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Obtaining flood insurance in high risk areas



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Introduction

It is estimated that there are 5.2 million properties at risk of flooding in England. Of these, 1.4 million are at risk from rivers or the sea alone, 2.8 million from surface water and 1 million are at risk from both¹.

If your property has suffered from flood damage in the past, if there is a history of flooding in your neighbourhood or you are within an identified flood risk area, it can sometimes be difficult to find insurance cover. This guide aims to provide, in one place, information that will help you to obtain a suitable policy. It explains how to get specialist help and what information you may be asked to give, provides tips on how to reduce the impact of flooding and the last section of the guide provides useful information on key organisations – their responsibilities and contact details and relevant websites for further reading.

The need for insurance

In most cases, flood insurance is part of your buildings and contents insurance. Property insurance safeguards your most valuable assets, your home and its contents; it covers damage to homes and businesses caused by a sudden, unexpected event such as fire, storm or flood. Mortgage providers and other lenders expect you to have buildings insurance in place to cover any property against which you secure a loan. Being unable to secure an insurance policy could have implications for your mortgage and could make it more difficult to sell your property.

¹ <http://www.environment-agency.gov.uk/research/library/publications/108660.aspx>

If your property is flooded, buildings insurance usually covers the costs of drying out, repairing and restoring your property and its fixtures and fittings. It also covers items such as the cost of removing debris, professional fees (e.g. legal fees, architects, surveyors) and other charges incurred as a result of the flood damage. Most buildings policies will cover the cost of alternative accommodation too: it can often take many weeks or months for flooded properties to be made habitable again. Contents insurance covers the cost of repair or replacement of damaged furniture, equipment and other belongings. Business policies may include business interruption insurance to help protect income until the damage is repaired.

The availability of flood cover

The UK insurance market is extremely competitive so you should always start by obtaining several quotes. The majority of insurance policies can be obtained through an online form or by telephone.

Insurance premiums and terms and conditions reflect an insurer's assessment of the likely incidence and severity of the flooding. Areas at risk of flooding may therefore have higher premiums and excesses (the amount you must pay towards the costs of repair) to reflect that risk. Insurers' assessments of risk can change meaning some people could see their premiums or excesses rise, but they also may fall. Insurers do not guarantee to provide cover in all circumstances and some insurers may consider your risk to be unacceptable to them. The cost and availability of insurance may even vary within individual streets as different insurers will want to limit their exposure to claims from any one event.

Getting specialist help

If it has not been possible to obtain affordable cover through a normal insurance provider, there are specialists who may be able to help. Insurance brokers and other professional insurance intermediaries are in a position to negotiate with insurers and to arrange cover for more challenging cases. Some brokers and other intermediaries are experts in arranging insurance for properties which are considered to be at higher risk of flooding. The British Insurance Brokers' Association (BIBA)'s 'find a broker' helpline can help you locate a flood specialist insurance broker – visit www.biba.org.uk or call 0870 950 1790. The National Flood Forum provides independent advice on how to approach getting flood risk insurance – visit www.floodforum.org.uk or call 01299 403055.

A broker will ask specific details about your circumstances, location and property. You may be asked questions about the current flood risk in your location, floods which have happened in the past and the action that has since been taken to reduce the risk of future flood damage.

The more information you can obtain and discuss with a specialist, the greater your chance of getting covered. You may be able to provide evidence, for example, that your property is situated above known or predicted flood levels in your area. A survey of your property may be necessary in order to assess the risk, including details of any flood protection measures which are planned or in place (see page 11 for more information).

Insurance specialists could charge a fee for the services they provide but, if they do, you will be informed of any costs at the outset.

Understanding the current flood risk to your property

A variety of flood risk information is available online and the data on the risk from all types of flooding is updated and improved as suitable new information becomes available. Further information, including a list of the authorities responsible for managing flood risk, is provided on page 14.

The flood data currently published gives information on risk for the general location of a property, rather than for an individual building. It does not usually take account of specific features of your home or business premises, for example, the elevation of the ground floor or whether it has a basement or cellar. You may be able to show that your property is at a much lower risk of flooding than the general area in which it is situated.

Information on flood risk from rivers and the sea, taking account of flood defences is available online free of charge from the Environment Agency. You can also obtain an 'insurance related request' letter, which will contain important information such as:

- whether the property is located in an area of flood risk from rivers or the sea that has a significant, moderate or low chance of flooding in any year
- the standard of protection provided by any flood defences in your area
- details of any planned defences
- records of any historic floods in the area.

It is important to consider risk from other sources of flooding, such as surface water or groundwater flooding and reservoir failure.

Local authorities have taken on new responsibilities for flood risk management and are developing their understanding of surface water, groundwater and sewer flooding.

The 'Flood Information Sheet'², written in partnership by the Association of British Insurers and the Environment Agency, answers commonly asked questions about flood risk, insurance and how to use the Environment Agency's flood risk products.

The 'Flood and Coastal Erosion Risk Information'³ fact sheet provides a summary of how to find out about the different types of flood risk.

