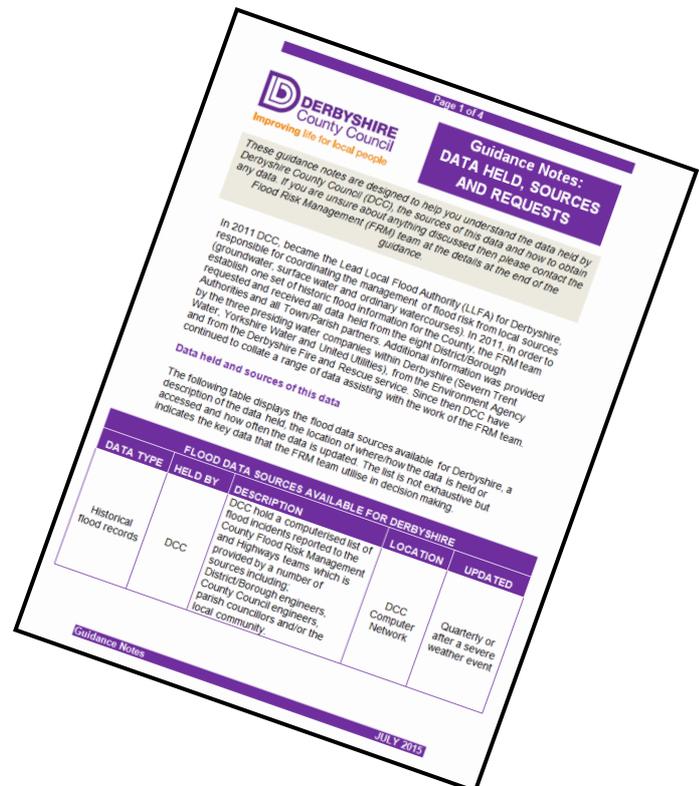


*If you are unsure about anything within these notes then please contact the Flood Risk Management (FRM) team using the details at the end of this document.*

If your property has suffered flood damage in the past, there is a history of flooding in your neighbourhood or you are located within an identified flood risk area, it can be difficult to get flood insurance cover.

## Who needs flood insurance?

Even if your property is not at risk of river or ordinary watercourse flooding you could still be affected by other sources including groundwater, sewers, surface water etc. Therefore the FRM team would recommend that you look into whether you may be at risk of flooding. You can do this by using the Environment Agency's 'What's in your backyard'<sup>1</sup> facility for Main River and surface water flooding. For all other sources you can contact the relevant organisation directly. Please refer to the **Local Flood Risk Management Strategy**<sup>2</sup> for contact details and the **Data Held, Sources and Requests Guidance Notes**.



## What will insurance likely pay for?

If a building/property becomes flooded, buildings insurance may cover the cost of the following:

- Drying out, repairing and restoring.
- Repair or replacement of damaged belongings and furniture.
- Alternative accommodation.
- Professional fees such as property surveyors, solicitors etc.

<sup>1</sup> <http://maps.environment-agency.gov.uk/wiyby>

<sup>2</sup> Derbyshire's Local Flood Risk Management Strategy available online at [www.derbyshire.gov.uk](http://www.derbyshire.gov.uk)

As individual insurance policies vary please check the exact details of what is covered very carefully when considering taking out an insurance policy.

### Obtaining flood insurance

If you live in a flood-prone area you may find it difficult to access home insurance. If you're having problems finding cover please try contacting insurance companies directly or through a broker via the **British Insurance Brokers' Association**<sup>3</sup>. You may wish to obtain several quotes.

Defra has produced guidance available online for **obtaining flood insurance in high risk areas**<sup>4</sup>. The National Flood Forum has developed a Charter for Flood Friendly Insurance which promotes companies that demonstrate a fresh approach to flooded households. For a list of companies that have signed up to this charter please visit the **National Flood Forum website**<sup>5</sup>.

**Flood data currently available (including that held by insurance companies and the County Council) provides information on flood risk for the general location but does not identify individual properties or take account of specific features of your home or business.**

You may be able to demonstrate that your property is at a much lower risk of flooding than the general area in which it is situated and therefore increase your chances of obtaining a more competitive insurance quote. There are also a number of other things that you can do including:

- Investing in a flood mitigation property survey.
- Install flood resilient or resistant products (property level protection).
- Join a local flood action group.
- Sign up to the Environment Agency's free Flood Warning Service.

Whilst at present there is no direct link between reduced insurance premiums and property level protection there has been research to suggest it may assist in obtaining insurance. Certain products are recognised by insurance companies therefore you may wish to speak to your insurer to determine whether affect your premium.



