

# Flood insurance

## A GUIDE FOR CUSTOMERS IN SCOTLAND

In Scotland, 1 in 22 of all residential properties and 1 in 13 of all non-residential properties are at risk of flooding from rivers, the sea or heavy rainfall in urban areas. Flooding and its impacts have been well reported over recent years. Some owners or occupiers of properties at risk may find it difficult to obtain flood insurance cover.

This handy guide provides information and further contacts to help you find suitable flood cover that meets your needs.



# TOP TIPS WHEN SEEKING FLOOD INSURANCE

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Click on the links to find out more information:

- Discuss any problems or concerns with your current insurer: they may be able to help you and can explain how your premium is calculated.
- Contact a **specialist insurance broker**: they have access to insurers that specialise in flood risk cover.
- Contact several insurers so you can **compare quotes**.
- Answer all questions asked by insurers truthfully. If you don't answer honestly this might cause problems in the event you have to make a claim.
- Find out more about **Flood Re**: this is a new scheme operated by the insurance industry to help provide flood insurance to those households at highest risk of flooding.
- Read SEPA's frequently asked flood insurance questions: [www.sepa.org.uk/environment/water/flooding/faqs](http://www.sepa.org.uk/environment/water/flooding/faqs)
- Consider investing in a **flood risk assessment survey**: talk to your insurer about this before instructing a survey, as acting on its recommendations may not necessarily reduce your risk or lower your premium.
- Consider purchasing **flood resistance products**: these can make it harder for flood water to enter your property.
- Consider **flood resilience measures**: these are designed to limit the damage caused by flood water.
- Sign up to SEPA's **Floodline service**: call 0345 988 1188 or visit [www.floodlinescotland.org.uk](http://www.floodlinescotland.org.uk) to receive advance notice of flooding in your area.
- Find out if your area is at risk of flooding by viewing **SEPA's flood maps**. These maps **cannot** be used by insurers to set premiums.



- **Create a flood plan and a flood kit**: taking these steps mean you are better prepared for flooding and could reduce the impact of flooding.
- Join or help to form a local flood action group or **community resilience group**.

## COMPARE QUOTES

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Check a policy meets your needs before you buy so you have the correct level of cover:

- What does the policy include and exclude?
- Does it cover garage and shed contents, out-buildings and garden furniture?
- Would you be provided with alternative accommodation if your home is uninhabitable while repairs are being carried out?
- Check the policy excesses you'll have to pay.



Check if your motor insurance policy covers your car or caravan for flood damage and if you would you get a replacement vehicle when yours is being repaired.

## FLOOD RE

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Flood Re will be a not-for-profit reinsurance body, run and managed by the insurance industry; it is due to be implemented in summer 2015 and fully operational by the end of the year. The scheme will help homeowners at high flood risk to access cover.

The Association of British Insurers (ABI) has further details of the initiative available on their website [www.abi.org.uk](http://www.abi.org.uk) including a **question and answer page**.

## FLOOD RISK ASSESSMENT SURVEY

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This type of survey can be a helpful tool in establishing how flooding may affect your property and how you may be able to minimise the impacts. It could:

- Help determine the effectiveness of any pre-existing flood measures.
- Assess how flood water can enter the property, what can be done to prevent this and the potential damage it might cause.

Before installing flood resistance and resilience measures it is strongly recommended that you arrange for an independent survey of your property by a suitably trained professional. Their advice will help you choose products appropriate to your property and personal needs. Note: groundwater flooding is likely to require more specialist solutions. The findings of a survey and resulting actions, if taken, can then be shown to an insurer and may help to present your risk profile in a positive light.

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)**
- **Institution of Civil Engineers**
- **Chartered Institution of Water and Environmental Management (CIWEM)**
- **Chartered Association of Building Engineers**

## **FLOOD RESISTANCE PRODUCTS**

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These are designed to stop flood water getting into your property. There are a growing number of flood products on the market including temporary door and window barriers; air brick covers and one way valves for drainage pipes.



- Seek professional advice prior to purchase and have them fitted by a competent specialist.
- Look for the British Kitemark symbol or equivalent accreditation. Kite-marked products may be more likely to be recognised by insurers.

## **FLOOD RESILIENCE MEASURES**

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These are designed to limit the damage caused by flood water that does enter your property. Measures include raising electrics, wall sockets, boilers and meters above flood level; replacing timber floors with concrete, carpets with tiles and switching kitchen units made of chipboard/MDF with plastic or stainless steel versions.

