

# Flood insurance: what you need to know

A quick guide to support householders at risk of flooding

# FLOODRE

## Who we are

Flood Re is a joint initiative between the UK Government and the insurance industry. Our role is to make the flood cover part of home insurance policies more affordable and widely available.

- We are the reinsurer – you don't buy a policy from us.
- Householders always buy and claim through their insurer.
- Insurers may choose to reinsure a policy with us, which helps them keep prices affordable.

You may already be benefitting from Flood Re without even realising it.

## Reassurance for householders

- In the UK, flood cover is normally included in home insurance.
- Exclusions are very rare, and must be clearly explained by insurers at the point of sale.
- Thanks to Flood Re, **over 99% of eligible homes can get multiple insurance quotes**, even if they've flooded before.
- Flood Re ensures cover remains available, even after multiple flood events.
- While insurance has become more expensive in recent years, Flood Re helps keep flood cover accessible.

## Supporting householders

If you're speaking with Householders worried about their flood insurance, here's what you can advise:

**1. Talk to their insurer** – especially if they are unsure as to whether flood is covered in their insurance policies.

**2. Find out if they are eligible for Flood Re.** Basic eligibility rules are:

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



Scan the QR code to check full eligibility.

3. **Shop around** – insurers vary, so it's worth getting multiple quotes.
4. **Use the Flood Insurance Directory** – if they struggle to find cover, this directory lists specialist insurers who may be able to help.





# Build Back Better

## What is Build Back Better?

Build Back Better (BBB) gives eligible householders up to **£10,000** to install Property Flood Resilience (PFR) measures when repairing their homes after a flood.

These measures can:

- Keep water out (e.g. flood doors, automatic air bricks).
- Reduce damage (e.g. raised electrics, non-return valves).
- Speed up recovery (homes can be reoccupied in days or weeks instead of months).

BBB means less stress, quicker recovery, and stronger protection for the future.



## FAQs

### Do I make my claims through Flood Re?

No. Homeowners continue to buy insurance and make claims through their insurer in the same way as they do now.

### Is flood cover standard in the UK?

Yes, in almost all cases. If it's excluded, insurers must make this clear when you buy the policy.

### What if my property has flooded before – can I still get cover?

Yes. Flood Re ensures flood cover remains available, even after multiple claims.

### What can householders do to reduce risk?

They can check their flood risk and consider property flood resilience measures such as flood doors, raised electrics or non-return valves.

### How does a householder know if they are eligible for BBB?

They need to check this with their insurer. It's particularly important householders double-check this with their insurer if they do need to make a claim, as their claims handler or loss adjuster may not be aware.

## Further support

Eligibility checker and more information:  
[floodre.co.uk](https://floodre.co.uk)

Flood risk in your area:  
[gov.uk/check-flood-risk](https://gov.uk/check-flood-risk)

Flood Insurance Directory –  
help for those struggling to find cover

Created in collaboration with:



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