

# How does Flood Re work?

We work behind the scenes, taking on the high flood risk elements of your home insurance.

It works like this:

- 1 We collect an annual levy from home insurers each year.
- 2 Your insurer passes on the flood risk part of your policy to us, so you don't have to do a thing.
- 3 If you make a valid claim on your insurance we'll reimburse the insurer from the central Flood Re fund.

With this support from us, insurers should be able to provide affordable insurance, even on those homes which are most at risk as they no longer have to pay the cost of the flood claim.

You buy your home insurance as usual

Insurers pay an annual levy that funds Flood Re

Insurers forward the risk and pay a premium to Flood Re

You make an eligible claim and your insurer pays out

Flood Re reimburses valid claims to insurers

Insurers set prices, not Flood Re

Flood Re Limited is registered in England and Wales (08670444).  
Flood Re is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and Financial Conduct Authority (FRN 706046).

## Information and advice

You'll find more details about flood risk surveys and the right kind of flood protection for your home here:

The Association of British Insurers

[www.abi.org.uk](http://www.abi.org.uk)

The National Flood Forum

[www.nationalfloodforum.org.uk](http://www.nationalfloodforum.org.uk)

The Scottish Flood Forum

[www.scottishfloodforum.org](http://www.scottishfloodforum.org)

Environment Agency

[www.gov.uk/government/organisations/environment-agency](http://www.gov.uk/government/organisations/environment-agency)

Natural Resources Wales

[www.naturalresources.wales](http://www.naturalresources.wales)

Department for Infrastructure Northern Ireland

[www.infrastructure-ni.gov.uk](http://www.infrastructure-ni.gov.uk)

Scottish Environment Protection Agency

[www.sepa.org.uk](http://www.sepa.org.uk)

Mary Dhonau Associates

[www.marydhonau.com](http://www.marydhonau.com)

# FLOODRE

Making insurance  
available and affordable  
for homes at risk  
of flooding





## What is Flood Re?

Flood Re is a joint Government and insurance industry initiative to enable you to find affordable insurance for qualifying properties that are at risk of flooding or have been flooded.

Part of our work also involves helping you find out more about flood risks to your home and how you can help to reduce them.

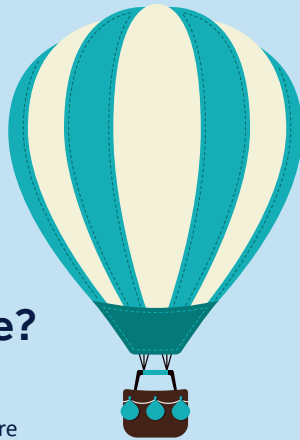
Contact your insurer or visit

[floodre.co.uk](https://www.floodre.co.uk)

to find out more

## Can Flood Re help me?

Flood Re works in the background, helping the insurance industry to offer more affordable insurance to everyone with eligible properties that may be at risk of flooding.



## Do I make my claims through Flood Re?

No. You will continue to buy insurance and make claims through your insurer in the same way as you do now.

## What can I do to prevent flooding?

Find out more about flood risk levels in your area and how to minimise the impact on your property:

[www.gov.uk/check-flood-risk](https://www.gov.uk/check-flood-risk)

## What do I need to do?

- 1 Talk to your insurer and ask them if your home is eligible for the Flood Re Scheme. Use the tool on our website to find out if your property may be eligible.
- 2 Be prepared to shop around.
- 3 Remember, finding the right advice and products is important.

**Build Back Better is designed to reduce the cost and impact of future floods by including property resilience measures as part of flood repairs.**

Build Back Better offers eligible homeowners whose insurers have signed up to the Scheme, the chance to install Property Flood Resilience measures up to the value of £10,000 when repairing their properties after a flood. This way, the next time the area floods their home will be better prepared to keep as much of the water out as possible. Measures can also be installed so that when water does enter it is easier, quicker and safer for families to clean up and move back in – often in a number of days rather than many months.

Paul from Bewdley in Worcestershire and his family were in temporary accommodation for 15 months following their first flood. The stress of the flood, as well as living in a two bedroom flat with his wife and four teenage children, brought its own challenges. Since then, they've installed a number of property flood resilience measures in their home, including a flood door, extra pumps, raised sockets, hardwood skirting boards and porcelain tiles. The family were so well prepared for the next flood in February 2022 that they didn't need to move out at all. They had such little water in their home. They were dry and watching TV in the lounge 48 hours later thanks to the property flood resilience measures they had in place.