Taking these steps could reduce the expense, distress and amount of time you have to be away from your home or close your business whilst it is being dried out and repaired.

## FLOODLINE

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Inform your insurer that you have signed up to **Floodline** to receive advance notice of flooding. We recommend you sign up even if your property has not been affected by flooding before. Roads and transport links in your area may be affected during a flood making it difficult to reach your family, schools and workplace and to access other services.

As well as providing live flooding updates 24 hours a day, 7 days a week, Floodline offers a wide range of information on how to prepare for and cope with the impacts of flooding on your home or business.



## SEPA'S FLOOD MAPS

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- **Flood maps for Scotland** were published by SEPA in 2014 to support decision making for flood risk management and land use planning and to raise public awareness of flood risk. [www.sepa.org.uk/flooding/flood\\_maps.aspx](http://www.sepa.org.uk/flooding/flood_maps.aspx)
- SEPA's flood maps relate only to Scotland.
- Before accessing the flood maps, users must accept or decline the Terms and Conditions of use.
- They show flood hazard and risk information at area level.
- They do not identify individual properties and how they are, or could be affected by flooding.
- SEPA's flood maps **cannot** be used for commercial purposes or to set insurance premiums.

## PREPARING A FLOOD PLAN AND FLOOD KIT

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Stay in control of the situation by preparing a flood plan so everyone knows what to do in the event of a flood. **View our animation** on the Floodline website that describes what to put into your flood kit.



## COMMUNITY RESILIENCE

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Find out about action groups in your area and how to make your community more resilient to flooding.

Visit: [www.readyscotland.org/my-community](http://www.readyscotland.org/my-community) and [www.scottishfloodforum.org/flood-groups/](http://www.scottishfloodforum.org/flood-groups/)

## CONTACTS

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**Association of British Insurers (ABI):** represents the majority of UK insurers and provides information and guidance on various flood insurance issues.

Call: 020 7600 3333

Visit: [www.abi.org.uk](http://www.abi.org.uk)

**British Insurance Brokers' Association (BIBA):** a general insurance intermediary organisation.

Their 'find a broker' helpline can help you locate a flood specialist insurance broker.

Call: 0870 950 1790

Visit: [www.biba.org.uk](http://www.biba.org.uk)

**British Bankers' Association (BBA):**

the BBA has compiled a list of banks and the help they can offer flood affected householders and businesses.

Visit:

[www.bba.org.uk/news/bba-voice/8963-2/](http://www.bba.org.uk/news/bba-voice/8963-2/)

**Chartered Institute of Loss Adjusters:**

chartered loss adjusters are independent claims specialists who investigate, negotiate and agree the conclusion of insurance and other claims on behalf of insurers and policyholders.

Visit: [www.cila.co.uk](http://www.cila.co.uk)

**Royal Institution of Chartered Surveyors**

**(RICS):** RICS produce guides on a range of subjects including flooding and can recommend a qualified surveyor in your local area.

Call: 0870 333 1600

Visit:

[www.rics.org.uk/knowledge/consumer-guides/](http://www.rics.org.uk/knowledge/consumer-guides/)

**Scottish Environment Protection Agency (SEPA):** the flood warning authority and environmental regulator for Scotland.

Understand flood risk in your area by looking at SEPA's online flooding information and flood risk maps

Visit: [www.sepa.org.uk/flooding](http://www.sepa.org.uk/flooding)

**Money Advice Service:** an independent service set up by the Government to help people manage their money through a free impartial advice service.

Visit:

[www.moneyadvice.service.org.uk/en/articles/flood-insurance-getting-the-right-cover](http://www.moneyadvice.service.org.uk/en/articles/flood-insurance-getting-the-right-cover)

**Flood protection products:** a directory of commercial organisations that can provide bespoke flood and coastal erosion risk assessments and products has been created by independent charity the National Flood Forum.

Visit: [www.bluepages.org.uk](http://www.bluepages.org.uk)

The directory is also promoted by the Scottish Flood Forum (SFF), a Scottish based charitable organisation funded by the Scottish Government.

Visit: [www.scottishfloodforum.org](http://www.scottishfloodforum.org)

### Important note

This guide has been produced by SEPA in conjunction with the Association of British Insurers (ABI) and is for information only. There is no guarantee you will be offered affordable or reduced premiums if you action the suggestions contained within this guide.

**Floodline**

Scottish Environment Protection Agency

**0345 988 1188**

[floodlinescotland.org.uk](http://floodlinescotland.org.uk)