

Flood Insurance - your questions answered

April 2016

The information in this document has been written in partnership by the Association of British Insurers, Flood Re and the Environment Agency.

1. FLOOD RISK INFORMATION

Q1. How can I find out if my property is at risk of flooding?

Water that causes flooding can arise from different sources – e.g. from surface water (i.e. rainwater flowing over or accumulating on the ground before it is able to enter rivers or the drainage system); overflowing or backing up of sewer or drainage systems which have been overwhelmed; groundwater rising up from underground aquifers; or from overflowing rivers or coastal storm surges.

The Environment Agency publishes maps showing flood risk to areas of land from rivers and the sea, reservoirs and surface water on the internet at www.gov.uk/government/organisations/environment-agency

The maps are called

- Risk of Flooding from Rivers and the Sea
- Risk of Flooding from Reservoirs
- Risk of Flooding from Surface Water

It is important that you check the various maps on the internet to see if you are in an area at risk of flooding from rivers, the sea, reservoirs and surface water, find out what you can do about it, and how the Environment Agency can help.

To find out the Environment Agency's view of the likelihood of flooding from rivers and the sea or surface water in your area, go to the Environment Agency's flood pages on the internet at www.gov.uk/check-if-youre-at-risk-of-flooding. Enter your postcode and click on the Risk of Flooding from Rivers and the Sea map / Risk of Flooding from Surface Water map to bring up the further information.

You can also get this information from the Environment Agency's 24 hour Floodline service on 0345 988 1188 or 0845 9881188 or National Customer Contact Centre on 08708 506506 (Mon to Fri 8am to 6pm) or email enquiries@environment-agency.gov.uk

Q2. What do the maps tell me?

The Risk of Flooding from Rivers and the Sea shows the extent and likelihood of flooding taking into account any flood defences. It has been produced from the Environment Agency's National Flood Risk Assessment. It doesn't show flooding from other sources, such as groundwater, or overflowing sewers. Your local Environment Agency office, Local Authority, Lead Local Flood Authority or Water Company may have more information on these.

The Risk of Flooding from Surface Water map shows the areas that are at risk from surface water flooding, and also provides additional information on flood depth, speed and volume of water.

	<p>The information on flood risk for rivers and the sea and surface water is presented in four flood risk likelihood categories. These are:</p> <ul style="list-style-type: none"> • High - Greater than or equal to 3.3% (1 in 30) chance in any given year • Medium - Less than 3.3% (1 in 30) but greater than or equal to 1% (1 in 100) chance in any given year • Low - Less than 1% (1 in 100) but greater than or equal to 0.1% (1 in 1,000) chance in any given year • Very Low - Less than 0.1% (1 in 1,000) chance in any given year. <p>It is important to remember that the chance of a flood occurring is there at all times – this year, next year and future years.</p> <p>The Risk of Flooding from Reservoirs shows the area that could be flooded if a large reservoir were to fail and release the water it holds.</p> <p>The Environment Agency do not hold information on floor levels, construction characteristics and designs of properties that is needed to be able to say whether flooding of a certain depth would enter into a property and cause damage. Therefore, not all properties in areas shown at risk may flood, but it is important that you check the various maps on the internet to see if you are in an area at risk of flooding from rivers, the sea, reservoirs and surface water, find out what you can do about it, and how the Environment Agency can help.</p>
<p>Q3. What do you mean by the likelihood of flooding?</p>	<p>The likelihood of flooding is described as the chance that a location will flood in any one year.</p> <p>If a location has a 1% chance of flooding each year, this can also be expressed as having:</p> <ul style="list-style-type: none"> • A 1 in 100 chance of flooding in that location in any year • Betting odds of 100 to 1 against a location being flooded in any year <p>However, this doesn't mean that if a location floods one year, it will definitely not flood for the next 99 years. Nor, if it has not flooded for 99 years, will it necessarily flood this year. When the Environment Agency describe the chance of flooding, they give it one of four descriptions or put it into one of four categories.</p> <p>The lower the percentage then the less chance there is of flooding in any one year; the higher the percentage then the more chance there is of flooding in any one year.</p> <p>An example of chance is:</p> <p>A horse running in the Grand National with odds of 100 to 1 (or 1 chance in 100) has less chance of winning than one running at 30 to 1 (or 1 chance in 30).</p> <p>Similarly if the chance of flooding is 100 to 1 (or 1 chance in 100) then there is less chance of flooding than somewhere believed to have a chance of flooding of 30 to 1 (or 1 chance in 30).</p>
<p>Q4. Your maps shows my property to be at risk of flooding but I have lived here for many years and it has never flooded</p>	<p>The Environment Agency maps show the risk of flooding to land not individual properties, and shows where is at risk, not where has or has not flooded before. For example, there may be locations shown as high risk which have not flooded in the life of a typical mortgage (30 years). Although this means there is greater than a 2 in 3 chance that they would experience flooding during this time it also means that there is nearly a 1 in 3 chance that they wouldn't, which is why you may not have experienced flooding since you have lived there. This does not alter the risk of that location flooding in any given year.</p> <p>The maps should prompt people to be aware and find out more about how they can prepare their property for flooding.</p>

