



DOMESTIC PROPERTY: FLOOD SAFETY GUIDANCE.

Lycetts

Insurance Brokers
and Financial Services

PROTECTING YOUR HOME FROM FLOODING

UNDERSTANDING THE RISKS

Statistics indicate that 1 in 6 people in England and Wales and 1 in 22 people in Scotland will be directly affected by a future flood event. The annual cost of flood damage in the UK is estimated to be in excess of £1 billion. Flooding can be either from **watercourses (fluvial)** or as a result of **surface water run-off (pluvial)**.

Surface water run-off (SWRO) happens when heavy rainfall overwhelms drainage systems. Pluvial flooding can happen many miles from established watercourses, including in areas with no prior history of flooding problems. Incidents of surface water run-off can be quite difficult to predict, occur quickly and are generally short lived.

It is estimated that 2.8 million properties are at risk of damage by surface water run-off, and more are likely to be affected in the next 25 years than from more traditional (fluvial) flooding.

It is important that homeowners understand the risk to their property arising from both.

POSTCODE FLOOD CHECKER

Both fluvial and pluvial flood risks can be assessed at postcode level using the **Environment Agency or Scottish Environment Protection Agency and Natural Resources Wales websites**. A national SWRO map was published by the Environment Agency in 2013 identifying 4 levels of risk for a designated area.

HIGH	1 in 30 chance of SWRO flooding each year
MEDIUM	1 in 100 chance of SWRO flooding each year
LOW	1 in 1000 chance of SWRO flooding each year
VERY LOW	Less than 1 in 1000 chance of SWRO flooding each year

The map can be accessed on the Environment Agency website:

www.environment-agency.gov.uk/flood Alternatively, you can call the Floodline Service for this information on **0845 988 1188**.

WHAT ARE THE RISKS TO YOUR HOME?

1. SURFACE WATER FLOODING

In prolonged, exceptionally heavy downpours, drains and sewers which carry away surface water may be blocked with debris, leading to surface water flooding. This will flow downhill and collect in low-lying areas, which means that houses in low basins, or at the foot of slopes, may be at risk of surface water flooding.

