



Flood insurance - fact sheet

Background

The future arrangements for flood insurance are not a devolved issue and thus is being led by the UK Government via Defra. Defra is leading discussions with the Association of British Insurers and consulting Welsh and Scottish Government and the Northern Ireland Assembly on the proposals. NRW is not involved in designing the new flood insurance scheme, that is for WG to do with Defra. Our future role will continue relatively unchanged from now – to make data and maps available on the location and level of flood risk to inform both the public and insurers. Defra are launching a public consultation on the future proposals and seeking comments from organisations and the public across the UK. Details on that consultation can be found at

<https://consult.defra.gov.uk/flooding/floodreinsurancescheme/>

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.

NRW commissions the Environment Agency to publish maps showing flood risk to areas of land from rivers and the sea, reservoirs and surface water on the internet at

<https://naturalresources.wales/evidence-and-data/maps/long-term-flood-risk/?lang=en>.

The maps can be accessed via the external link 'Find out if you are at risk from flooding' and 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 Natural Resources Wales 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.

	<p>More information is available from the ABI at www.abi.org.uk/Insuranceandsavings/Topics-and-issues/Flooding.</p> <p>You can also get this information from the Natural Resources Wales' Customer Care Centre on 0300 065 3000 (Mon to Fri 8am to 6pm) or email enquiries@naturalresourceswales.gov.uk</p>
<p>Q2. <i>What do the maps tell me?</i></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 NRW's National Flood Risk Assessment. It doesn't show flooding from other sources, such as groundwater, or overflowing sewers. Your local Natural Resources Wales 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>Natural Resources Wales does 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 Natural Resources Wales can help.</p>

<p>Q3. <i>What do you mean by the likelihood of flooding?</i></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</p>
	<p>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>Q4. <i>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>NRW's 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>Q5. <i>I live on a second (or higher) floor flat and there is no chance that I will be flooded.</i></p>	<p>NRW's 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 Natural Resources Wales 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>Natural Resources Wales is the lead authority in flood mapping and risk assessment in Wales, but has no role in determining insurance cover or setting premiums – that is a matter for insurers. However Natural Resources Wales will take account of evidence from others on flood risk when updating</p>
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	<p>their maps, so please share any information provided to your insurer with your local Natural Resources Wales office.</p> <p>Call the Natural Resources Wales' Customer Care Centre on 0300 065 3000 (Mon to Fri 8am to 6pm or email enquiries@naturalresourceswales.gov.uk).</p>
<p><i>Q7. Will I be charged for information and what would it cost?</i></p>	<p>Lots of flooding information is available on the internet free of charge</p> <p>If you require Natural Resources Wales 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. Call the Natural Resources Wales' Customer Care Centre on 0300 065 3000 (Mon to Fri 8am to 6pm or email enquiries@naturalresourceswales.gov.uk).</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>These updates are driven by where we need to understand more about risk and whether we have new information e.g. such as new defences are built. 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 /Natural Resources Wales hold records of flooding that has happened in the past?</p>	<p>Natural Resources Wales 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 properties 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 we 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 accessed via the River and Sea Levels section on https://naturalresources.wales/our-evidenceand-reports/maps/river-levels-online/?lang=en and 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 Natural Resources Wales office will be able to provide you with more information; contact Natural Resources Wales' Customer Care Centre on 0300 065 3000 (Mon to Fri 8am to 6pm) or email</p>
	<p>enquiries@naturalresourceswales.gov.uk</p>
<p>Q11. I hear that improvements are to be carried out in my area. What do you mean by this?</p>	<p>Before Natural Resources Wales 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

<p>Q12. <i>What information do insurance companies currently use to assess flood risk?</i></p>	<p>Natural Resources Wales 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, as you can access on the NRW website.</p> <p>Natural Resources Wales have 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.</p> <p>Insurers will choose which information they use to consider flood risk and many, but not all, use Natural Resources Wales' 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.</p> <p>The frequency that insurers update their systems with Natural Resources Wales' 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.</p>
<p>Q13. <i>I live in a flood risk area. What insurance cover will I be offered on my property?</i></p>	<p>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.</p> <p>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:</p> <ul style="list-style-type: none"> • 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. <p>This applies to both existing policyholders and new customers.</p> <p>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</p>

	<p>change in use of the premises.</p> <p>Insurers will not guarantee to provide cover in all cases particularly in areas where: 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> <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 Natural Resources Wales, 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 https://naturalresources.wales/flooding.</p> <p>The maps can be accessed via the external link 'Find out if you are at risk from flooding'. 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 by contacting Natural Resources Wales' Customer Care Centre on 0300 065 3000 (Mon to Fri 8am to 6pm) or email enquiries@naturalresourceswales.gov.uk.</p> <p>A new approach to flood insurance is being developed by Defra and the ABI which began in July – for more information see https://consult.defra.gov.uk/flooding/floodreinsurancescheme/</p>
<p>Q14. How does my insurer find out if there are plans to build flood defences in my area?</p>	<p>Natural Resources Wales makes details of where flood defences are being built and an outline of plans for future defences available to insurers. This information is also by contacting Natural Resources Wales' Customer Care Centre on 0300 065 3000 (Mon to Fri 8am to 6pm) or email enquiries@naturalresourceswales.gov.uk.</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 NRW'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.
- Purchase property level flood protection products such as flood boards and airbrick covers that will help keep shallow floodwater out of your property.
- 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 by NRW entitled 'How to prepare for flooding' is available free of charge by visiting the NRW website at <https://naturalresources.wales/flooding/what-to-do-before-aflood/?lang=en> or by calling the NRW Customer Care Centre on 0300 065 3000.

The NRW website contains useful information and advice on what steps to take before, during and after a flood. This information can be accessed via <https://naturalresources.wales/flooding/what-to-do-before-aflood/?lang=en>

If you wish to find out more about the flood warning service in your area, your local NRW office will be able to provide you with more information – telephone the NRW Customer Care Centre on 0300 065 3000. Local flood action groups can also be a useful source of information.

<p>Q16. Will insurers take account of measures I have taken myself to reduce flood risk?</p>	<p>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.</p> <p>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> <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>The ABI, in conjunction with the National Flood Forum has prepared a “consumer guide to resistant and resilient repair after a flood”, which is available free of charge on www.abi.org.uk/flooding.</p>
<p>Q17. If my property is adequately protected will my insurance premium fall?</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>
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