heavy rain on already saturated ground, the River Ouse overtopped the flood defences and flooded substantial parts of Lewes.

613 residential and 207 business properties were flooded, along with 16 public buildings. 1000 people were displaced. 503 vehicles were damaged or destroyed and the total cost of the flooding was given as £88 million.

How the Topic was Handled

A specific sub-group for this topic was not created, but the Lewes District Council Insurance Officer was a valuable resource to many of the other groups and attended several meetings of the Flood Recovery Co-ordinating Group.

Throughout both response and recovery, much was said and heard about the reaction of the insurance industry. The following list summarises the main points raised (N.B. In spite of the many anecdotes that circulated, little hard evidence was received so the points made should be treated with caution):

- Some companies very responsive. On site by the Saturday (ie. Day Three) and giving advice, handing out disposable cameras, etc.
- Some were very weak despite national media coverage of the flood, for example, answer-phones over the weekend, one wanted evidence that there had been a flood before it would consider a claim, one told people not to discard anything before they had inspected it – health risk with freezer contents, etc.
- Association of British Insurers advice useful in understanding the rationale behind insurance thinking, but non-committal.
- Only 5 non-insured in Lewes, but many more under insured.
- Most are renewing insurance for policy holders (but not taking new customers) but often at greatly enhanced rates, or without flood cover.
- Insurance industry agreed to continue to provide cover until October 2002 but not after that unless flood prevention scheme is in place.
- Some 'postcode' blocking, ie. anyone in Lewes (BN7 2 - - postcodes) refused, or asked to pay premium rates, for flood cover even if their house was off the flood plain (Note – systems used much more sophisticated now).
- Feeling that some people denied being flooded from fear of property being 'blighted' – no insurance, no mortgage, no sale.
- Lewes D.C. Insurance Manager very useful as a negotiator.
- MP constantly raised the issues in Parliament.

Lessons Identified

None

Contacts for Further Information

Further information can be obtained from: -

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or

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Additional Documents

[The lewes flood of October 2000: A review of the recovery](#) [External]