2. GROUNDWATER FLOODING

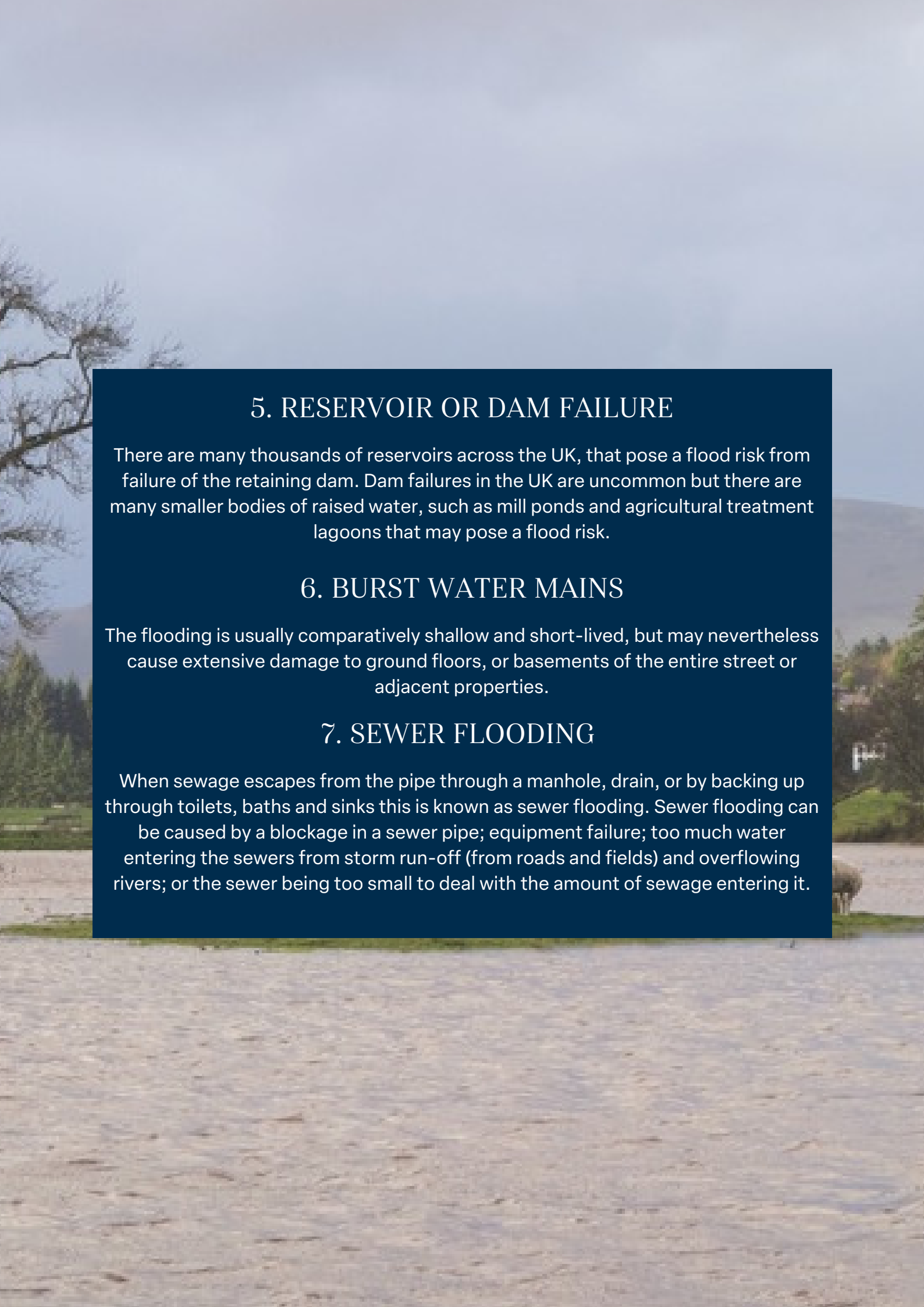
This occurs during intense rainfall when infiltration into the ground raises the level of the water table until it exceeds ground levels. It is most common in low-lying areas with porous soils, or in areas with a naturally high-water table. Groundwater flooding is a particular risk to buildings with basements.

3. RIVER FLOODING

River flooding occurs following heavy rainfall (or melting snow) across the upstream reaches and tributaries of a watercourse where the normal river channel is unable to carry the resulting high flow of water. Adjacent low-lying properties and land are liable to flood. River flooding can extend over very large areas causing widespread damage and may be long-lasting and difficult to drain away. Fast-flowing floodwaters can be dangerous to people and animals and can structurally damage buildings.

4. COASTAL AND TIDAL FLOODING

These are caused by high tides coinciding with a low-pressure storm which raises sea and tidal water levels, overwhelming coastal defences. Coastal flooding can affect property on the coast itself but also property in tidal river basins some distance away.

The background image shows a wide, shallow flood covering a field. In the distance, there are trees and a hill under a grey, overcast sky. A dark blue rectangular box is centered on the page, containing white text. The text is organized into three sections, each with a numbered heading and a descriptive paragraph.

5. RESERVOIR OR DAM FAILURE

There are many thousands of reservoirs across the UK, that pose a flood risk from failure of the retaining dam. Dam failures in the UK are uncommon but there are many smaller bodies of raised water, such as mill ponds and agricultural treatment lagoons that may pose a flood risk.

6. BURST WATER MAINS

The flooding is usually comparatively shallow and short-lived, but may nevertheless cause extensive damage to ground floors, or basements of the entire street or adjacent properties.

7. SEWER FLOODING

When sewage escapes from the pipe through a manhole, drain, or by backing up through toilets, baths and sinks this is known as sewer flooding. Sewer flooding can be caused by a blockage in a sewer pipe; equipment failure; too much water entering the sewers from storm run-off (from roads and fields) and overflowing rivers; or the sewer being too small to deal with the amount of sewage entering it.

For most houses in the UK the risk of flooding is small, however, some houses are more at risk than others because of their geographic location.

