

Am I covered for flooding?

In the UK, flood insurance is normally included as part of a home insurance policy. Only in very rare cases is flood cover excluded – and if it is, your insurer must make this clear at the point of sale.

So the good news is: if you've got home insurance, you're very likely already covered for flooding.

But having the right insurance in place has never been more important.

Why flood insurance is essential

Flooding is one of the most disruptive and costly things that can happen to a home:

- The average cost of repairing a flooded property is now £50,000–£70,000.
- Repairs can involve more than 20 different professionals – from builders and electricians to surveyors and decorators.
- It can take up to 12 months for a home to be fully restored after a major flood.

Insurance protects you from these costs and ensures you have the support you need to recover. Without it, the financial impact can be devastating.

Next steps & further support



Here's what to do now:

Check your cover

Speak to your insurer about your flood risk.



See if your property is eligible

Scan the QR code or visit floodre.co.uk



Know your flood risk

Scan the QR code or visit gov.uk/check-flood-risk



Learn about Build Back Better

Find out how resilience can reduce the impact of future floods. Scan the QR code or visit floodre.co.uk/buildbackbetter

FLOODRE

Flood risk and home insurance: what you need to know

Making flood cover affordable and available for UK households.



FLOODRE

Flood Re is a joint initiative between the UK Government and the insurance industry.

We were set up to make flood insurance more affordable and easier to get for people living in homes at risk of flooding. Without Flood Re, many households would struggle to find cover or face premiums that are unaffordable.

Here's how it works:

- You continue to buy your home insurance through your insurer, just like you always have.
- Flood Re is the reinsurer – you don't buy your policy from us. Your insurer decides whether to reinsure your policy with us.
- That means your insurer can offer you flood cover at a more affordable price, because we take on part of the risk.

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

Finding and keeping cover

If you're worried about your insurance:

- **Talk to your insurer** – ask if your home is eligible for the Flood Re Scheme.
- **Be prepared to shop around** – different insurers have different approaches, so it's worth getting several quotes.
- **Don't panic if you've flooded before** – Flood Re allows insurers to keep covering homes regardless of how many times they flood.

Reassurance

- Flood Re regularly checks the market, and **more than 99% of eligible homes can get insurance.**
- Even if you make a claim, Flood Re helps ensure flood cover remains available to you.
- Insurance costs have gone up for everyone in recent years as claims become more expensive – but Flood Re is here to make sure flood cover remains accessible.

Eligibility basics

- 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 landlords, businesses or buy-to-let homes.

Scan to find out our full eligibility criteria



Prevention is better than cure

Even if you've got insurance, it's still worth improving your resilience to flooding.

While your insurer may cover you for the financial costs, being flooded is still a traumatic experience. It can destroy your possessions, disrupt daily life, and sometimes force you to leave your home.

There are many steps you can take to help protect yourself and your property. To find out more, visit: floodre.co.uk/be-flood-smart

Building back stronger

Flood Re also offers Build Back Better, an initiative designed to make homes more resilient to future floods.

If your insurer is signed up, and you make a flood claim, you may be able to access up to £10,000 towards property flood resilience measures.

These can include (but not limited to):

- Flood doors and barriers
- Raised electrical sockets
- Non-return valves to stop water backing up

By adding resilience when you repair, your home will be better prepared the next time flooding happens. In many cases, these measures mean families can return home within days rather than months.