Reducing the flood risk in your area

Joining a flood action group may be a good way to reduce the flood risk in your area. The National Flood Forum, an independent organisation providing support to those affected by or at risk of flooding, can help you contact existing groups and may also be able to help you set up your own group. The Flood Group UK⁴ Facebook page may also provide useful contact information.

You could also work directly with your local authority and other agencies to resolve and manage the particular flood risk issues in your area, or take part in public consultations on plans for your area, such as Open Spaces strategies, Local Neighbourhood Plans, local flood management strategies and development proposals.

2 <http://publications.environment-agency.gov.uk/PDF/FLHO0512BWIS-E-E.pdf>

3 <http://archive.defra.gov.uk/environment/flooding/documents/interim2/fcer-info-factsheet.pdf>

4 <http://www.facebook.com/floodgroupuk>

There may already be plans to reduce the flood risk in your area. If so, you could find out how any proposed scheme might be funded, what level of protection is to be provided, how likely it is that the scheme will get the go-ahead and when any such scheme might be implemented. You should be able to get details in writing from the organisation progressing the scheme, which is usually either the Environment Agency or your local authority.

You may want to enlist the help of Local Councillors and MPs in securing action and funding to protect your area. Under the new partnership funding system, flood alleviation schemes may be able to proceed where previously there would have been no prospect, if additional funding can be raised locally to supplement national funding.

Guidance on partnership funding can be found at <http://www.environment-agency.gov.uk/research/planning/134732.aspx>, including 'Partnership Pays: a short guide for communities'.

What can be done to reduce the impact of flooding on your property?

Whatever your circumstances, it is recommended that you:

- sign up to receive free flood warnings with Floodline Warnings Direct. Call Floodline on 0845 988 1188 or visit www.environment-agency.gov.uk/flood
- prepare for flooding by developing a personal or business flood plan or contribute to a community flood plan. Flood plan templates and a checklist of things you can do now are available from the Environment Agency's [website](#).

Water can get into a building in many different ways, even through the walls or up through the floor, depending on the nature of the flood and the construction of your property. It is not possible to make your property completely flood-proof but there are two main ways you can reduce the flood risk to your property:

- Flood resistance measures – these are designed to stop the water getting in
- Flood resilient measures – these are designed to limit the damage caused by flood water that does get into the property and to reduce the time needed to get back to normal after a flood.

The first priority will be to stop flood water getting into your property. There are a growing number of flood products that help to keep flood water out of your home or business premises, such as flood boards and air-brick covers which can be placed across openings when flooding is expected. When considering a particular flood product, such as a flood-proof door or barrier, check that it has been tested to industry standards by looking for the [Kitemark](#) symbol or equivalent accreditation. Kite-marked products are usually favoured by insurers.

In the event of deep or prolonged periods of flooding, water may overcome your best efforts at flood resistance. Making the inside of your property more resilient to flood-water can, however, limit the damage to your property and reduce the time taken to clean up and repair. This should reduce the distress, expense and amount of time you have to be away from your home and for businesses, reduce the impact of interruption.

Assessing the flood risk to a particular property and deciding how to reduce it is not easy. It is therefore strongly recommended that, prior to fitting measures, you arrange for an independent survey of your

property by a suitably trained, independent professional with expertise in flood risk assessment. This will help you choose the products most appropriate to your property and personal needs. It is important to note that flood products are not designed to prevent groundwater flooding, which is likely to require more specialist solutions.

More information about flood protection measures for homes and businesses is provided by the Environment Agency guide 'Prepare your property for flooding'⁵.

'A Homeowner's Guide to Flood Resilience', containing information about flood resistant products, is available from www.knowyourfloodrisk.co.uk

*See the Association of British Insurers':
'A guide to resistant and resilient repair after a flood'⁶.*

What is a flood risk mitigation survey and how can you get one?

A flood risk mitigation survey can help you determine what can be done to reduce your exposure to flood damage and confirm that any existing flood measures have been fitted correctly by the installer. This will help to present your risk profile to insurers in the best possible light and could help reduce your premium. This type of survey not only provides an assessment of the flood risk to your property but also considers the ways in which flood water can enter and what can be done to prevent this or to limit the damage which might be caused.

5 <http://publications.environment-agency.gov.uk/PDF/GEHO1009BRDL-E-E.pdf>

6 http://www.abi.org.uk/Publications/ABI_Publications_A_guide_to_resistant_and_resilient_repair_after_a_flood_670.aspx

A specialist insurance broker will discuss the findings of a flood risk mitigation survey with appropriate insurers and will be able to advise how the various options might affect the availability and terms of cover.

A standard template for gathering information before and after installation of flood resistance and resilience measures is being developed and will be available through the Environment Agency or the National Flood Forum. The following lists the key information that a flood risk mitigation survey should provide:

- an assessment of the depth, frequency, duration and type(s) of flood risk to your specific property
- an assessment of the elevation of the property thresholds (doorstep, air bricks, etc)
- an assessment of how the water can get into the property
- measures that can be taken to stop the water getting in
- measures that can be taken to limit the damage caused and/or reduce the time needed to reinstate your property, if water does get in
- options for reducing the flood risk – each option should explain how much risk will remain following the work and include costs, specifications of the work involved and products that can be used.

