



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 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.environment-agency.gov.uk. 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.

By clicking on the Risk of Flooding from Rivers and the Sea map you can also find out whether the likelihood of flooding from rivers and the sea in your area is classified as ‘Significant’ for insurance purposes. The likelihood of flooding is ‘Significant’ where it is greater than or equal to 1 in 75 (1.3%) in any given year. ‘Significant’ was defined in the ‘Statement of Principles’ agreement between the Government and the Association of British Insurers (ABI), and ABI members are voluntarily continuing to meet their commitments to their existing customers under this agreement until a replacement is implemented.

More information is available from the ABI at www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding

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



<p>Q2. What do the maps tell me?</p>	<p>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 or Water Company may have more information on these.</p> <p>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. Contact your Local Authority they will be able to provide you with further information on the Risk of Flooding from Surface Water.</p> <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 1 in 30 (3.3%) chance in any given year • Medium - Less than 1 in 30 (3.3%) but greater than or equal to 1 in 100 (1%) chance in any given year • Low - Less than 1 in 100 (1%) but greater than or equal to 1 in 1,000 (0.1%) chance in any given year • Very Low - Less than 1 in 1,000 (0.1%) 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 we describe the chance of flooding, we give it one of four descriptions or put it into one of four categories (see answer to Q2 on 'What do the maps tell me')</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><i>Q4. Your map shows my property to be at risk of flooding but I have lived here for many years and it has never flooded</i></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. The map should prompt people to be aware and find out more about how they can prepare their property for flooding.</p>
<p><i>Q5. I live on a second (or higher) floor flat and there is no chance that I will be flooded.</i></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><i>Q6. What if I think the flood risk information for my area/property is wrong?</i></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 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 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.environment-agency.gov.uk/flood. 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 will be only be a charge if you are a commercial organisation.</p>
<p>Q8. How often is the flooding information updated?</p>	<p>The Risk of Flooding from Rivers and Sea map on the internet is updated four times a year.</p> <p>The Environment Agency's 16 local teams plan, programme and complete updates to the map when better data becomes available such as new defences are built. These updates are driven by where we need to understand more about risk and whether we have new information. You should check the map each year to see if the flood risk in your area has changed.</p> <p>There are no current plans to update the Risk of Flooding from Surface Water map or Risk of Flooding from Reservoirs map.</p>
<p>Q9. 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 <u>properties</u> 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>Q10. 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 0845 988 1188.</p>
<p>Q11. I hear that 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. Following a satisfactory investigation stage, improvements may be planned and carried out.</p>

2. HOW FLOOD RISK INFORMATION IS USED BY INSURERS

Q12. What information do insurance companies currently use to assess flood risk?

The Environment Agency makes data on flood risk available to insurance companies to help them offer insurance. 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.

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.

Insurers will choose which information they use to consider flood risk and many, but not all, use the Environment Agency's information. 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 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.

The frequency that insurers update their systems with Environment Agency data, if they choose to license it, depends on their policies and capability for updating their systems. This data provides a first step for insurers in assessing insurance and is accompanied by strict guidance on how the insurers can use the data.

Q13. I live in a flood risk area. What insurance cover will I be offered on my property?

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.

In assessing flood risk, insurers may take all sources of flooding into account.

ABI members will offer flood cover in the normal way on buildings and contents policies to homeowners and small businesses in areas where:

- the likelihood of flooding from rivers and the sea **is not** classified as 'Significant' (the likelihood of flooding is greater than or equal to 1 in 75 (1.3%) in any given year) as per the definition in the 'Statement of Principles' agreement between the government and the Association of British Insurers (ABI);
- defences will be built or improved within five years;
- and there is no particular concern about flooding from other sources of flooding.

This applies to both existing policyholders and new customers.

ABI members will also continue to provide cover to existing policyholders, provided the standard of protection to be offered is 1 in 75 (1.3%) 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 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>Insurers will not guarantee to provide cover in all cases particularly in areas where:</p> <ul style="list-style-type: none"> • likelihood of flooding from rivers or the sea is classified as ‘Significant’ (where the likelihood of flooding is greater than or equal to 1 in 75 (1.3%) in any given year) as per the definition in the ‘Statement of Principles’ agreement between the government and the Association of British Insurers (ABI); • and no improvements in permanent defences are planned or feasible and the annual chance of flooding is more than 1 in 75 (1.3%). <p>Where there is a history of flooding in areas where the likelihood of flooding is ‘Significant’, and 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, the Local Authority or Water Company can take to enable cover to be continued. 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 (after taking suitable professional advice) to protect their property, or construction materials which reduce damage if the house is flooded.</p> <p>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>To find out whether the likelihood of flooding from rivers and the sea is ‘Significant’ in your area, go to the Environment Agency’s flood pages on the internet at www.environment-agency.gov.uk/flood. Enter your postcode and click on the Risk of Flooding from Rivers and the Sea map to bring up the further information. You can also get this information from the Environment Agency’s 24 hour Floodline service on 0845 9881188 or National Customer Contact Centre on 08708 506506 (Mon to Fri 8am to 6pm) or email enquiries@environment-agency.gov.uk.</p> <p>A new approach to flood insurance is being developed by Defra and the ABI which should begin in 2015 – for more information see https://consult.defra.gov.uk/flooding/floodinsurance</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>Q14. 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 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 YOU CAN DO TO REDUCE THE RISK AND DAMAGE FROM FLOODING

Q15: What can I do to reduce risk of flooding to my property?

There are lots of things property owners can do to reduce the damage that flooding can cause.

- 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 0845 988 1188
- Purchase property level flood protection products such as flood boards and airbrick covers that will help keep shallow floodwater out of your property. The Environment Agency runs a flood product test centre in partnership with HR Wallingford and the British Standards Institute where products can be tested and kite marked.
- 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.

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 0845 988 1188 or by visiting the Environment Agency's website at www.environment-agency.gov.uk/flood

The Environment Agency [website](#) contains useful information and advice on flood protection products, including our 'Prepare your property for flooding' leaflet.

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 0845 988 1188. Local flood action groups can also be a useful source of information.

Q16: Will insurers take account of measures I have taken myself to reduce flood risk?

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

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.

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>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 is available from the Environment Agency at www.environment-agency.gov.uk/homeandleisure/floods/31654.aspx</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 0845 988 1188 or from the website at www.environment-agency.gov.uk/flood.</p>
<p><i>Q17. If my property is adequately protected will my insurance premium fall?</i></p>	<p>Yes, in general terms, the premium will reflect your insurer’s view of the future risk. 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>
<p>Issued and updated by: Environment Agency, Flood and Coastal Risk Management, Horizon House, Deanery Road, Bristol, BS1 5AH.</p> <p>Further information on flooding and insurance policy issues is available from http://www.abi.org.uk/flooding.</p> <p>Updated by ABI and the Environment Agency December 2013</p>	