<p>Q5. I live on a second (or higher) floor flat and there is no chance that I will be flooded.</p>	<p>The Environment Agency maps show communities and streets but it cannot show whether individual properties are likely to be flooded. It is a guide to encourage awareness of flood risk among people in low-lying areas, near the coast, rivers and some other watercourses. Even if your own home is not affected the local area could be, so it is important to be aware and prepared. For example it only takes two feet of water to float a car, if the area is flooded you may not be able to get into or out of your home, and your power, gas or water supplies may be interrupted.</p>
<p>Q6. What if I think the flood risk information for my area/property is wrong?</p>	<p>For rivers and the sea flooding information, you should speak to your local Environment Agency office to see if they have more up to date information that has not yet been published, or any more detailed information that may be able to qualify the National Flood Risk Assessment – e.g. anticipated flood water levels which can be compared to the actual floor height of your property.</p> <p>For surface water flooding information you should contact your Lead Local Flood Authority (usually your Local Authority).</p> <p>You may be able to supply your insurer with information specific to your property that shows that the flood risk to your property is less than that applying to the area where it is located e.g:</p> <ul style="list-style-type: none"> • You may have better topographical information to demonstrate that your property is higher than a particular flood level • You may be able to demonstrate that all occupied areas of the house are situated above these known levels • You can show that your community or you have taken individual action to stop flood water getting into your property or to reduce the damage if it does get in. <p>You can consider asking an independent professional (e.g. members of an appropriate chartered institution such as the Chartered Institution of Civil Engineers, Royal Institution of Chartered Surveyors, Chartered Institution of Water and Environmental Management or the Association of Building Engineers), who is experienced in assessing flood risk for individual properties, to assess the flood risk specific to your property.</p> <p>The Environment Agency is the lead authority in flood mapping and risk assessment, but has no role in determining insurance cover or setting premiums – that is a matter for insurers. However the Environment Agency will take account of evidence from others on flood risk when updating their maps, so please share any information provided to your insurer with your local Environment Agency office. Call the Environment Agency’s 24 hour Floodline on 0345 988 1188 or 0845 988 1188 or National Customer Contact Centre on 03708 506 506 (Mon to Fri 8am to 6pm) or email enquiries@environment-agency.gov.uk</p>
<p>Q7. Will I be charged for information and what would it cost?</p>	<p>Lots of flooding information is available on the internet free of charge at www.gov.uk/check-if-youre-at-risk-of-flooding if you require the Environment Agency to undertake a search for any further or specific information relating to the area your property is in and provide a written response. There may be a charge if you are a commercial organisation.</p>
<p>Q8. How often is the flooding information updated?</p>	<p>The Environment Agency plan to update their Risk of Flooding from Rivers and Sea information in Spring 2016 which will focus on locations that have recently benefited from new flood defences, and where they know the risk has changed.</p> <p>The next update to the Risk of Flooding from Rivers and Sea information will be in Summer 2017 that will update the Environment Agency's information for all of</p>