Currently there is no formal assurance scheme for specialists carrying out property flood risk assessments and mitigation surveys. However, the following organisations may be able to help you find qualified independent professionals experienced in assessing flood risk for individual properties: The Royal Institution of Chartered Surveyors (RICS), Chartered Institution of Civil Engineers, Chartered Institution of Water and Environmental Management, the Association of Building Engineers.

Firms that manufacture and/or install flood defence products also offer flood mitigation surveys, but you should bear in mind that they are unlikely to provide a completely independent view. The Blue Pages directory www.bluepages.org.uk and the Flood Protection Association's website <http://thefpa.org.uk> provide details of companies that can provide both flood assessments and products.

TOP TIPS when seeking flood insurance:

- Try to discuss any problems or concerns with your **current insurer**
- Contact a specialist **insurance broker** who has access to insurers that specialise in flood risk cover
- Contact a range of insurers to ask for a quote
- Understand your risk better by looking at the Environment Agency information online
- Obtain as much information as possible from the Environment Agency or other relevant authority, including an Environment Agency 'insurance related request' letter
- Consider investing in a **flood risk mitigation survey**
- Sign up to the Environment Agency's **Floodline Warnings Direct**
- Investigate flood products which would make your property more **flood resistant**
- Consider **flood resilience** measures which might be appropriate for your property
- Join a local **flood action group** via the National Flood Forum or Flood Group UK Facebook page.

Organisations responsible for the management of flood risk

The table below provides a simplified overview of the responsibilities for the management of flood risk for different types of flooding in England. The Environment Agency has the strategic overview for all sources of flooding.

Flood risk management responsibility	Lead authority
Main rivers ⁷ and coastal flooding	Environment Agency
<p>Surface water – caused by rainwater flowing over or accumulating on land before it can enter a river or drainage system</p> <p>Groundwater – water building up below the ground and rising up to emerge on the surface</p>	Your Lead Local Flood Authority (Upper tier, i.e. county council or unitary authority)
Ordinary watercourses ⁸	Your Lead Local Flood Authority (LLFA) unless in an Internal Drainage Board (IDBs) district
Sewers – water that entered the sewer system higher up, escaping from the system at a lower level. Burst water main or water escaping from a reservoir	Your water and sewerage company (e.g. Thames Water)
Flooding relating to land drainage in low-lying areas where land drainage ditches are common	Usually Internal Drainage Boards
Flooding related to water draining off motorways or trunk roads	Highways Agency

7 Main rivers are a statutory type of watercourse in England and Wales. They are usually larger streams and rivers, but also include some smaller watercourses.

8 All watercourses other than main rivers are referred to as ordinary watercourses. Your LLFA, IDB or the Environment Agency can advise you on who is responsible for flood risk management from a particular watercourse.

Useful contacts and websites

The National Flood Forum (NFF): An independent charity representing and supporting those affected by or at risk of flooding (contact via www.floodforum.org.uk or on 01299 403 055). The Blue Pages directory www.bluepages.org.uk provides details of commercial companies that can provide bespoke flood and coastal erosion risk assessments and products.

The British Insurance Brokers' Association (BIBA): A general insurance intermediary organisation representing the interests of insurance brokers, intermediaries and their customers. Their 'find a broker' helpline can help you locate a flood specialist insurance broker. Telephone 0870 950 1790, or go to www.biba.org.uk.

The Environment Agency: The public body responsible for protecting and improving the environment in England. They provide details of the risk of flooding in England from rivers and the sea. Go to www.environment-agency.gov.uk or call the Floodline on 0845 988 1188. For enquiries, including an 'insurance related request' letter, email: enquiries@environment-agency.gov.uk.

Lead Local Flood Authority: This is your unitary local authority or county council in two tier areas. Under the Flood and Water Management Act 2010, lead local flood authorities have new responsibilities, such as flood mapping, producing risk management plans and supporting community flood awareness groups.

The Association of British Insurers (ABI): Represents the majority of UK insurers and provides information and guidance on various flood insurance issues. Contact via www.abi.org.uk or on 020 7600 3333.

Royal Institution of Chartered Surveyors (RICS): A professional body for qualifications and standards in land, property and construction. Produces guides on a range of subjects including flooding at: www.rics.org/usefulguides (for example the [RICS Consumer Guide to Flooding](#)). RICS can recommend a qualified surveyor in your local area via the 'Find a Surveyor' service. Alternatively, call the RICS [Contact Centre](#) on 0870 333 1600 or email contactrics@rics.org.

Know Your Flood Risk Campaign: Aims to raise the profile of flooding and ensure consumers are not only aware of the risks they face, but also how to mitigate them. The 'Homeowner's guide to flood resilience' is available on their website: www.knowyourfloodrisk.co.uk

Flood Protection Association: Promotes the interests of manufacturers and installers of flood protection equipment. The website <http://thefpa.org.uk> points consumers to flood protection products for both domestic and commercial properties.

