

# 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)

**FloodMary**  
[www.floodmary.com](http://www.floodmary.com)

# FLOODRE

Making insurance available and affordable for homes at risk of flooding



**Flood Re is a joint initiative between the Government and the insurance industry, designed to help you find affordable insurance for qualifying properties at risk of flooding or those that have been flooded.**

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

Contact your insurer or visit

**floodre.co.uk**

to find out more

## Am I eligible for Flood Re?

- 1 You must live in the property.
- 2 The property must have been registered for council tax before 2009.
- 3 Flood Re does not cover freeholders, businesses or landlords.

Scan to find out our full eligibility criteria



## 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](http://www.gov.uk/check-flood-risk)

[www.floodre.co.uk/buildbackbetter](http://www.floodre.co.uk/buildbackbetter)

## 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 opportunity 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 water out as possible. Measures can also be installed so that, when water does get in, it's easier, quicker, and safer for families to clean up and move back in - often in a matter of days rather than many months.



## Customer experience

Sandra has been flooded a number of times, most recently in 2024 and 2025. After the flood in 2024 her insurance provider made her aware of Build Back Better and what it can offer. Through the initiative she installed flood doors front and back, automatic air bricks and non-return valves on her drainage. These measures successfully protected her and her home in 2025 when the area flooded again and now give both Sandra and her daughter Beverly peace of mind when the weather turns wet.