	<p>England. The Environment Agency cannot update the map earlier because they are reviewing it for the whole country and publishing all new information together.</p> <p>Following this, updates will be undertaken when needed and prioritised by where the Environment Agency need to understand more about risk and whether they have new information. You should check the map each year to see if the flood risk in your area has changed.</p> <p>The Environment Agency plan to update their Risk of Flooding from Surface Water information in Spring 2016. All updates are driven by whether Lead Local Flood Authorities have new information available. They aim to update this information at least annually, but this will be driven by what new information is available.</p> <p>The Risk of Flooding from Reservoirs information is planned to be updated by December 2019. This update is driven by changes in legislation. Any future updates will be driven by whether any new information is available.</p>
<p>Q9. The Environment Agency have just built a new defence in my local area which protects my property, but this hasn't been updated on the map. Why is this, and what can I do to show my new level of risk including the new defence?</p>	<p>Once local Environment Agency teams have completed a new defence scheme, they re-run the National Flood Risk Assessment in that location to reflect the change risk of flooding. Updates from across the country are gathered together to complete a bulk update to the Risk of Flooding from Rivers and the Sea information. This means there can be a delay between when a defence is completed and when it is reflected in the map.</p> <p>The Environment Agency plan to update the Risk of Flooding from Rivers and Sea information in Spring 2016 which will focus on locations that have recently benefited from new flood defences, and where they know the risk has changed</p> <p>The next planned update to our Risk of Flooding from Rivers and Sea information will be in Summer 2017. The Environment Agency cannot update the map earlier because they are reviewing it for the whole country and publishing all new information together.</p> <p>If you need evidence that the risk of flooding from rivers and the sea has changed in your area, please request an Insurance Related Request letter by contacting your local Environment Agency office.</p> <p>Future updates will be undertaken when needed and prioritised by where they need to understand more about risk and whether they have new information.</p> <p>You should check the map each year to see if the flood risk in your area has changed.</p>
<p>Q10. Does the Environment Agency hold records of flooding that has happened in the past?</p>	<p>The Environment Agency records the extent of floods from rivers, the sea, and groundwater, where they are aware of flooding and have reasonable confidence in the records. The data is collated into a map called the Historic Flood Map.</p> <p>Where records of historic flooding exist, the dates of flooding will be included in a written response to a request for further information relating to your property (see Q7 for charging information).</p> <p>Just because an area of land is shown outside the extents of recorded flooding does not mean it has never flooded. Equally, just because an area of land is shown as having flooded, this does not mean that any properties within that area actually flooded internally. It is also possible that the pattern of flooding in this area has changed and that this area would now flood under different circumstances. As more data on historic flooding comes to light, and as flood incidents occur, then the Environment Agency will record this where adequate information is available.</p>

<p>Q11. What protection do flood defences / river channels offer?</p>	<p>Flood defences, and the capacity of natural or engineered channels, can provide a level of flood protection to an area. It is important to remember that flood defences can fail or be overtopped during extreme flooding conditions.</p> <p>The Risk of Flooding from Rivers and the Sea map on the Environment Agency's internet site shows the risk of flooding taking into account the location and condition of flood defences.</p> <p>If you wish to find out more about the flood defences in your area, your local Environment Agency office will be able to provide you with more information – telephone the Environment Agency's Floodline on 0345 988 1188 or 0845 988 1188.</p>
<p>Q12. I hear that investigations / improvements are to be carried out in my area. What do you mean by this?</p>	<p>Before the Environment Agency can decide whether to carry out improvements to flood defences or natural river channels, an investigation is required to examine the feasibility of the proposed scheme. This looks at a number of issues including whether improvements to the flood defences would be cost effective.</p> <p>Following a satisfactory investigation stage, improvements may be planned and carried out.</p>

2. HOW FLOOD RISK INFORMATION IS USED BY INSURERS

<p>Q13. What information do insurance companies currently use to assess flood risk?</p>	<p>Insurance companies use a range of data sources including flood maps from the Environment Agency, other commercially developed maps purchased from the private sector and their own claims history when issuing insurance quotes. An increasing number of insurers are taking a more detailed view of whether a property could flood – down to property-level and street-level assessment of risk from fluvial flooding or other types of flooding such as from surface water – which will continue as modelling and mapping improves. There is no blanket approach taken by the insurance industry when issuing insurance quotes to consumers. The ways insurer's price premiums are individual commercial decisions made by insurers and it is part of a competitive market.</p> <p>Insurers can access the same information on river and sea, reservoir and surface water flood risk, and defences as you can access on the Environment Agency's website.</p> <p>The Environment Agency has no role in determining insurance cover or setting premiums. Insurers are free to use whichever data they like to determine whether to offer insurance and at what price.</p> <p>Furthermore, insurers may be open to receiving additional information about an individual property's flood risk from reliable sources, e.g. independent survey or flood risk assessment.</p> <p>The frequency that insurers update their systems with Environment Agency data, if they choose to use it, depends on their policies and capability for updating their systems.</p>
<p>Q14. I live in a flood risk area. What insurance cover will I be offered on my property?</p>	<p>In April 2016 the Flood Re scheme began.</p> <ul style="list-style-type: none"> • The scheme enables participating insurers to pass the flood risk element of any home insurance policy to Flood Re. • The insurer will be charged a sum dependent on the property's council tax band for the flood risk element of the cover Flood Re • Insurers will continue to set the premiums they charge to their customers for home insurance, taking into account this flood risk, and other factors in the

