

FLOODING INFORMATION SHEET – YOUR QUESTIONS ANSWERED

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



1. FLOOD RISK AND INSURANCE

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| <p><i>Q1. How can I find out the flood risk affecting my property?</i></p> | <p>A. The Environment Agency’s Flood Map for England and Wales is published on the internet at www.environment-agency.gov.uk. The Flood Map shows the areas of land that could be at risk of flooding from rivers and the sea. You can also get this information from the Environment Agency’s 24 hour Floodline service on 0845 9881188. Not all properties in these areas will flood, but it is important that you check out the Flood Map on the Internet to see if you are at risk, find out what you can do about it, and how the Environment Agency can help.</p> <p>By clicking on the map, you can find out more detailed information on the probability of flooding for a smaller area. This information is divided in the three probability bands used by the insurance industry, and takes into account the contribution of local flood defences. It shows the probability that land, not individual properties, will flood. We do not hold information on floor levels, construction characteristics and designs of properties. We would need this and other detailed information to be able to say whether flooding of a certain depth would enter into a property and cause damage. So your insurance company may need more information about your property.</p> <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>If you wish to find out more about the flood warning service and flood defences in your area, your local Environment Agency office should be able to provide you with more information – telephone the Environment Agency’s Floodline on 0845 988 1188. Local flood action groups can also be a useful source of information.</p> <p>The Flood Map does not provide information on flood depth, speed or volume of water. It also doesn’t show flooding from other sources, such as groundwater, direct runoff from fields, or overflowing sewers. Your local Environment Agency office may have more information on these.</p> |
| <p><i>Q2. What information does my insurer have?</i></p> | <p>A. The Environment Agency has supplied ABI member companies with the flood probability data that are on the Environment Agency’s website. Insurers will typically supplement this with more detailed information on flood risk – from their own tailored mapping products, from past claims history, and from other data providers. Furthermore, insurers are always open to receiving additional</p> |

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| | information about an individual property's flood risk from reliable sources, e.g. independent survey or flood risk assessment. |
| <i>Q3. What are insurers using the data for?</i> | A The information provided by the Environment Agency enables insurers to carry out a high-level analysis to identify whether your property is in an area where flood risk is of little or no concern, or in an area where your insurer may need to seek more information. This information may come from a number of sources including the insurers own records and systems, local authorities, water companies, the policyholder and the Environment Agency. |
| <i>Q4. When could I be charged for information and what would it cost?</i> | A. Some flooding information is available on the internet free of charge at www.environment-agency.gov.uk/flood . If you require the Environment Agency to undertake a search for any further or specific information relating to your property and provide a written response for insurance purposes, there is a standard charge of £25 to cover administrative costs. |
| <i>Q5. How does my insurer find out if there are plans to build flood defences in my area?</i> | A The Environment Agency has provided ABI member companies with details of where flood defences are being built and an outline of plans for future defences. This information can be obtained by the public by contacting Floodline on 0845 988 1188. You should also receive a letter from the Environment Agency if your property benefits from a newly completed flood alleviation scheme. |
| <i>Q6. I live in a flood risk area. What insurance cover will I be offered on my property?</i> | <p>A. The ABI members have agreed three categories of insurance provision, based on the annual statistical chance of flooding in a given area and local flood risk management investment plans:</p> <p>Low The chance of flooding in any year is 0.5% (1 in 200) or less</p> <p>Moderate The chance of flooding in any year is 1.3% (1 in 75) or less, but greater than 0.5% (1 in 200)</p> <p>Significant The chance of flooding in any year is greater than 1.3% (1 in 75)</p> <p>Insurers will not guarantee to provide cover in all circumstances. In Low and Moderate areas where Environment Agency data indicates the annual probability of flooding is less than 1.3% (1 in 75) chance taking flood defences into account, ABI members will offer flood cover in the normal way on buildings and contents policies to homeowners and small businesses. This applies to both existing policyholders and new customers.</p> <p>In areas where defences will be built or improved to this standard within five years, ABI members will also continue to provide cover to existing policyholders, provided the standard of protection to be offered is 1.3% (1 in 75) chance or better. Furthermore, where a homeowner in one of these areas sells their property, their current insurer will continue to provide cover, subject to</p> |

