



How insurers respond to flooding

- Insurers' top priority is to help their flooded customers through this difficult time. Unwelcome events such as flooding are exactly what insurance is all about.
- Insurers are on the ground in affected communities right across the UK helping homeowners and businesses, both large and small, that have been flooded. Anyone who has been flooded should speak to their insurer as quickly as possible to start the claims process and ensure they're getting all the help and support available to them.
- It can take time for flooded properties to dry out and insurers will start this process as soon as they possibly can. They do this by providing 24 hour emergency helplines, making emergency payments, arranging temporary accommodation or trading premises, deploying loss adjusters to assess the damage and starting the drying out and repair process as swiftly as possible.
- If someone is experiencing a problem with their insurance claim, would like further information on the claims process for their property, or clarification on the terms of their policy, they should speak directly with their insurer in the first instance.

The ABI has a number of guides that can provide advice and guidance to those affected by flooding.

- o [Responding to Major Floods](#) – explains how insurers respond to major flooding and sets out the support that policyholders can expect from their insurer in the days, weeks and months after a major flood.
- o [ABI Guide to resistant and resilient repair after a flood](#) – explains what measures homeowners and businesses can take when repairing their property to stop water getting into a building, or steps to minimise the damage caused if flooding happens again, meaning they can get home quicker, or have their business up and running sooner.
- o [Home Insurance and the role of claims management companies: top tips from the ABI](#) – explains what a claims management companies are and some advice about what to look for if you are considering using one.



Frequently asked questions

Q. What should people who have been flooded do?

A. Many insurers will not wait to be contacted, but are actively contacting customers in the worst hit areas to see what help they need and start assessing the damage.

If you haven't heard from your insurer yet do call them as soon as possible – most have 24 hour emergency helplines to offer advice and get your claim moving. If you need to arrange temporary repairs, make sure you keep receipts as this will form part of your claim.

Q. What action should people be taking when they are clearing out their homes? Will their insurer cover them if they throw away perished goods?

A. Insurers do not want to hold up the recovery process by delaying the removal of damaged items following flooding. It will help the insurance claims process to have as much detail as possible about items which have been ruined, but insurers do not expect customers to keep piles of damaged belongings, so once you've spoken to your insurer you can:

- Dispose of any items which pose a health risk, such as rotting food
- List details of damaged items and take photos wherever possible
- For items like carpets and soft furnishings, try to take a cutting

Q. What are insurers doing on the ground?

A. Insurers are on the ground in force. They are arranging and paying for temporary alternative accommodation where necessary, speaking to customers who need information and advice, pro-actively contacting customers in flooded areas through phone calls, texts and social media to see if they need to claim. Some insurers have rapid response vehicles on the ground, giving advice to all affected, not just their customers.

Q. What are insurers doing when they cannot access properties?

A. Insurers are on the ground and speaking to local services about the fast-changing situation. They will need to wait for the flood waters to recede, and for properties to be safe to enter before they can assess the damage and then begin processing a claim. They will still be able to offer support to their policy holder such as alternative accommodation and emergency payments.

Q. Will flooded vehicles be covered?

A. Comprehensive motor insurance will cover flood damage caused to vehicles.

Q. How long will it take to settle claims?

A. Insurers know how stressful it is to be flooded, and will do all they can to settle claims as quickly as possible. They will make emergency payments to help customers in the short term, and where needed arrange for temporary alternative accommodation if homes are uninhabitable. It can take months for badly flooded homes to dry out and repairs to get under way, but insurers will start the process as early as possible.



Even where two houses are next door to each other the effects of flooding and recovery time may differ, so it's not necessarily helpful to compare your progress with that of your neighbours. Each claim is different but insurers should be able to give you an indication of the time it may take.

Q. What happens when you make a claim?

A. If your home or business is badly flooded, your insurer is likely to use a variety of specialists to ensure it is repaired as quickly as possible. This may include a loss adjuster to assess the damage and oversee the repair process, a surveyor to oversee major building works, specialist cleaning and drying companies, and professional builders and decorators. Your insurer or loss adjuster will explain to you the timetable for restoring your home, which specialists will be involved at each stage and how long each stage will take.

Q. What if you and your family have specific needs or need priority attention?

A. Insurers will look to prioritise those who need more urgent attention, including those who are ill, disabled, elderly or have young children. It is a good idea to inform your insurer at the earliest opportunity if someone in your household has urgent needs.