	<p>competitive UK property insurance market such as the risks of fire, theft, subsidence and other costs.</p> <ul style="list-style-type: none"> Flood Re estimate that insurers could cede buildings, contents or combined home insurance policies to Flood Re, relating to around 350,000 households over time. <p>Insurance cover against flooding is generally available for the vast majority of properties in the UK. However, insurers cannot guarantee to provide cover in all circumstances.</p> <p>In assessing flood risk, insurers may take all sources of flooding into account.</p> <p>Insurers will use best efforts to work with policyholders to establish on a case-by-case basis, what action they, the Environment Agency, the Local Authority or Water Company can take to enable cover to be continued. If you take steps to reduce the chance of your home flooding (resistance measures) or the damage that floodwater can cause (resilience measures), you should inform your insurers that these measures have been installed. Your insurer will take these measures into account when offering you cover.</p> <p>See Q17 for further information on what you can do to protect your property. In all cases, insurance terms are set by the insurer and will reflect differing degrees of risk. There may be reasons that are not related to flood risk which mean that an insurer may choose not to offer insurance.</p>
<p>Q15. How does my insurer find out if there are plans to build flood defences in my area?</p>	<p>The Environment Agency publishes a map showing the locations of their flood risk management schemes in England on their website. These schemes will reduce the risk of flooding from rivers or the sea. The map does not include schemes for other types of flooding, such as flooding from sewers, groundwater or surface water.</p> <p>This information is also available to the public by contacting Floodline on 0345 988 1188 or 0845 988 1188.</p> <p>The Environment Agency makes details of where flood defences are being built and an outline of plans for future defences available to insurers. Insurers can access the same information on flood risk as you can access on our website.</p>