There are many routes by which external flood water can enter your property. Some are obvious such as doorways, windows and cracks in walls. Others are not so visible such as washing machine outlets, downstairs toilets, soaking through brick walls, below ground gaps in the walls and floors.

FOREWARNED IN FOREARMED

Whilst the **Environment Agency** cannot post SWRO flood alerts it is worth registering for the alert service for river and coastal flooding incidents.

The Agency provide a free **24 hour 'Floodline Warnings Direct'** service, available via a range of media including phone, text and email.

The Environment Agency (for England and Wales) and the **Scottish Environment Protection Agency** (SEPA) for Scotland have developed a lot of helpful guidance to support the completion of flood assessments and Flood Plans, including standard templates for capturing the relevant risk information.



FLOOD RESISTANCE PLANNING

Flood resistance measures are steps that can be taken to prevent flood water entering the property. A range of measures may be considered, including:

- **Flood barriers** - Flood boards that can be installed across doorways and windows ahead of the arrival of flood water. These usually slide into a frame pre-attached to the building structure to provide a watertight seal.
- **Sandbags** - Used in conjunction with plastic sheeting to create a flood barrier.
- **Airbrick covers** - One of the first points of entry of floodwater into a property is via airbrick vents. A plastic cover can be clipped to framework surrounding airbricks to prevent the entry of water.
- **Non-return valves** - To drainage systems to prevent backflow of foul water into the property.
- **Drainage Gullies** - Installed around your property designed to capture surface water and divert it direct to drains.
- **Landscaping** - This can be used to divert surface water away from a building. Care should be taken to ensure water is not diverted on to a neighbouring property where it could cause damage.

Where possible, any flood resistance measures should be non-mechanical so that they do not require human interaction to operate when needed.



FLOOD PROTECTION FOR YOUR HOME

You should move any property (particularly sentimental, valuable or essential documents) at risk of damage above ground floor level where possible. Where this is not possible, you should try to raise items above anticipated flood water levels, perhaps on blocks or plinths.

When designing or buying a new property assessed to be at risk of flooding, or completing repairs following a flood event, consider introducing the following measures to minimise future disruption.

- Fit horizontal plasterboard or lime-based plaster instead of gypsum
- Introduce drainage systems within cavity walls
- Use tile flooring instead of carpets
- Use built-in units manufactured using stainless steel, solid wood or similar rather than chipboard
- Locate appliances on plinths raised above the floor
- Increase the height of damp proof coursing to walls
- Raise electrical sockets and fuse boxes at least 1.5 metres above floor level and run cabling to these from ceiling rather than floor level
- Raise the height of door thresholds
- Installation of sump pumps in lower ground areas such as basements, Sump pumps should be triggered using a float switch

Free, impartial advice is available on **www.floodguidance.co.uk**, part of the Property Flood Resilience Action Plan, a collaboration between central government, the Environment Agency, insurers, flood action groups and other interested parties.

A range of both floor resistance and resilience products can be found in “The Blue Pages” directly available on the **National Flood Forum** website.

Flood defence products must be regularly inspected/checked to ensure they remain fit for purpose and available when required.

SPECIALIST PROTECTION FROM FLOOD RE

Until recently, some homeowners could not get flood insurance at all – particularly in areas of high flood risk.

In 2015 the Flood Re scheme was launched in the UK which was specifically designed to provide insurance cover for homeowners in high flood risk areas. Flood Re means that these clients now have access to more affordable cover which is designed to meet the requirements of their unique circumstances.

Flood Re is a publicly accountable, not for profit reinsurance fund that is owned and managed by members of the insurance industry. It is sold through standard household policies with the flood-risk element passed to Flood Re at the insurer's discretion.

Lycetts is proud to support this scheme that ensures high flood-risk homeowners have access to affordable flood cover.

The logo for Flood Re, featuring the word "FLOOD" in large, bold, dark blue capital letters, followed by "RE" in a smaller, bold, dark blue font. Below the "RE" is a stylized teal wave graphic.

FLOODRE

If you would like a complimentary review of your insurance needs, highlighting any gaps or unnecessary cover, please contact us:

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