

What is Flood Re?

Flood Re was established by the UK Government and the insurance industry to enable you to find affordable insurance if you live in a residential home built before 1 January 2009 and located in a flood risk area. It enables insurers to offer cover even if you have been flooded.

Over time, we estimate Flood Re will benefit over **350,000 households** by providing access to more affordable policies.

How does Flood Re work?

Flood Re works behind the scenes, taking on the flood risk part of your home insurance. It works like this:

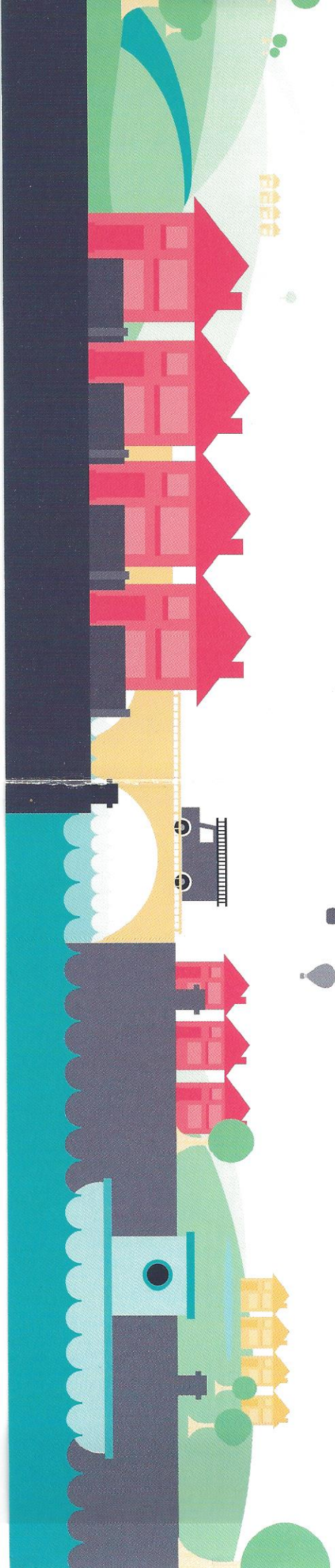
- We collect an annual tax from home insurers who will contribute £180m to a fund each year that we manage centrally.
- Your insurer will continue to handle every aspect of your home insurance policy with you.
- If you have a valid claim you simply contact your insurer who will manage the entire process, while in the background Flood Re reimburses the insurer.

What do I need to do?

1. Be prepared to shop around.
2. Talk to your insurer and ask them if your home is eligible for the Flood Re scheme (eligibility details are set out on our website at: floodre.co.uk/industry/how-it-works/eligibility/).
3. Shop around with a broker, price comparison websites or by going direct to another insurer to get quotes.
4. Remember, finding the right advice and product is important.

Key things to remember

- You buy your home insurance as usual through normal channels like going direct to an insurer, using a broker or a price comparison website.
- Insurers pay an annual tax 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.
- Insurers set prices, not Flood Re.



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

abi.org.uk

The Chartered Institution of Water and Environmental Management

ciwem.org

The Royal Institution of Chartered Surveyors

rics.org.uk

The National Flood Forum

nationalfloodforum.org.uk

The Blue Pages

bluepages.org.uk

Flood Protection Group

property-care.org/homeowners/flood-protection

Environment Agency

gov.uk/government/organisations/environment-agency

Contact your insurer or visit floodre.co.uk to find out more.
Follow us on Twitter @FloodRe and on Facebook @FloodreUK.

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Making insurance
available and affordable
for homes affected
by flooding



To find Flood Re backed policies,
check our provider list at:

floodre.co.uk/homeowner/find-an-insurer/

