

Home Flood Insurance Guide

Part 2 - Policy documents, features & benefits

If your home is located in a high flood risk area you'll want to ensure that you have the right cover in place.

Buying home insurance can be confusing, and if you live in a high flood risk area you'll want to be especially sure that your home and its contents are thoroughly protected. We've produced a series of guides to help you understand what insurance cover you can buy to protect your home and its contents.

No two insurance policies, covers or wordings are ever the same and as such we strongly recommend that you read your insurance policy wordings carefully prior to purchasing your policy. It's all too common an issue that many people don't read their insurance documents until they need to make a claim.

In this guide we'll help you to understand:

- What the documents are that make up your insurance policy
- Some of the policy cover features and benefits of home insurance policies that may be particularly relevant to people living in high flood risk areas

1. Your insurance policy documents

When you take out an insurance policy a number of policy documents will be sent to you, these documents together make up your insurance policy. The documents that you should receive are:

Policy wording

This details the full insurance cover you are being provided with along with any terms, conditions, exclusions and definitions of any terms that have a particular meaning such as 'flood'.

Policy schedule / Schedule of insurance

This provides a summary of your cover, details of any cover limits, sums insured, policy excesses and any special terms and conditions and or endorsements that apply to your policy.

Statement of fact / Statement of Insurance

This details the information that you have provided to your insurer or broker and on which your insurance premium is based. It contains details about your home, its contents and you.

When you receive your policy documents from your insurance provider you should check and read them. If any information is incorrect or you have any queries about your insurance cover you should contact your insurance provider immediately.

Endorsements (if applicable)

Endorsements is the term used to describe any amendments to a policy document. Its purpose is to record any change to the original terms of the insurance and they may either be attached to the policy or included in the policy document itself. Endorsements are usually used to extend, restrict or exclude cover or clarify an insurer's intentions with regards to something specifically.

2. Policy cover that are of importance

Alternative Accommodation

(Covered under either buildings or contents insurance)

If your home is flooded it is likely that you won't be able to live in it for a period of time whilst it is repaired. Most home insurance policies provide cover that pays for the cost of you living elsewhere whilst your home is repaired. The amount of cover provided will vary and there is generally a cover limit which is usually a percentage of your buildings or contents sum insured, or a maximum period of time that your alternative accommodation costs will be paid for.

If your cover is based on a percentage of your sum insured your insurer will pay this amount in addition to the total value of cover you have in place.

For example, if you are in rented accommodation and your contents are insured for £40,000 and you have a 20% limit for alternative accommodation your insurer will pay up to £40,000 for loss or damage to your contents and up to £8,000 for your alternative accommodation.

Remember - it's not uncommon to be out of your home a year or beyond. If flooding is widespread rental accommodation may be in short supply and rental costs may be higher than normal, so it is important that you have enough cover in place to allow for this.

If your temporary accommodation is some distance from your home (because accommodation may be in short supply), insurers may be prepared to contribute towards additional travel expenses you incur because of this, you will need to check and agree this with your insurer in advance.

Alternative Accommodation – cover for your pets

(Covered under either buildings or contents insurance)

Pets are commonly included as part of your family and as such if they need kennelling or boarding in the short or long term this should be included in the alternative accommodation cover in your policy.

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Garages, sheds and other outbuildings

(Covered under buildings insurance)

Outbuildings are normally automatically covered for damage caused by flooding. Insurers often have a different definition of what an outbuilding is. Typically, outbuildings are buildings including: sheds, garages, greenhouses and summerhouses that are not part of a main property and are used for domestic purposes. Caravans and mobile homes are not classed as outbuildings and need to be insured under a separate and specific policy.

Contents of garages, shed and other outbuildings

(Covered under contents insurance)

Items in your outbuildings are generally covered for loss or damage caused by flooding. Be aware though that any single article limit applying to your policy will also apply to items in your outbuildings. If you have anything high value such as a lawnmower that exceeds your single article limit you will need to specify this item within your policy. Some insurers may also place a financial limit on the amount of cover for items that are in outbuildings so check your policy wording.

Items in your garden

(Covered under contents insurance)

Insurers frequently set a limit on the amount you can claim for items in your garden, this should be stated in your policy wording or policy schedule. Many insurers exclude damaged to items in your garden if it is caused by flooding, so it is best to store items such as gas BBQ's in a shed when they are not in use.

Cover for plants

(Covered under contents insurance)

Some insurers offer a limited amount of cover for plants and shrubs in your garden. Many that do will exclude loss or damage caused by flooding.

Damage to gates, fences and hedging

(Covered under buildings insurance)

Most insurers will not cover damage to gates, fences and hedging as a result of flooding.

Flood water debris in your garden

(Covered under buildings insurance)

Flood water can often leave debris in its wake, the cost of and removal of debris in the grounds of your property caused by flooding is typically covered under your buildings insurance policy. Some policies will however not cover removing debris unless there is damage to the insured buildings themselves.

