TOP 5 TIPS

To help you access insurance and protect your home if you are at risk of flooding

1. Check whether you can get Flood Re cover.
   www.floodre.co.uk/can-flood-re-help-me/

2. Use the Flood Insurance Directory to find a specialist insurance provider.
   www.biba.org.uk/Flood-Insurance-Directory/

3. Sign up to a flood alert to get warnings direct to you. Information is available on the government websites for England, Wales and Scotland. Guidance is available to make your home more resilient to flooding.
   www.ciria.org/Resources/Free_publications/CoP_for_PFR_resource.aspx

4. Have a plan for what you will do in the event of a flood and have a bag of essentials ready if you need to move out quickly.
   www.nationalfloodforum.org.uk/about-flooding/preparing/emergency-flood-kit/

5. Think about what happens after a flood event. View the Floodhub Flood Recovery Booklet.
   www.thefloodhub.co.uk/wp-content/uploads/2019/01/Flood-Recovery-booklet.pdf

HELPFUL RESOURCES

NATIONAL FLOOD FORUM
www.nationalfloodforum.org.uk/
01299 403 055

THE SCOTTISH FLOOD FORUM
www.scottishfloodforum.org/
0131 563 9392

NATURAL RESOURCES WALES
www.naturalresources.wales/
0300 065 3000

NATIONAL INFRASTRUCTURE COMMISSION
www.nic.org.uk

MARY DHONAU ASSOCIATES
Specialist independent property flood resilience consultancy.
www.marydhonau.com/

ABI RESPONDING TO FLOODS GUIDE
www.abi.org.uk/globalassets/files/publications/public/flooding/abi-responding-to-floods-guide.pdf

FIND INSURANCE SERVICE

www.biba.org.uk/Flood-Insurance-Directory
0370 950 1750

Flood Insurance Directory

Created in collaboration with:

British Insurance Brokers' Association | HM Government | ABI | FLOOD RE

www.biba.org.uk/Flood-Insurance-Directory

Accessing flood insurance

The risk of being flooded is a worry for many householders. Suffering a flood can not only be very distressing, but costly – the average cost of repairing a flood damaged home after storms Ciara, Dennis and Jorge was around £33,600.

While flood cover is part of a standard home insurance policy if you are at an increased risk of flooding – for example if you live close to a river that floods regularly, or you have made several major flood claims – you may find flood insurance protection harder to obtain or more expensive.

This guide explains how the Flood Insurance Directory can help you obtain flood insurance so that if the worst happens you will be protected.

If you need home insurance including flood cover, use one of our specialist providers.
www.biba.org.uk/Flood-Insurance-Directory

We appreciate it is not always easy accessing flood cover, so the Flood Insurance Directory has been set up in collaboration with the British Insurance Brokers' Association (BIBA), the Association of British Insurers (ABI) and Flood Re to help more householders access flood cover.

You can find the new Directory at **www.biba.org.uk/Flood-Insurance-Directory**. It lists specialist flood insurance providers that are well placed to find insurance solutions for households struggling to obtain flood cover. They have been through a vetting process to verify that they are specialists.

While not a part of the Flood Insurance Directory, if you would rather speak to someone than access a website, BIBA's Find Insurance Service operates a contact centre (0370 950 1790) that is able to take your call.

Flood Re

Flood Re is a joint initiative between the Government and insurers which aims to make the flood cover part of household insurance policies more affordable and available. You cannot go direct to Flood Re; you need to access it through an insurer that is part of the scheme. The Flood Insurance Directory lets you search for a Flood Re specialist if you need one, and has a simple tool to help you understand whether your property qualifies for Flood Re.

I welcome the collaborative work BIBA has taken forward with industry following the Independent Review of Flood Insurance in Doncaster. This new joint-industry Flood Insurance Directory will play a key role in helping increase accessibility of flood insurance for properties at flood risk.
Rebecca Pow MP, Flood Minister

Being flooded is devasting, even more so if you do not have insurance. It's essential that those people who are finding it difficult to get flood insurance are signposted to insurers and brokers who can help them find the cover they need.
Carol Raeburn, Director,
Scottish Flood Forum