

# Surface Flooding Insurance

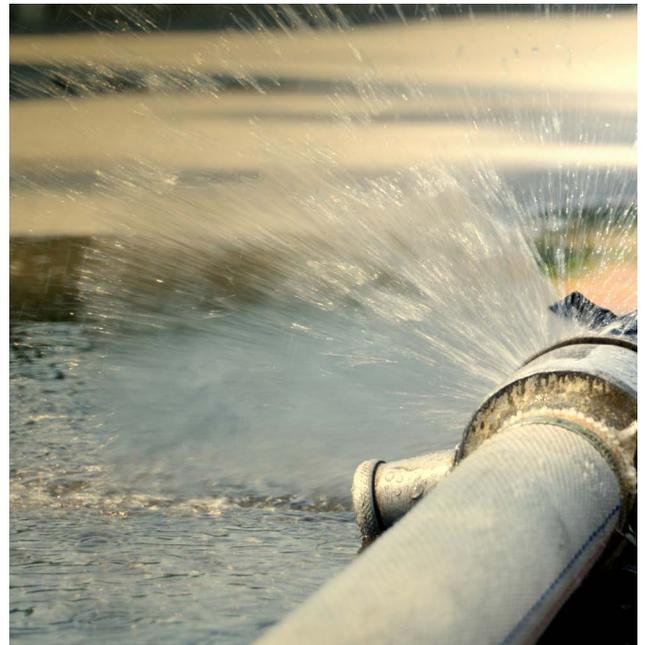
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## Surface Flooding and How It Affects Your Insurance

**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.**

Surface water flooding is most commonly caused when a large volume of rainwater does not drain away through the existing drainage system or in to the ground but lies or flows over the ground itself. Its duration is often short lived but the impact can often be devastating. We've seen surface water flooding devastate homes and businesses from a number of sources, such as:

- **Blocked drains**
- **Sheer volume of rainfall**
- **Insufficient drainage**
- **Burst water mains**



## Can you predict surface water flooding?

Surface water flooding is one of the most difficult types of flooding to predict for organisations such as the Environment Agency and insurers. Although it's not uncommon for the Environment Agency (or their equivalent) to issue a flood alert when there's likely to be a period of heavy rainfall and therefore a high chance of surface water flooding occurring. Insurers are increasingly better at understanding which areas are at risk of surface water flooding. Over 25% of all flood claims occur in areas that insurers do not see as a flood risk.

## Does insurance cover surface water flooding?

Generally it does but we would suggest you check your policy wording to ensure that it is included. Insurers will sometimes (but not always) specifically define what a flood is within their policy wordings and sometimes this definition can and does exclude surface water flooding.

## Does the Flood Re scheme cover insurance claims for surface water?

Yes, Flood Re will cover surface water 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 surface water 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 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.

**If your property has been impacted by surface water flooding and you need help getting insurance cover call our team of flood specialists on [01832 770770](tel:01832770770).**