



Association of British Insurers



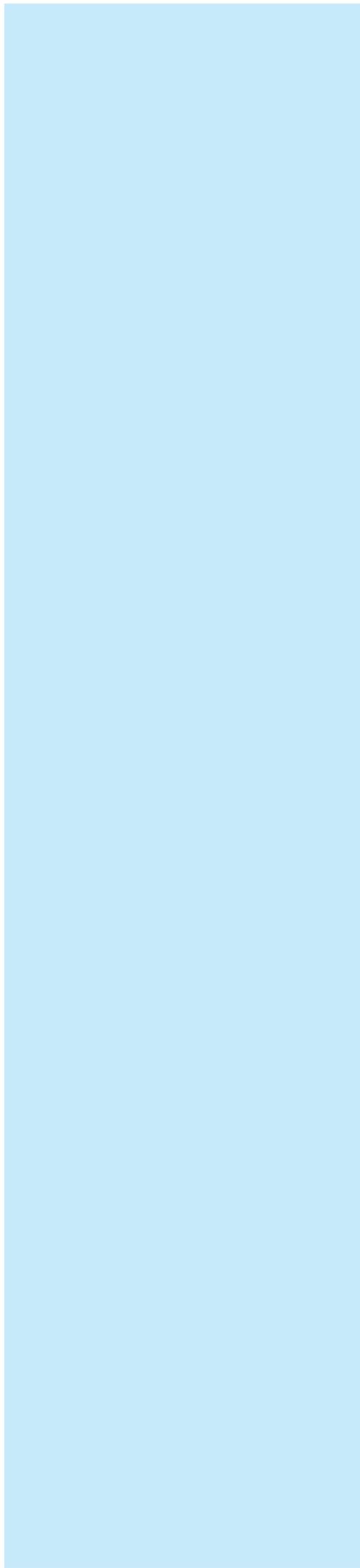
Repairing your home or business after a flood – how to limit damage and disruption in the future

Prepared jointly by the Association of British Insurers and The National Flood Forum



This factsheet provides customers who have been flooded or are likely to be affected by flooding with a guide to flood resilience and improving flood protection in their home or business. Following a flood in your home it is important that you speak to your insurer (or appointed loss adjuster) very early in the repair process to discuss your options for flood resilience or resistance. Your insurer will be able to outline the next steps if you wish to explore flood resilient repair, including seeking specialist advice on the most suitable options for your property. By carrying out this work, your home or business could be cleaned, dried, repaired and re-occupied more quickly than otherwise at the next flood, reducing the disruption and trauma to your life or business.





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Why should you consider flood resilience?

Repairing a property that has been flooded offers an opportunity to minimise the damage and disruption that could be caused by a flood in the future.

There are two main approaches:

- Flood resilience – reduces damage caused when flood water gets inside the property
- Flood resistance – reduces the amount of water that gets inside the property

There is a growing range of tested products for keeping floodwater out of your home or business. For deeper and more prolonged periods of flooding, water will still enter through the floors and walls. In these cases, making the inside of your property resilient to floodwater could limit damage to your property and reduce the amount of time you have to be away from your home or business. For floods deeper than one metre, you should allow water to enter the property to prevent any structural damage that could be caused by a build up of water pressure outside.

What are the benefits?

Flood-resilient repair can be combined with a range of flood protection products with the aim of limiting:

1. The amount of water that enters your home or business premises next time it floods
2. The amount of time out of your home or business while the damage is repaired, in some cases halving the time you are out of your home or business
3. Repair costs of any damage

Research suggests that disruption to family life is the most difficult aspect of flooding to deal with. In the long term, adopting such measures could make it easier for an insurer to continue to provide cover to your home or business if you are living in a high flood-risk area. There may even be an effect on the terms of your insurance if a comprehensive course of flood resilience and protection is undertaken and there is a measurable impact on your flood risk.

Who pays for any additional costs of resilience or resistance?

ABI members will work with customers who wish to do so to repair their home or business to a flood-resilient standard following damage. If the cost is greater than standard repair (like-for-like), then insurers will only provide funds to cover the standard repair.

However there are now some good options for covering any extra work that you might want to carry out to make your home or business premises more flood resilient. If you have a mortgage, your lender might be willing to extend your mortgage to cover the additional costs of repairs, provided you have sufficient equity in your property. You should speak to your mortgage lender about this. Alternatively, funding resilient repairs yourself could prove a sound investment for the future if your property suffers from repeated flooding.

In England, it may be possible in the future to get financial support from the Government, which is looking into the possibility of offering financial support for pilot studies to install flood-resilient and flood-resistant measures in appropriate properties. The Welsh Assembly Government and some local councils (e.g. Carlisle) have already established pilot grant schemes for such measures.

When should you consider flood-resilient repairs and flood-resistant measures?

The chance of your property flooding and the potential scale of damage will both be key factors in deciding the type of flood-resilient repair that is most appropriate. A flood risk assessment for the property should be carried out to ascertain the type of flood-resilient repair that is most appropriate for your home or business (see "What to do next" section).

