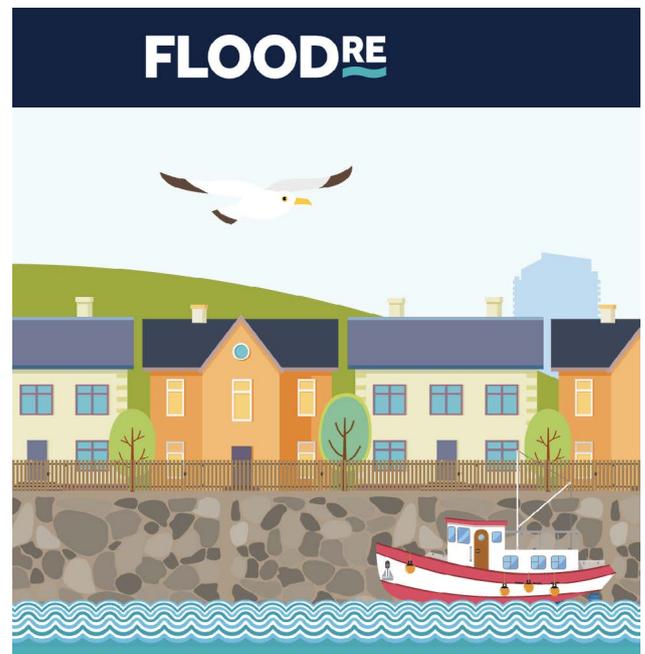


Are you eligible for the Flood Re Scheme?

Flood Re is a government backed scheme designed to provide affordable insurance for people owning or living in properties that are at a high risk of flooding. Whether you already live in a flood risk property, or perhaps you're looking to move into one, it's important to know if you'll be covered by the Flood Re Scheme.

Since its launch in 2016, Flood Re now helps hundreds of thousands of households in high risk areas obtain insurance each year, but not all properties are covered. To be eligible for the scheme properties must meet all of the following acceptance criteria. Don't forget, we're happy to discuss & explain your property's eligibility, just give us a call on **01832 770770**.



Properties will only be eligible for Flood Re if they meet all of the following criteria:

1. The property is covered by an insurance contract which is held in the name of, or on trust for, one or more individuals or by the personal representative of an individual.
2. The holder of the policy, or their immediate family, must live in the property for some or all of the time (with others or alone) or the property must be unoccupied.
3. The property must have a domestic Council Tax band A to H (or equivalent).
4. The property is used for private, residential purposes.
5. The property is a single residential unit or a building comprising of two or three residential units.
6. The property is insured on an individual basis or have an individual premium, it cannot be part of a policy which includes a number of other properties as well.
7. The property was built before 1st January 2009 (if a home is built before 1st January 2009 but then demolished and rebuilt, the new home is still eligible).
8. The property is located within the UK comprising England, Wales, Scotland and Northern Ireland (excluding the Isle of Man and the Channel Islands).

Are there any exceptions to this?

There are some exceptions to the types of property that can be included in the Flood Re Scheme, which we have listed below. These properties must also meet all of the acceptance criteria above to be eligible. The property types are:

- Bed and breakfasts paying Council Tax and insured under a home insurance contract.
- Farmhouses dwellings and cottages. Where farmhouse dwellings are included in as part of a commercial lines insurance policy, as long as the insurer can split out the dwelling element (and that this meets the criteria 1-8 (inclusive) above), the dwelling part of the risk can be ceded to Flood Re.

- Holiday homes/Second Homes.
- Properties occupied by home workers.
- Individual leaseholders protecting their own property/flat.
- Leasehold blocks if they contain 3 units or fewer and the freeholder(s) lives in one of the units to be insured.
- Single unit leasehold properties where the leaseholder insures the structure of the property.
- Residential "buy to let" properties.
- Static Caravans/homes if in personal ownership.

If you are looking to insure one of these property types then you will only be able to buy either insurance for the building, or a combined insurance policy covering both the building and its contents. You will not be able to buy cover for just the contents of the building.

Flood Re will also cover a tenant's or individual person's contents in a rented or leasehold property even if the buildings risk would not be eligible (for example large blocks of flats), as long as the policy and the property it relates to meet the initial acceptance criteria.

Does Flood Re cover businesses?

Flood Re is an insurance scheme designed for residential properties, not businesses, which are excluded from the scheme. If you are a business owner looking for flood insurance we recommend BIBA's database of brokers:
<https://www.biba.org.uk/find-insurance/commercial-property-flood-zones/>

If you have a question that we've not answered here, call our team on **01832 770770**, we'll be happy to help.

[You can also read our Guide to Flood Re here.](#)