

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

Q1. How can I find out the flood risk affecting my property?

Water that causes flooding can arise from different sources – for example from surface water (that is 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. Currently the Environment Agency can only supply flood risk data relating to the chance of flooding from rivers or the sea. However you should be aware that in recent years, there has been an increase in flood damage caused by surface water flooding or drainage systems that have been overwhelmed. Local Authorities and/or Water Companies may be able to provide some knowledge on the risk of flooding from other sources and we are working with these organisations to improve knowledge and understanding of surface water flooding.

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 or National Customer Contact Centre on 08708 506506 (Mon to Fri 8am to 6pm) or e mail enquiries@environment-agency.gov.uk. Not all properties in these areas will flood, but it is important that you check the Flood Map on the Internet to see if you are at risk of flooding from rivers and/or the sea, find out what you can do about it, and how the Environment Agency can help.

By clicking on the map, you can find out more detailed information on the probability of flooding for a smaller area (the 50x50 metre square where your property is located). This information is divided into three probability bands (low, moderate and significant as defined below), produced by the Environment Agency's National Flood Risk Assessment (NaFRA). This takes into account the location, type and condition 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.

The three probability bands within the NaFRA are as follows:

Low

The chance of flooding in any year is 0.5% (1 in 200) or less

Moderate

The chance of flooding in any year is 1.3% (1 in 75) or less, but greater than 0.5% (1 in 200)

Significant

The chance of flooding in any year is greater than 1.3% (1 in 75)

customer service line

08708 506 506

www.environment-agency.gov.uk

incident hotline

0800 80 70 60

floodline

0845 988 1188

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	<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, Local Authority or Water Company may have more information on these.</p>
Q2. What information does my insurer have?	<p>The flood risk probability data (known as the National Flood Risk Assessment) is available to be used by Association of British Insurers (ABI) member companies under licence from the Environment Agency. 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 information about an individual property’s flood risk from reliable sources, for example independent survey or flood risk assessment.</p>
Q3. What does the National Flood Risk Assessment cover?	<p>The Environment Agency’s National Flood Risk Assessment for England & Wales assesses the likelihood of flooding for the whole of the Extreme Flood Outline (the extent of a flood with a small annual chance of flooding, a 0.1% (1 in 1000) flood from rivers and the sea, meaning only an extreme flood event would cause flooding out to this extent).</p> <p>The assessment includes flooding from all rivers with a catchment size greater than 3 square kilometres, and all flooding from the sea (both along the open coast and tidal estuaries). Rivers with smaller catchments are also included in the assessment where they are within the area that could be affected by an extreme flood from a larger river.</p> <p>The assessment takes into account the type, location and condition of flood defences, and the chance of these defences being overtopped or breached during major floods. The likelihood of flooding and the consequent costs (economic damages) are assessed for each 50 metre square area in the flood impact zone.</p> <p>This likelihood of flooding is an estimate based on the information currently available. It may change in future due to climate change, new research data or other factors.</p> <p>The National Flood Risk Assessment does not take account of other forms of flooding such as from highway drains, sewers, overland flow or rising groundwater.</p>

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Q4. Why is there no likelihood information available in my area?	<p>The most likely explanation is that you are in an area outside of the Extreme Flood Outline (the extent of a flood with an annual chance of flooding of 0.1% (1 in 1000) flood from rivers and/or the sea, meaning only an extreme flood event would cause flooding out to this extent). The National Flood Risk Assessment has only produced results within this outline.</p> <p>In a small number of locations within the Extreme Flood Outline it has not been possible to calculate the likelihood due to a lack of data. We are, however, continuing to develop the coverage of our flooding information.</p>
Q5. What protection do flood defences / river channels offer?	<p>Flood defences, and the capacity of natural or engineered channels, can provide a level of flood protection to an area. Whilst the Environment Agency generally know the standard of protection of flood defences, this does not necessarily reflect the likelihood of flooding at any particular point behind that defence. The Environment Agency can only tell you the standard of protection to an area around a property if a detailed study has been carried out. This is why we are not always able to be specific about the current standard of protection. It is also important to remember that flood defences can fail or be overtopped.</p>
Q6. When could I be charged for information and what would it cost?	<p>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 the area your property is in and provide a written response, there will be a charge to cover administrative costs.</p>
Q7. I hear that investigations / improvements are to be carried out in my area. What do you mean by this?	<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>
Q8. How does my insurer find out if there are plans to build flood defences in my area?	<p>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.</p>
Q9. I live in a flood risk area. What insurance cover will I be offered on my property?	<p>Insurance cover against flooding is generally available for the vast majority of properties in the UK.</p> <p>However, insurers cannot guarantee to provide cover in all circumstances.</p> <p>In assessing flood risk, insurers take all sources of flooding into account, not just that from rivers and the sea. However, assuming that there is no particular concern about flooding from other sources, in areas classified within the Environment Agency's National Flood Risk Assessment (see answer to Question 1) where the likelihood of flooding from rivers or the sea is 'Low' or 'Moderate', 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>Until July 2013 in areas classified within the Environment Agency's National Flood Risk Assessment where the likelihood of flooding from rivers or the sea is 'Significant', where defences will be built or improved within five years, ABI members will also continue to</p>