**Example property level protection flood doors**

<sup>3</sup> [www.biba.org.uk](http://www.biba.org.uk)

<sup>4</sup> [www.gov.uk/government/publications/obtaining-flood-insurance-in-high-risk-areas](http://www.gov.uk/government/publications/obtaining-flood-insurance-in-high-risk-areas)

<sup>5</sup> [www.nationalflood forum.org.uk/trouble-getting-insurance](http://www.nationalfloodforum.org.uk/trouble-getting-insurance)

If you are concerned about the level of cover required, having difficulty in obtaining insurance or want any guidance relating to obtaining flood insurance then please visit the National Flood Forum website or contact them via telephone on **(01299) 403055**.

## National Initiative for Flood Insurance – Flood Re

In June 2013, Central Government announced an agreement with the insurance industry to guarantee affordable flood insurance for people in high risk areas. 'Flood Re' is a Central Government initiative which stands for flood reinsurance. The initiative involves the creation of a not-for-profit fund which is financed by insurers, used to cover the cost of flood claims from high risk homes. For more information please visit the **Association of British Insurers**<sup>6</sup> website.

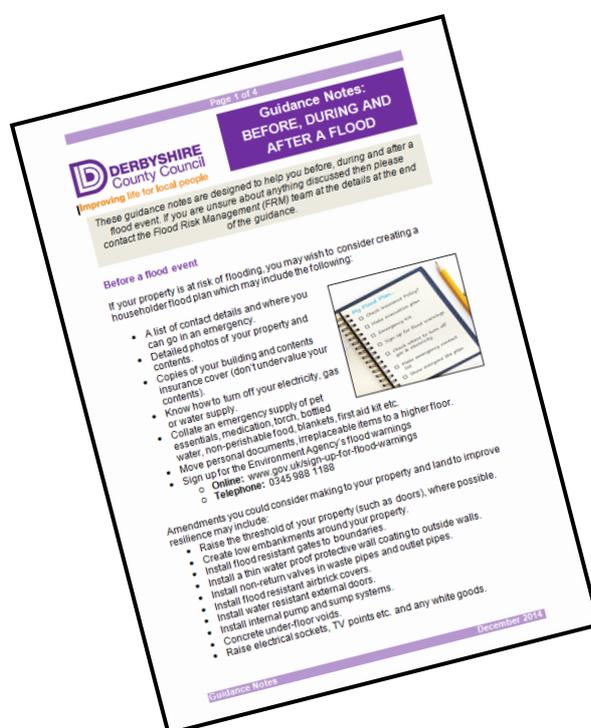
## Making a claim

If you are unlucky enough to be flooded and you are insured against flooding then please contact your insurer as soon as possible. To assist in making a claim to your insurance providers it is advisable you document (pictures) the condition of items which may be affected by flooding. You are advised to also record any conversations held between your insurer, contractor, consultants etc. For further information please refer to the **Before, During and After a Flood Guidance Notes**.

## Getting your property surveyed for flood resilience or resistant products

Currently there is no formal assurance scheme for specialists carrying out property flood risk assessments and surveys for flood resilience/resistant products. 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.



<sup>6</sup> [www.abi.org.uk/](http://www.abi.org.uk/)

For further support and guidance you may wish to contact the National Flood Forum or the FRM team.

## Frequently asked questions

*My property is identified at risk. What can I do to help?*

If you have identified or been made aware that your property may be at risk of flooding there are a number of things you can do to help protect yourself including:

- Speak to the National Flood Forum or FRM team.
- Take out flood insurance.
- Get a property survey for flood resilience or resistant products (property level protection).
- Purchase flood resilience or resistant products.
- Work with your local flood action group or Parish/Town Council.
- Sign up to the Environment Agency's free Flood Warning Service (if you are at risk of Main River flooding).

*I want to buy a property but I think it might be at risk. What do I do?*

There are a number of data sets that can be used to check whether a property may be at risk of flooding including the Environment Agency's '**Whats in your backyard**' facility. For more information please also refer to our [Data Held, Sources and Requests Guidance Notes](#).

*The insurance companies won't help me. What do I do?*

If you find that you are struggling to find insurance then please contact the National Flood Forum for informal advice on (01299) 403055.

*I am nervous about working with the County Council as I am worried it will affect my insurance*

Flood data currently available (including that held by insurance companies and the County Council) provides information on flood risk for the general location but does not identify individual properties. This data does not take account of specific features of your home or business.

It is important that you report any flooding to the relevant responsible organisation so that the data can support future work and guide any potential future investment for flood risk management. The FRM team recognise the importance of local knowledge in coordinating the management of local flood risk in Derbyshire. Any data shared with the County Council can be made

publically available on request. However, due to data protection reasons, individual names and addresses are not released.

**Derbyshire County Council**

Flood Risk Management Team

Economy, Transport & Environment

County Hall, Matlock, Derbyshire, DE4 3AG

Call Derbyshire: (01629) 533190

Email: [flood.team@derbyshire.gov.uk](mailto:flood.team@derbyshire.gov.uk)