3. WHAT CAN YOU DO TO REDUCE THE RISK AND DAMAGE FROM FLOODING

<p>Q16: What can I do to reduce risk of flooding to my property?</p> <p>Sign up to Floodline & make a flood plan</p>	<p>There are lots of things property owners can do to reduce the damage that flooding can cause.</p> <ul style="list-style-type: none"> Check if you can sign up to receive the Environment Agency's free flood warnings from Floodline Warnings Direct. If there's a risk of flooding in your local area you'll get an automated message by phone, email or text which will give you time to take action and minimise potential flood damage. Create your own personal flood plan. Having a 'plan' of what you need to do and who you need to call if it floods can be really helpful. You can download a quick and easy personal flood plan template to fill in here or call Floodline on 0345 988 1188 or 0845 988 1188 <p>If you wish to find out more about the flood warning service in your area, your local Environment Agency office will be able to provide you with more information – telephone the Environment Agency's Floodline on 0345 988 1188 or 0845 988 1188. Local flood action groups can also be a useful source of information.</p>
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	<p>A useful guide produced jointly by the Environment Agency, ABI, government and industry partners entitled 'Understanding your risk and preparing for flooding' is available free of charge by calling the Environment Agency's Floodline on 0345 988 1188 or 0845 988 1188 or by visiting the Environment Agency's website at www.gov.uk/check-if-youre-at-risk-of-flooding</p>
<p>Q17: What can I do to reduce risk of flooding to my property?</p> <p>Consider property level protection</p>	<p>Effective management to reduce the risk of damages by floodwater to individual properties (Property Flood Resilience) encompasses a wide range of actions: such as, installing physical measures (like flood barriers or air brick covers) to block apertures; minor building maintenance (such as repointing brickwork and sealing pipe and cable entry points); changes to street design; proactive maintenance of small local water courses; and, active preparation by householders through a "flood plan" and signing up to Environment Agency or other local alerts.</p> <p>The Environment Agency recommends the use of British standards (or equivalent) for all works: BS85500 covers adaptation and retrofit, and flood protection products should meet PAS1188 or similar standards. There is a free to download core document for BS85500 containing the main principles of the standard.</p> <p>There are a number of test centres accredited by BSI to test flood products, including HR Wallingford.</p> <p>Take steps to reduce the damage flood water could cause if it gets into your home. This could be as simple as moving valuables to a high shelf or upper storey. If your property is in an area of high flood risk it might be worth making structural changes such as raising power sockets above flood level or replacing carpets with tiles and rugs.</p> <p>The Environment Agency website www.gov.uk/check-if-youre-at-risk-of-flooding contains useful information and advice on flood protection products, including our 'Prepare your property for flooding' leaflet.</p> <p>Further information is available in the Environment Agency's Flood Product Advice Guide entitled "Using Flood Protection Products – A Guide to Homeowners" which can be obtained by calling the Floodline number on 0345 9881188 or 0845 988 1188 or from the website at www.gov.uk/check-if-youre-at-risk-of-flooding</p>
<p>Q18. Will insurers take account of measures I have taken myself to reduce flood risk?</p>	<p>The insurance industry is supportive of effective resistance and resilience property-level protection measures. These measures can help reduce the devastating impact that flooding can have on a person's property and possessions. The important factors for insurers considering property level protection measures will be confidence in reducing the risk of damage, competency of installation and ensuring the measures are properly maintained where required.</p> <p>If you take steps to reduce the chance of your home flooding or the damage that floodwater can cause, You should discuss these measures with your insurer, who will take this information into account when offering you cover.</p> <p>However, insurers may want you to provide a report from an independent professional, who is experienced in carrying out flood risk mitigation surveys, which advises on the residual risk of flooding to your property.</p> <p>If you are considering such work you are strongly advised to obtain an independent survey which should consider all sources of flood risk to your property; the potential depth of the flood water; how the water can get in; what can be done to keep it out (flood resistant measures); what can be done to limit the damage if it gets in (flood resilience measures); provide recommendations on these measures together with suitable products; advise on the impact of these measures on the risk of future flooding and potential damage costs and carry out a post implementation quality assurance inspection.</p>

	<p>It is important that such a survey is carried out by a professional with the requisite skills and experience – for example members of an appropriate chartered institution such as the Chartered Institution of Civil Engineers, Royal Institution of Chartered Surveyors, Chartered Institution of Water and Environmental Management or the Association of Building Engineers.</p> <p>When looking into flood protection products you should be aware of:</p> <ul style="list-style-type: none"> • The British Standard Kitemark for flood protection products. You can find protection products and suppliers on the BSI Kitemark (www.kitemark.com). • The National Flood Forum 'Blue Pages Directory' (www.bluepages.org.uk). This directory contains details of flood protection products and suppliers. • The Flood Protection Association (http://thefpa.org.uk) also provides details of companies that can provide advice and supply flood protection products. <p>If you have fitted flood protection products to your property, ask a qualified, independent surveyor to record your flood risk on a Flood Risk Report template. The insurance industry recognise this standard template for presenting the flood risk of a property. Insurers may take the information and flood protection measures into account when deciding the terms they will offer for continued or new cover. The Flood Risk report template is available from the Environment Agency at www.gov.uk/government/publications/property-flood-protection-flood-risk-report</p> <p>The ABI, in conjunction with the National Flood Forum and the Environment Agency has have prepared a “consumer guide to resistant and resilient repair after a flood”, which is available free of charge on www.abi.org.uk/flooding. The Environment Agency has also produced a Flood Product Advice Guide called “Using Flood Protection Products – A Guide to Homeowners” which can be obtained by calling Floodline on 0345 988 1188 or 0845 988 1188 or from the website at www.gov.uk/check-if-youre-at-risk-of-flooding</p>
<p>Q19. If my property is adequately protected will my insurance premium fall?</p>	<p>The premium will reflect your insurer’s view of the future risk in the context of a competitive insurance market and existence of Flood Re. However you should be aware that insurance policies cover many different perils and are affected by many factors, other than the risk of flooding. Premiums are set independently by each insurer within a competitive market.</p>

Issued by: Environment Agency, Flood and Coastal Risk Management, Horizon House, Deanery Road, Bristol, BS1 5AH.

Further information on flooding and insurance policy issues is available from www.abi.org.uk

Further information on Flood Re is available from www.floodre.co.uk

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