

## **Home Insurance and the Risk of Flooding**

### **Home Insurance**

Being near the River Thames renders parts of Thames Ditton vulnerable to flooding, which has an impact upon home insurance. After the flooding in 2014, the Government and insurance industry set up FloodRe which aims to ensure that homes at flood risk can be insured at reasonable premiums. It was launched in 2015 and will be in place until 2039. FloodRe collects an annual levy from home insurers, takes on the flood risk part of the policy and reimburses the insurer for any valid claim. In this way insurers can provide affordable insurance, even on homes most at risk.

If you are having problems with getting home insurance including flood risk, check the FloodRe web site <https://www.floodre.co.uk/> to see if your property is eligible. The web site also has a link to an Environment Agency web site to see if your house is in a high risk area. There is also a list of insurance companies that are signed up to FloodRe and a link to a web site giving details of insurance brokers that specialise in house insurance including flood risk.

The FloodRe scheme does not cover properties built after 2009 as planning policy is deemed strong enough since this date to ensure flood risk is designed out.

### **Property Flood Resilience**

As mentioned above, the FloodRe scheme will finish in 2039 and the Environment Agency and FloodRe are seeking to raise awareness of flooding in the high risk areas and other areas that may be subject to flooding as climate change increases the general risk.

Parts of Thames Ditton most recently flooded in 2003 and 2014, and came close in 2019. The main cause was the river rising to cause a rise in the water table and flood water to come out from street drains (which discharge into the Thames). At its height in 2014 the river burst its banks and flood water joined that which had already come out of the drains. The 'high risk' river level is over half a metre higher than was experienced in 2014 and every year there is a 1:33 chance of it being reached. With climate change the possibility of flooding has significantly increased in this area. Since 2014 Thames Water have installed a non-return valve on Alexandra Road street drain that prevented the road flooding in 2019. The Environment Agency is investigating the options of providing temporary or permanent barriers to help prevent properties flooding in the future.

However the focus is now on property owners and residents making their own Property Flood Resilience (PFR) measures. These include door barriers, flood resistant doors, automatic closing air bricks, sealing around pipes, sump pumps, sealing brick work etc. These are cost-effective changes to make flooding less destructive and distressing. The benefits of PFR measures are the reduction in the cost of flood repairs by as much as 73%, being effective in managing flooding from rivers or surface water by slowing the speed at which water enters your home, and mitigating future risk of flooding, thus giving increased peace of mind.

Homeowners are recommended to:

Register to receive Flood Alerts and Warnings on <https://www.gov.uk/sign-up-for-flood-warnings>  
Check the National Flood Forum's Blue Pages product directory <https://bluepages.org.uk>  
Check Direct Line's guide to minimising flood damage [www.directline.com/home-cover/minimise-flood-damage](http://www.directline.com/home-cover/minimise-flood-damage). This is a comprehensive report well worth researching.  
Check the FloodMary website for useful information on PFR measures <https://floodmary.com>

There are currently discussions in the insurance industry on the prospect of reducing premiums if properties have appropriate PFR protective measures installed and the Government may remove VAT

from PFR measures. No decisions have yet been made on this. There is also a possibility of issuing a certificate of preparedness along the lines of the Energy Performance Certificate (EPC) currently in place.

**Build Back Better:**

Build Back Better, part of the FloodRe scheme, is designed to reduce the cost and impact of future floods by including property resilience measures as part of flood repairs and replacing flood damaged areas with more flood resistant alternatives rather than 'like for like'. It offers eligible homeowners whose insurers have signed up to the scheme the chance to install PFR measures up to the value of £10,000 when repairing their properties after a flood.