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| | <p>satisfactory information about the new homeowners. For small businesses changing ownership, ABI members will seek to continue cover, subject to satisfactory information on the new owners and, for example, any plans on change in use of the premises.</p> <p>In areas where the likelihood of flooding is Significant, where no improvements in permanent defences are planned or feasible and the annual chance of flooding is more than 1.3% (1 in 75), insurers will not guarantee to provide cover in all cases.</p> <p>However, where there is a history of flooding, and in areas where the likelihood of flooding is Significant, where no flood defences are planned, insurers will use best efforts to work with policyholders to establish on a case-by-case basis, what action they, the Environment Agency and the Local Authority can take to enable cover to be continued.</p> <p>This may include, for example, temporary barriers which are deployed prior to flooding, or measures that homeowners can take to reduce damage like removable household flood products which homeowners can buy and fit themselves to protect their property or construction materials which reduce damage if the house is flooded.</p> <p>In all cases, premiums 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 you insurance.</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 0845 988 1188 or from the website at www.environment-agency.gov.uk/flood and in the ABI's publication "Flood Resilient Homes" which can be found at http://www.abi.org.uk/flooding.</p> |
| <p>Q7. How will this affect my insurance?</p> | <p>A. ABI member companies will first assess which of the following insurance categories applies to the area in which your property is situated, based on Environment Agency flood probability data:</p> <p>Low The chance of flooding in any year is 0.5% (1 in 200) or less</p> <p>Moderate The chance of flooding in any year is 1.3% (1 in 75) or less, but greater than 0.5% (1 in 200)</p> <p>Significant The chance of flooding in any year is greater than 1.3% (1 in 75)</p> |

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| | <p>Properties situated in areas that are in low and moderate categories should be offered insurance on normal terms. Properties situated in areas that are in the significant category may be subject to further scrutiny by your insurer as to whether there are any planned improvements in permanent or temporary flood defences and if you have taken any measures to protect your property. All these factors will be considered in assessing the terms under which insurance may be offered.</p> <p>If you are an existing policyholder your current insurer (if an ABI member) may discuss these issues with you further before taking any decisions on cover. You should assemble as much information as you can and present this to the insurer or broker. However, depending on the precise circumstances affecting your property, other insurers may decline to offer a quote for your custom.</p> |
| <p><i>Q8. If my property is adequately protected will my insurance premium fall?</i></p> | <p>A. The setting of insurance premiums and excesses is solely a matter between you and your insurance company.</p> |
| <p><i>Q9. What if I think the assessment of flood risk for my area/property is wrong?</i></p> | <p>A. You should speak to your insurer to find out what information they would need to support your view. The type of evidence that your insurer may accept could include the following:</p> <ul style="list-style-type: none"> • You may have better topographical information to demonstrate that your property is higher than known flood levels • You may be able to demonstrate that all occupied areas of the house are situated above known flood levels • You can show that your community or you have taken individual action to reduce flood risk. <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 would wish to 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 0845 988 1188.</p> |
| <p><i>Q10. When will these flood risk assessments be reviewed?</i></p> | <p>A. The flood probability data on the internet was produced for a National Flood Risk Assessment. This involved massive quantities of data and extensive computer processing. It is therefore a snapshot in time. The Environment Agency is constantly improving the techniques and data used to produce its flood risk assessments, and plans to undertake the next a full National Flood Risk Assessment in 2008.</p> <p>The Environment Agency is also continually working to improve and update the information on flood defences and actual flood incidents, in order to improve its flood mapping. The Environment Agency welcomes further or new scientific data on flood risk from other organisations including local authorities, planning</p> |

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| | authorities and developers. |
| Q11. Will insurers take account of measures I have taken myself to reduce flood risk? | <p>A. They may do, but you should check with your insurance company. You should provide details of what action you have taken to your insurer, including the expected impact on flood risk or damage costs.</p> <p>The ABI is continuing research on the impact of several established techniques to inform insurers and policyholders of the benefits of such measures, including the cost savings following flooding. The ABI has published a report “Flood Resilient Homes”, 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 the Floodline number on 0845 988 1188 or from the website at www.environment-agency.gov.uk/flood.</p> |
| Q12. Why has the data in my area changed since last year? | <p>A. The Environment Agency updates the Flood Map every three months, as better data is produced as part of our ongoing flood mapping responsibilities. Each year from 2004 the Environment Agency has also produced a new National Flood Risk Assessment, taking account of the latest data and understanding on flood risk, including updated information on our flood defences, new modelling, data from recent floods, and improvements to the methodology that is used to assess flood risk. The next National Flood Risk Assessment is due in 2008.</p> |
| 2. THE FLOOD MAP | |
| Q13. What is the Flood Map and what does it show? | <p>A. The Environment Agency’s Flood Map shows the natural floodplain for England and Wales i.e. the area which could be affected in the event of flooding from rivers and/or the sea if there were no flood defences.</p> <p>It shows:</p> <ul style="list-style-type: none"> • the extent of a flood from rivers with a 1% (1 in 100) chance of happening in any given year • the extent of a flood from the sea with a 0.5% (1 in 200) chance of happening in any given year • the extent of an extreme flood from rivers and/or the sea with a 0.1% (1 in 1000) chance of happening in any given year • Some flood defences and the areas that benefit from them <p>The Flood Map shows all flood defences built in the last five years to protect against river floods with a 1% (1 in 100) chance of happening each year, or floods from the sea with a 0.5% (1 in 200) chance of happening each year. It also shows many, but not all, older defences and defences which protect against smaller floods.</p> <p>Where the Environment Agency has information on the areas that benefit from flood defences, in the event of a river flood with a 1% (1 in 100) chance of happening each year, or a flood from the sea with a 0.5% (1 in 200) chance of</p> |

