



Association of British Insurers

A guide to resistant and resilient repair after a flood

Introduction

If you have suffered a flood you will know how devastating and distressing it is. This guide helps to explain:

- How you can prevent flooding from happening again by fitting **flood resistant** measures like flood guards at your property.
- The steps you can take to minimise the damage if it does happen again by using **flood resilient** materials such as water resistant plaster.

You should discuss the options for repairing your property using resilient materials with your insurer or loss adjuster. The National Flood Forum (NFF) can also provide further advice and a copy of the leaflet called '*Repairing your home or business after a flood-how to limit the damage and disruption in the future*', or visit the Environment Agency website (www.environment-agency.gov.uk) for a copy of the leaflet '*Prepare your property for flooding*'.

Using resilient repairs and flood protection products is also more likely to help make your home easier to insure and secure better terms from insurers than would otherwise be the case. This will also significantly reduce the time that you are out of your property.

Still not sure? Here are some frequently asked questions.

Frequently asked questions

When I repair my home after a flood how can I include measures to prevent it happening again, or to keep the damage to a minimum if it does?

Repairing a home that has been flooded offers an opportunity to minimise the damage and disruption that could be caused by a flood in the future. There are two main ways to do this which should be considered together:

- Flood resistance – prevents or reduces the amount of water that gets inside the property.
- Flood resilience - reduces damage caused when flood water gets inside the property.

Your first priority will be to try to stop water getting into your property. There is a growing range of tested products for keeping flood water out of your home or business. The NFF website includes “blue pages” which



can give you more information about these products and some case studies on how some people have protected their homes. These can be found at <http://www.floodforum.org.uk/>

For deeper and more prolonged periods of flooding, water may still enter through the floor and walls or overcome flood resistance measures. In these cases, making the inside of your home resilient to floodwater will limit the damage to your property and reduce the time taken to clean up and repair your home. This will reduce the stress and inconvenience that goes with being away from your home. For a flood deeper than one metre, you should usually allow water to enter the property to prevent any structural damage caused by a build-up of water pressure outside.

Flood-resilient repair can be combined with a range of flood protection products with the aim of reducing the amount of water that enters next time it floods and, as a result, the time you are away from your home and the repair costs.

Will my insurance be cheaper?

If you take steps to reduce the chance of your home flooding or the damage that floodwater can cause, you are more likely to find it easier to get insurance and to be offered premiums that are less expensive and/or excesses lower than if you had done nothing.

The Environment Agency indicates that I am in an area that has a 1 in 75 chance of flooding in any one year, should I be worried?

The Environment Agency's National Flood Risk Assessment, which relates only to the risk of flooding from rivers and the sea, describes those properties in areas that have more than a 1 in 75 chance of flooding every year as at "significant risk". However, this does not mean that if you have just been flooded, you will be fine for the next 75 years. It means that there is a greater than 1 in 75 chance that the area your property is in will flood in any given year. Remember that you may also be at risk of surface water flooding which is not currently taken into account in the Environment Agency's assessment. Your local authority may have more information on the risk of surface water flooding.

If you live in an area that is at significant risk, you should think carefully about how to prepare for a flood and to minimise the damage to your home which results from a flood. The Environment Agency has useful booklets on steps to take before, during and after flooding. You should sign up for their free flood warning service (search for 'floodline warnings direct' on www.environment-agency.gov.uk or call [Floodline on 0845 988 1188](tel:08459881188)) so you know exactly when a flood will strike and when to put your prevention measures in place.

If I install flood resilience and resistance measures will it be more difficult to sell my home?

If you decide to sell your home, the process will involve you answering questions from the potential purchaser and you will be asked to declare whether or not you have been flooded. Many solicitors are also likely to look into whether your home is in a flood risk area on behalf of their clients.

If you have been flooded, but have installed flood resistance and resilience measures, this is likely to offer reassurance to the potential buyer that you have recognised the risk of flooding and done something to reduce the chance of it happening again, or the consequences if it does.

Now that I have been flooded, won't the Government make sure it won't happen again?

At least 2.5 million properties in England and Wales are at risk from flooding from rivers or the sea, 1.1 million of which are also at risk of surface water flooding. A further 2.9 million properties are susceptible to surface water flooding alone. Climate change is increasing flood risk further. Even if the Government doubles its investment in flood defences over the next 25 years, the number of properties at risk is unlikely to fall significantly, so the risk of being flooded will be a fact of life for many years to come. Everybody should therefore take steps to understand this risk and reduce it if they can.

Won't this cost me lots of money at a difficult time?

Talk to your insurer or loss adjuster about flood resistant and resilient measures. Some may not cost more than standard repairs and can therefore be undertaken at no extra cost by your insurer, for example moving electrical points well above likely flood level. Other measures may be more costly, for example using water resistant plaster, installing water resistant doors and window frames and replacing timber floors with solid concrete. Your insurer will normally be willing to do this work as part of the repair as long as you are willing to pay the additional cost.

Flood resistant measures, such as installing additional removable guards over all openings and installing valves into drainage pipes to prevent sewage backing up into the house would not normally form part of the repair of the property and will not be paid for by your insurer, but they can sometimes be fitted during the repair process.

These costs need to be weighed up against the financial savings they can bring through reduced or avoided flood damage during any future floods, as well as the reduced stress and inconvenience from getting back into your home, and getting your life back to normal, more quickly.

How can I fund the extra cost of resilient repair and resistance measures?

Insurance policies generally cover standard repairs. Any extra cost of resilient repairs or resistance measures would be an investment to protect your home. If you think you may have trouble affording the extra costs you could talk to your mortgage lender about extending your mortgage to fund resistance and resilience measures.

Some local authorities have offered some funding to test household flood resistance measures in a few specific locations, but there are no standard government grants available towards the extra costs.

Will it spoil the look of my house? I just want to get back to normal!

Most resilient repairs will not be visible (e.g. water resistant plaster, doors and window frames), although electrical fittings are likely to be replaced in a higher position. This can still be done discretely. If you do repair your home using resilient materials, you will also get back to normal much more quickly if you are flooded again.

Do resilient repairs take longer than conventional ones?

Most flood resilient measures can be included in the schedule of works put together by your insurer or loss adjuster and they should not slow the repair process down. Once resilient repairs are installed they will reduce damage caused by future flooding and speed up the repair process if you are flooded again.

How else can I make my property more resilient?

If floodwater is still likely to enter your home there are some simple things you can do to reduce the impact. For example, you can put irreplaceable or valuable items on high-mounted shelves or fix electrical appliances such as TVs to the wall about 1.5 metres above floor level. And remember, do sign up for any flood warnings that are issued in your area – being prepared and moving your treasured possessions out of harm's way will also limit the damage.

Further information and contacts

The Environment Agency <http://www.environment-agency.gov.uk/>

The National Flood Forum <http://www.floodforum.org.uk/>

The Association of British Insurers <http://www.abi.org.uk/>

The Chartered Institute of loss Adjusters <http://www.cila.co.uk/>

Please note: the National Flood Forum, The Environment Agency, the Association of British Insurers and the Chartered Institute of Loss Adjusters are not responsible for any costs of resilient repairs or other repairs to your property. Such costs are a matter for you and your insurer.