



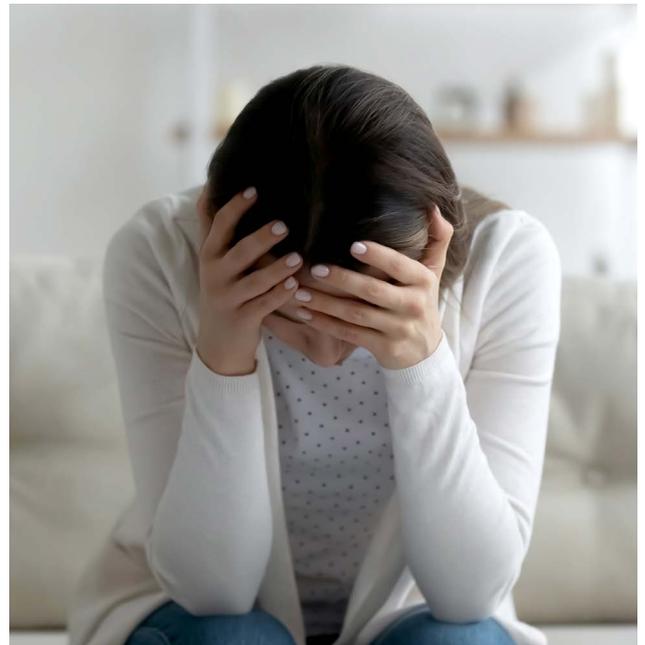
# Groundwater Flooding Insurance

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## Groundwater Flooding and How It Affects Your Insurance

**You don't have to live anywhere near a river or the sea to be flooded, many of our clients don't but still turn to us for help.**

Groundwater water flooding occurs as a result of the water level in the ground rising above the surface. It occurs typically in low lying areas underlain by porous rocks or where there is a generally high water table.



## Does insurance cover groundwater flooding?

No, not always, in our experience it is pretty common to find groundwater flooding being noted as an exclusion in the body of the policy wording or excluded under the definition of the term flood or flooding.

## Does the Flood Re scheme cover insurance claims for groundwater flooding?

Yes, Flood Re will cover groundwater flooding but only if this is something that your insurer provides you with cover for as a standard feature of their policy. Flood Re is a re-insurance scheme and will only pay your insurer for claims caused by types of flooding that it covers as standard.

## What will my insurance cost me if my property has suffered from groundwater flooding?

To many insurers a flood is a flood irrespective of its cause, if you're buying your insurance through a price comparison website or an online quote system then the cause of the flooding won't be taken into account, your insurer will likely make an automatic decision on whether they will offer you cover, whether to include you in the Flood Re Scheme (if they offer this option) and what premium to charge you.

One of the things that makes Flood Assist different is that we have the knowledge and expertise to understand the circumstances of your flood and request that our insurers take this into account where and when we can. There are some areas of the UK that are at a high risk of groundwater flooding and when that's the case we won't be able to persuade our insurers otherwise, but when flooding occurs as a result of a unique set of circumstances then we'll present the case to them.

**If your property has been impacted by groundwater flooding and you need help getting insurance cover call our team of flood specialists on 01832 770770.**

One of the things that makes Flood Assist different is that we have the knowledge and expertise to understand the circumstances of your flood and request that our insurers take this into account where and when we can. There are some areas of the UK that are at a high risk of surface water flooding and when that's the case we won't be able to persuade our insurers otherwise, but when flooding occurs as a result of a unique set of circumstances then we'll present the case to them.

## Find your local groundwater monitoring station

Throughout the UK there are groundwater monitoring stations where the level of the water table is continually monitored. You can find out where your local monitoring station is and view the current and historical groundwater levels on our website.