Q. Do people have to use builders and decorators that their insurer chooses? What about people who would prefer to use a local builder who they know.

A. Your insurer will have a panel of builders, decorators and other contractors that they will be able to offer to repair your property. They will only employ contractors that are competent - they will have been vetted for the quality of their work and to ensure they obey health and safety rules.

However, insurers understand many home and business owners may prefer to use a local tradesman who they know and trust, or that has done work in their property before. If this is the case then you should speak to your insurer to discuss how to go about arranging for them to complete the works.

Insurers may restrict the cost of these repairs to the cost that they would have been, had they been completed by their nominated contractor.

Q. What is the difference between a loss adjuster and a loss assessor?

A. A loss adjuster is employed by an insurance company. They will visit a property to assess the damage and report back the insurer. All fees are paid for by the insurer in addition to the claim settlement. Their role is to ensure that you receive your full entitlement under the policy.

Some people may choose to use a loss assessor - a representative who is employed and paid for by the claimant to represent them in their claim. The assessor will visit to assess the damage and then liaise with the insurer on the claimant's behalf, but they are an option rather than a necessity. Fees cannot be claimed back through the claims settlement. For more information on loss adjusters, loss assessors and claims management companies please refer to the ABI's guide ['Home Insurance and the role of claims management companies'](#).

Q. Is there sufficient alternative accommodation in the area to meet demand?

A. Insurers have contracts with hotels and letting agents so that those whose homes have flooded have somewhere to stay as quickly as possible before more long-term alternative accommodation is found. Insurers will do everything they can to place customers in suitable alternative temporary accommodation which is as close to their home as possible and will take into account factors such as young families that need to be near a school, or the elderly or disabled who need easier access.



Q. How much is it likely to cost?

A. The cost of repairs to a domestic property will vary depending on the severity of the flooding and other factors such as the type of property and construction materials used, whether there has been structural damage and the length of time that water is in the property for. We have previously seen the average cost of repairing damaged homes being between £20,000 and £40,000 but the average caused by the winter 2015/16 floods is more like £50,000 because of the depth of the water involved.

Q. What did insurers do to prepare for the floods?

A. A year on from last winter's severe floods insurers are well prepared for flooding this year. They have over 5,000 staff on standby: 2,750 staff ready to handle calls about claims - with phone lines staffed 24 hours a day, 365 days a week - and 2,250 staff available to send in on the ground to support customers assess damage and initiate repairs.

Insurers have made sure that they have access to thousands of drying machines and equipment to start the vital process of drying out flooded premises, with many more thousands in reserve. Contracts with hotels and letting agents to ensure people whose homes have flooded can be given somewhere warm and dry to stay within short notice have been established.

The insurance industry also takes the lead on finding the many thousands of builders, decorators and other contractors needed to dry out and restore people's homes and businesses.

Q. What should people do if they don't have insurance?

A. Those who do not have insurance should speak to their Local Authority about Government and charity grants and schemes that may be available to help them. There is a Government scheme called the Bellwin Scheme of emergency financial assistance to local authorities which can help people whose homes are damaged as a result of extreme weather incidents, amongst other funding that may be made available.

Q. What should I do if I'm not happy with how my insurer is responding?

A. If you are having any problems with your insurance claim, would like further information on the claims process for your property, or clarification about the terms of your policy, you should speak directly with your insurer in the first instance. Insurers are there to help in just these situations and should want to help you resolve your situation. If the problem persists, insurers all have internal complaints procedures to allow you to escalate your concerns, and if that is unsuccessful the Financial Ombudsman Service offers impartial arbitration.

Q. Can my insurers help prevent severe flood damage to properties in the future?

A. The repair process creates an opportunity to consider installing flood resilience and resistance measures in homes and businesses to mitigate damage should a property be hit by flooding again. There are a wide range of techniques and products available which can help keep water out of buildings, reduce damage and make future repairs quicker and easier. The ABI recently released a new guide on [Resistant and resilient repair after a flood](#)

Insurers promote resistant and resilient repairs with their customers when repairing their property, and will discuss available options and Government grants which may assist with the cost. Work is also in development to consider how common standards applied to these measures could act as a guide for insurers, although any reductions to premiums related to these steps will be assessed on a case by case basis.