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| | <p>happening each year, these are also shown on the Flood Map. If the defences were not there, these areas would be flooded.</p> <p>As new data becomes available on flood defences, or the areas that benefit from them, this is added as part of the Environment Agency's programme of three-monthly updates of the Flood Map.</p> <p>By using the 'Learn More' facility and clicking on the Flood Map on the Environment Agency's website, you can also find the likelihood of flooding from rivers and the sea at any location taking into account flood defences from the National Flood Risk Assessment.</p> <p>The Flood Map does not provide information on flood depth, speed or volume of flow. It also doesn't show flooding from other sources, such as groundwater, direct runoff from fields, or overflowing sewers. Your local Environment Agency office may have more information on these.</p> <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><i>Q14. Your map shows my property in the floodplain but I have lived here for many years and it has never flooded</i></p> | <p>A. Being in a floodplain doesn't mean your home or business will definitely be flooded, nor does the absence of flooding mean that you will not be flooded in the future. Many other factors come into the equation. The Flood Map is a guide to areas of land that are at risk from flooding and should prompt people who live near a river or the sea to be aware and find out more.</p> |
| <p><i>Q15. I live on a second (or higher) floor flat and there is no chance that I will be flooded.</i></p> | <p>A. The Flood Map shows 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><i>Q16. How is the Flood Map produced?</i></p> | <p>A. The Flood Map is a combination of data from various sources.</p> <p>These include:</p> <ul style="list-style-type: none"> • Detailed local computational modelling of the rivers and the sea in specific areas, and • A national generalised model of flooding, where more detailed information is not available, based on a national three-dimensional map of the ground and national flood flow data. <p>The Environment Agency's understanding of floodplains is constantly being improved by a variety of studies, data from river flow and level monitoring stations and actual flooding information. The Flood Map is updated at three-</p> |

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| | <p>monthly intervals in order to introduce new information.</p> <p>If your business or home is at the edge of the floodplain, it is important that you know what to do to prepare for flooding or when you hear a warning. Your travel routes may take you into the flood risk area, or the flood may be so severe that it extends beyond the currently mapped floodplain. To find out how to be prepared, check out the Environment Agency's Floodline on 0845 988 1188 or visit the Environment Agency's website at www.environment-agency.gov.uk/floodline.</p> |
| <p><i>Q17. What do we mean by the likelihood or probability of flooding?</i></p> | <p>A. The probability or likelihood of flooding is described as the chance that a location will flood in any one year.</p> <p>If a location has a 1.3% chance of flooding each year, this can also be expressed as having:</p> <ul style="list-style-type: none"> • A 1 in 75 chance of flooding in that location in any year • Betting odds of 75 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 74 years. Nor, if it has not flooded for 74 years, will it necessarily flood this year.</p> <p>When we describe the chance of flooding, we give it one of three descriptions or put it into one of three categories:</p> <p>Significant: the chance of flooding in any year is greater than 1.3% (1 in 75) Moderate: the chance of flooding in any year is 1.3% (1 in 75) or less, but greater than 0.5% (1 in 200) Low: the chance of flooding in any year is 0.5% (1 in 200) or less</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: A horse running in the Grand National with odds of 200 to 1 (or 1 chance in 200) has less chance of winning than one running at 75 to 1 (or 1 chance in 75).</p> <p>Similarly if the chance of flooding is 200 to 1 (or 1 chance in 200) then there is less chance of flooding than somewhere believed to have a chance of flooding of 75 to 1 (or 1 chance in 75).</p> |
| <p><i>Q18. Where can I find out more about preparing for floods?</i></p> | <p>A. A useful guide produced jointly by the Environment Agency, ABI, government and industry partners entitled Preparing for Floods, is available free of charge by calling the Environment Agency's Floodline on 0845 988 1188 Or by visiting the Environment Agency's website at www.environment-agency.gov.uk/floodline</p> |

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Further information on flooding and insurance policy issues is available from <http://www.abi.org.uk/flooding>.
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