All properties that have been flooded could benefit from some degree of flood-resilient repair. Some resilience techniques may not cost substantially more than standard repair (like-for-like) and these may be an appropriate way to repair a range of flooded properties. If your home or business continues to have a significant risk of flooding, it might be worth repairing your property after a flood with a comprehensive set of flood-resilient measures.

What types of flood-resilient repair are most effective?

If your home is vulnerable to repeated flooding, making the inside resilient to floodwater will limit distress to you and your family, and the damage and disruption caused next time it floods. It will substantially reduce the amount of time you are out of your home during repair.

Similarly, business premises that are resilient to flooding can be open for business much sooner after a flood. 80% of businesses that do not have an emergency plan in place do not recover from a major incident such as flood, even where insurance is in place to cover financial losses.

Water-proofing the inside of your property could reduce the damage caused to walls, floors and fixtures. The process may also involve re-organising your home or business so that both valuable and functional items (including electronic equipment, service meters and your boiler) are above the likely high-water level of a future flood.

Some flood-resilient measures may not cost much more than standard repairs, and could be used for the repair of all properties that have been flooded - for example moving services (electrics, boilers, and service-meters) well above likely flood level. This approach will typically cost less than £1,000 extra for the repair, but could be a valuable investment given the future savings.

Other measures are more costly, but could pay for themselves after a single flood, i.e. the extra cost may be offset by the damage costs saved after the next flood.

Examples of such measures include:

- Replacing gypsum plaster with more water-resistant material, such as lime plaster or cement render and renovating plaster
- Installing water-resistant doors and window-frames (e.g. plastic or waxed good-quality hardwood, where appropriate)
- Replacing the usual chipboard kitchen or bathroom units with plastic or steel equivalents (where these are appropriate and cost-effective), e.g. plastic kitchen units with removable, waxed good-quality wooden doors
- Replacing timber floors with solid concrete (only where appropriate), using tiles and a water-proof membrane to prevent water penetration into concrete
- Removing patio doors and installing conventional doors and windows with brickwork construction underneath
- Installing one-way valves into drainage pipes to prevent sewage backing up into the house

You should always seek specialist advice before undertaking any such renovations. By carrying out this work, your home or business could be cleaned, dried, repaired and re-occupied more quickly, reducing disruption and trauma to your life or business. Installing the full suite of measures could add up to £10,000 - £15,000 to the cost of repair, but could save £5,000 - £12,000 in each subsequent flood.

What about flood protection products?

You may also like to consider installing products that keep water out of your home or business, at least for some time, particularly those that have been awarded the British Standards Institute "Kitemark", and have already proven to be effective in actual flood situations.

The most common products include door-guards, airbrick covers, and building "skirt systems" that can effectively isolate the whole property from the floodwater up to a specified depth. There are also systems available that can provide comprehensive solutions to prevent water from entering your property in a prolonged flood. A full list of accredited products is available from the Environment Agency.

Typically costs of these flood protection products, can range from £2,000 - £6,000 to deal with flash-floods to £20,000 - £40,000 to deal with prolonged flooding on larger individual properties. Indications from the limited studies currently available have shown that effective use of such products could reduce the scale of flood damage and disruption by 50 - 80%.

Further details on the most appropriate measures for your home or business are available from the National Flood Forum, the Flood Protection Association and the Environment Agency (contact details may be found on the back cover of this publication).

What to do next?

Flood resilient measures and protection products are most appropriate if your home or business is at significant flood risk and where the area is unlikely to qualify for a flood defence scheme. If you are thinking about using either of these approaches as part of a flood claim, you should ask your loss adjuster to explain the basic options available to you and any potential costs. They will be able to outline the next steps if you wish to explore flood resilient repair, including seeking specialist advice to the most suitable options for your property. You should discuss the implications on your future insurance premium/excess directly with your insurer. Your local Environment Agency office should be able to tell you if there are any capital flood defence schemes planned for your area and on what timescale.

Before undertaking major renovations, it is essential to get advice from a specialist, who could undertake a comprehensive flood risk assessment and recommend an appropriate set of measures for the property. The table identifies key organisations whose members could provide such a service. Any repairs can be undertaken in a way that is sympathetic to the style, character and period of the property.

The Flood Protection Association has recently developed a service, which is professionally indemnified, to undertake flood risk assessments and design appropriate solutions. This service aims to provide a cost-effective protection solution to deal with properties at significant risk of flooding.

The ABI and the NFF are grateful to all those who assisted with the production of this factsheet, including the Chartered Institute of Loss Adjusters and the Flood Protection Association.

Professional organisation	Source of expertise	Website	Telephone
Flood Protection Association	Property-level flood protection	http://www.floodprotectionassociation.org	0870 2422340
Royal Institution of Chartered Surveyors	Building flood surveys	http://www.rics.org.uk	0870 333 1600
Association of Building Engineers	Building flood surveys	http://www.abe.org.uk	0845 126 1058
Chartered Institution of Water and Environmental Management	Flood risk assessments	http://www.ciwem.org.uk	020 7831 3110
British Hydrological Society	Flood risk assessments	http://www.hydrology.org.uk	020 7222 7722
Institution of Civil Engineers	Community-level flood protection schemes	http://www.ice.org.uk	020 7222 7722

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