

## Introduction

**The risk from flooding is one faced by millions of properties in the UK. Whether from rivers and seas, or from more unpredictable surface water, floods can cause large scale damage and stress.**



Building on lessons learnt from recent flooding and storm surge damage during the winter of 2013/14, this guide aims to provide useful, straightforward advice to help our customers:

- **Prepare for a flood**
- **What to do in the event of a flood,**
- **and how to begin recovery.**

This guide aims to give helpful tips and valuable guidance on what to do and who to contact for general advice.

Making an insurance claim is a priority in these situations, and by following the recommended actions at the outset, your claim should be settled more easily.

## Preparing for a flood

### Assessing your risk of flooding

Flood damage costs the UK an estimated £1.1bn per year. Over 5.2 million (one in six) properties in England are at risk of flooding from rivers, the sea, or surface water.

Some indicators of risk:

- Your property is near the sea, river or stream.
- Your property is in a hollow, or at the bottom of a hill where floodwater could collect.
- Your/Neighbouring properties drains have overflowed recently.

Whether and to what extent flood protection measures are necessary will depend on the degree of flood risk, and the vulnerability of your property and its occupants. As a minimum you should investigate the degree of risk to your property using the Environment Agency's flood maps. If your property lies within a blue shaded area the flood map will show the likelihood of flooding as 'Very Low', 'Low', 'Medium' and 'High'.

If your property does not lie in a blue shaded area, it is very important to note that this does not mean there is no flood risk. There may still be risk of flooding from surface or ground water or a raised body of water not shown on the Environment Agency's flood maps. Of those maps available we believe the following are of most use to our customers: 'Risk of Flooding from Rivers and Sea' and 'Risk of Flooding from Surface Water'.

**Environment Agency's flood maps**  
[www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)

### Flood protection

Flood resistance is about keeping water out of a property whilst resilience focuses on limiting the damage once it's in.

However, for a flood deeper than one meter customers should usually allow water to enter a property to prevent any structural damage caused by a build-up of water pressure outside.

For complete peace of mind we would recommend our customers consult specialist flood surveyors to advise on the most appropriate preventative measures. Any suggested defence solutions can normally be implemented with improvements and alterations to premises. Further guidance on the choice of products can be found at [www.bluepages.org.uk/](http://www.bluepages.org.uk/). We would advise that customers only fit BSI Kite mark accredited flood defence solutions.

### Sign-up for flood warnings

Floodline Warnings Direct is a free service which sends you a direct message when flooding is expected that may affect your property. Flood warnings will give you time to prepare for flooding which could save you money and distress. You can choose to receive warnings by telephone, mobile, email, SMS text message or fax.

#### Floodline Warnings Direct

<http://apps.environment-agency.gov.uk/flood/31618.aspx>

#### Floodline Warnings for Scotland

<http://www.sepa.org.uk/flooding.aspx>

You can also sign up for Floodline Warnings by calling Floodline on **0845 988 1188** or Typetalk **0845 602 6340**.

## What to do in the event of a flood

### Make a flood Plan

Being prepared for an emergency will reduce the risk to you and residents of the property and limit the damage to the property and its contents.

We would suggest you compile a Business Continuity Plan that establishes the best emergency actions and identifies who does what when flooding looks set to strike.

The important facts about flood risk and the availability of flood warnings will guide your best action in an emergency. Evacuation is most appropriate where flooding is deep and flood warnings will give you time to move to a place of safety unaided. Identifying a safe refuge that is easily accessible by the emergency services, may be the best approach where rapid flooding occurs and safe evacuation is not possible.

Your Business Continuity Plan should clearly list the actions that need to be taken on receipt of a flood warning, such as how to set up any temporary flood protection devices, as well as giving a maintenance schedule to ensure correct operation of devices in the future. The plan should take account of the possibility of flood protection devices failing or their design being exceeded.

### Three levels of flood alert

Flood warnings are vital to trigger the actions within the plan. The Environment Agency issues flood warnings for specific areas. There are three flood warning codes you should be aware of:

 <b>FLOOD ALERT</b>	<b>Flooding of low-lying land and roads is expected.</b>
 <b>FLOOD WARNING</b>	<b>Flooding of homes and businesses is expected. Act now.</b>
 <b>SEVERE FLOOD WARNING</b>	<b>Act now! Severe flooding is expected with extreme danger to life and property.</b>

To find out what you should do in the event of these warnings visit <http://www.metoffice.gov.uk/guide/weather/flood-warnings/what-does-this-mean>.

### Find out more

Our Risk Engineering team have a wealth of experience in helping customers prevent and minimise the risks of flood damage to premises and contents. We can assist in the assessment of risk and advise on the most appropriate protection measures. This will help reduce the total cost of risk and help eliminate the potential requirement for additional loss control measures to be installed retrospectively.

For further information please email **Gareth Ellis, our UK Incident & Large Loss Portfolio Manager** – [gareth.ellis@uk.zurich.com](mailto:gareth.ellis@uk.zurich.com)

## How to begin recovery

### After the flood has occurred

We will arrange for a loss adjuster and/or other specialists to visit your property to assess the damage. They will project manage much of the clear up, so speak to them before carrying out any significant mitigation actions.

### Making a claim

#### Working with Zurich Municipal

Depending on the level of flood damage you incur, we will undertake a number of the following actions where appropriate.

#### We will:

- Confirm the level of cover you have for funding alternative accommodation and related costs.
- Arrange for a loss adjuster and/or other specialists to visit your affected locations.
- Arrange for a suitable specialist to design and install a drying and cleaning regime.
- Instruct our specialists to make the necessary decisions regarding the extent of any stripping out work required; this will depend on the nature of construction.
- Arrange for repair work to get under way as soon as possible. For example, the replacement of kitchen units if they were damaged beyond repair.

### Information that will help expedite your claim:

- The time your property was flooded, how long the water was in the property and the depth it was flooded to – making a mark on the wall if you can.
- Identify the members of your team who will be involved in managing the insurance claim restoration process.
- If you have had emergency repairs done before you alerted us, keep the receipts to add to your claim. This also applies if we have advised you not to make emergency repairs.

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