Types of Flooding

Common causes and types of flooding

Flooding Can Happen to Anyone!

There are over 6.3M properties in the UK that are at risk of flooding yet many property owners are unaware of the risk that they face. You are actually more likely to be flooded than you are to be burgled!

Being aware of your flood risk is your first step in managing it. Whilst flood insurance can compensate you for the loss of your possessions, nothing can compensate you for the emotional stress and upheaval that you face when your property is flooded.

I don't live near a river or the sea, so how can I be at risk of flooding?

You don't have to live near a river or the sea to be at risk of flooding. Flooding can occur in a number of ways, and it's also possible for your property to be flooded from more than one source at the same time.

Types of Flooding

Surface water (pluvial) flooding

Surface water flooding occurs when there are prolonged heavy downpours of rain. The ground may become saturated and drainage systems are unable to cope with all the rain or may become blocked, in addition the land itself can't cope with the rainfall. Surface water flooding is hard to predict, however it will flow downwards and can often collect in low lying areas, so if your property is at the bottom of a slope or a low-lying basin you may be at an increased risk of flooding.

River (fluvial) flooding

River flooding occurs when following a large or prolonged amount of rain causing rivers to burst their banks. Flood Assist offer maps to check your risk of floods from rivers.

Coastal and tidal flooding

Tidal or coastal flooding happens as a result of high tides coinciding with stormy conditions which leads to the sea and tidal water levels being raised and breaching any costal defences. Flood Assist offer maps to check your risk of coastal flooding.

Groundwater flooding

Flooding occurs as a result of the water levels in the ground rising above the surface, and typically occurs in low lying areas underlain by porous rocks or where there is a general high-water table.

Sewer flooding

Sewer flooding can happen as a result of sewers being overwhelmed as a result of heavy rainfall or when sewers become blocked. As a result, sewage escapes either through a manhole or drain or back up through toilets, sinks and baths.

Burst water mains

Burst water mains can result in a significant amount of water flooding streets and adjacent properties, although the depth of the water will be low and the length of time flood water is likely to be in a property is short the damage can be significant especially to properties that have a basement or cellar.

Reservoir or dam failure

There are over 400 reservoirs and damns in England alone that are of a size that means that they have to be registered with the Environment Agency there are thousands that aren't. Although the risk of a dam or reservoir failing are low the consequences of this could be devastating and would likely effect a large area.

How Can Flood Water Enter my Home?

It's a common misconception that if your home or business floods that water will enter through doors and windows, the reality is that water can enter your property in many different ways. If you are considering making your home flood resilient then you will need to consider a range of products and ways in which to do this.

Common ways in which water can enter your property are:
• Doorways and windows and their seals
• Airbricks and vents
• Brickwork, external walls, cracks and pointing
• Waste water pipes
• Cable and pipework holes
• Backflow from toilets, sinks and baths
• Through the floor via rising groundwater

How Can I Find Out If I am at Risk of Flooding?

It is easier to predict some types of flood risk than others, here at Flood Assist Insurance we have developed Flood Maps using data from The Environment Agency and Natural Resources Wales to help you understand what your flood risk is. Our UK flood maps will show you your risk of river and sea flooding.