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	<p>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 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. However, 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.</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 (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>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>
Q10. If my property is adequately protected will my insurance premium fall?	<p>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>
Q11. What if I think the assessment of flood risk for my area/property is wrong?	<p>You should speak to your local Environment Agency office to see if they have any more detailed information that may be able to qualify the National Flood Risk Assessment – for example maximum anticipated flood water levels which can be compared to the actual floor height of your property.</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 for example</p> <ul style="list-style-type: none"> • You may have better topographical information to demonstrate that your property is higher than maximum anticipated flood levels • 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.

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	<p>You can consider asking an independent professional (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), 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 08708 506506 (Mon to Fri 8am to 6pm) or e mail enquiries@environment-agency.gov.uk</p>
Q12. When will these flood risk assessments be reviewed?	<p>The flood probability data on the internet is produced as part of a National Flood Risk Assessment to measure flood risk and see how it is changing year on year. This involves large quantities of data and extensive computer processing and is a snapshot of flood risk at a specific time. The Environment Agency is constantly improving the techniques and data used to produce its flood risk assessments, and plans to regularly update the National Flood Risk Assessment</p> <p>The Environment Agency is also continually working to improve and update the information on flood defences and actual flood incidents, to improve its flood mapping. The Environment Agency welcomes and uses new scientific data on flood risk from other organisations including local authorities, planning authorities and developers.</p>
Q13. Will insurers take account of measures I have taken myself to reduce flood risk?	<p>Yes, generally they will consider this in assessing terms for flood insurance, however they 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>The ABI, in conjunction with the National Flood Forum has published a report 'Repairing your home or business after a flood – how to limit damage and disruption in the future', 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>

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Q14. Why has the data in my area changed since last year?	The Environment Agency updates the Flood Map (which is the map you see on the internet showing the areas at risk of flooding from rivers and the sea), every three months, as better data is produced from our ongoing flood mapping development work. Since 2004 the Environment Agency has also produced several versions of a National Flood Risk Assessment (NaFRA) of flooding from rivers and the sea, 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 current version was developed in 2008 and was available to view in June 2009.
Q15. What records of Historic Flooding do you hold?	<p>The Environment Agency's records of historic flooding show the extents of known flooding from rivers, the sea, and groundwater. The Environment Agency do not hold records of all the flooding that may ever have occurred; but only where they are aware of flooding and have reasonable confidence in the records. So, 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>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 answer to question 6).</p>

2. The Flood Map

Q16. What is the Flood Map and what does it show?	<p>The Environment Agency's Flood Map shows the natural floodplain for England and Wales that is 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 happening each year, these are also shown on the Flood Map. If the defences were not there, these areas would be flooded.</p>
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	<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 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 (see answer to question 1).</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, Local Authority or Water Company 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>
Q17. Your map shows my property in the floodplain but I have lived here for many years and it has never flooded	<p>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>
Q18. I live on a second (or higher) floor flat and there is no chance that I will be flooded.	<p>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>
Q19. How is the Flood Map produced?	<p>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 developing through a variety of studies, data from river flow and river level monitoring stations and actual flooding information. The Flood Map is updated at three-monthly intervals 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>

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<p>Q20. What do we mean by the likelihood or probability of flooding?</p>	<p>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)</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>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:</p> <p>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>Q21. Where can I find out more about preparing for floods?</p>	<p>A useful guide produced jointly by the Environment Agency, ABI, government and industry partners entitled <i>Preparing for Floods</i>, 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>
<p>Issued and updated by: Environment Agency Flood Risk Management, Rio House, Waterside Drive, Aztec West, Almondsbury, Bristol BS32 4UD.</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 June 2009</p>	