Cover for bicycles

(Covered under contents insurance – usually as an extension of cover)

Bicycles are not always included as standard under contents insurance, they can normally be added as an optional extra to your policy. If your bike is damaged as a result of a flood whilst in a shed or outbuilding then this is usually covered.

Damage caused by the emergency services

(Covered under buildings and contents insurance)

If the emergency services need to break in to your home your insurance should cover damage caused. Damage caused to the building itself such as broken doors and windows and locks would be covered under buildings insurance cover. If the emergency services cause damage to your garden whilst breaking in to your home then this is generally also covered under your buildings insurance, your insurer may however specify what types of items in your garden they will pay for. Damage caused to items in your home such as ornaments or furniture would be covered under your contents insurance cover.

Surveyors and other professional's fees

(Covered under buildings insurance)

Professional fees including architect, surveyors or consultants that are used in the restoration of your property are normally included.

Theft & Vandalism cover

(Covered under buildings and contents insurance)

Unfortunately, looting and vandalism can happen to homes that have been evacuated following a flood warning or in flood-stricken areas. Vandalism, looting or theft is usually covered as standard under most home insurance policies. Damage to the building such as broken doors, windows etc. will be covered under your buildings insurance and items that are broken or stolen from your home would be covered under your contents insurance.

Items in storage units

(Covered under contents insurance)

Items located in a storage unit are generally not covered under a home insurance policy. However, in the event that your home is flooded and your belongings are placed in storage your insurer may agree to cover your items on a temporary basis whilst they are in a self-contained storage unit. You will need to check and agree this with your insurer in advance.

Freezer cover

(Covered under contents insurance)

If the contents of your freezer are damaged as a result of a flood then this is usually covered. Insurers set a financial limit for what they will pay up to for freezer cover, this will be detailed in your policy wording or policy schedule. It is advisable that if you are about to be flooded that you turn your electricity off. If you do so and the contents of your freezer is lost then your insurer will usually cover this whether your property floods or not.

Christmas presents and other gifts

(Covered under contents insurance)

Storms Desmond and Eva hit the UK causing widespread flooding immediately prior to Christmas in 2015 ruining Christmas for many. Insurers commonly allow an automatic increase to your contents sums insured for a period of time leading up to and immediately following religious festival and sometimes other special events such as weddings. The increase in cover and the amount of days this is provided for varies by insurer but will be detailed in your policy wording or policy schedule.

Passports & legal documents

(Covered under contents insurance)

Damage to documents such as passports, birth certificates, property deeds or other legal documents caused by flooding is typically covered by insurers but only to a financial limit which will be detailed in your policy wording or policy schedule.

Business equipment

(Covered under contents insurance)

Insurers typically include cover for damage to business equipment such as computers, printers, photocopiers and office furniture but only to a certain financial limit which will be detailed in your policy wording or policy schedule. Insurers generally don't cover items such as business stock under a home insurance policy.

Stress & counselling

(Covered under contents insurance)

Insurance doesn't compensate you for stress or inconvenience and having your home flooded. Some insurance policies include cover for counselling for family members that have suffered emotional stress caused by flooding. Cover is likely to be up to a certain financial limit and only on the recommendation of your doctor and the approval of your insurer.

Other people's items you are responsible for

(Covered under contents insurance)

It is common for insurers to include a limited amount of cover for guests and visitor's belongings up to a certain financial amount. Your insurance policy generally also covers items that are in your custody, care or control so for example a borrowed television or a computer game.

Paying for essential purchases – immediate cash payments

(Part of your contents insurance)

A few insurance policies will include emergency cash advance cover to help you pay for essentials if your home has been flooded, the amount of cover will vary. It is more common for your insurer to compensate you for items after you have purchased them and once they have confirmed that they will be paying your claim.

Property extensions and renovations

(Part of your buildings insurance)

If you are extending your home or undergoing any major renovations then you need to let your insurer know about this ahead of the work starting as some insurers may exclude certain cover or refuse to insure a house undergoing building works.

Repairing your home using flood resilient measures

(Part of your buildings insurance)

Insurers don't normally agree to pay for installing flood prevention or resilience measures in to your home when they repair flood damage. Sometimes insurers will allow these to be fitted if the costs of the items are not more than the costs of repairing/replacing the damage as standard or if you agree to pay the additional costs yourself.

If you are covered by a High Net Worth home insurance policy then your insurer may contribute towards the cost of improvements at the time your property is being repaired, Flood Assist Insurance – Home Flood Insurance Guide Part 1 Protecting your home if the improvements will help to mitigate or prevent a future flood. Insurers will normally only pay for this for claims of a minimum size.

If you've got a question about your insurance cover that we've not answered contact us on info@floodassist.co.uk and we'll help you find the answer!