

It's best to be prepared for floods

Homeowners at risk could do more to prevent or reduce damage, reports **Kara Gammell**

PREVENTION is better than a cure and Britain's biggest insurer is urging homeowners to protect their properties against the risk of flooding. According to research by Norwich Union, many people in areas at risk of flooding have done little or nothing to reduce the risk of damage. But there are several flood protection measures that homeowners can put in place before it is too late.

Flood-resistant measures prevent water getting into buildings in the first place and flood-resilient measures ensure that minimal damage occurs if water does enter the property.

The cost of flood protection measures varies according to size and type of property, but it may cost less than £1,000 to move items such as electrical sockets and boilers above likely flood levels, and other measures may not cost much

more than standard repairs. For example, Norwich Union says the cost of repairing electricity in a resilient home is likely to be about £500, compared with £3,000 in a standard home, while replacing window frames is likely to cost about £50 compared with £200 in a standard home.

Mary Dhonau, chief executive of the National Flood Forum, said: "Having been flooded myself, I know what an awful experience it can be. I am shocked people do not realise there is so much more they can do than using the humble, not to mention ineffective, sandbag.

"As someone who has witnessed the huge benefits of flood-resilient repairs, I'm a huge advocate of taking measures to protect your home."

Simon Black, head of flood mapping at Norwich Union, said there is a clear need for more education and

understanding about the benefits of flood resistant and resilient measures.

"We believe that everyone has a responsibility to help reduce the risk of flood damage and that includes the Government, with continued investment in flood defences, as well as the homeowner," he said.

Being prepared can also help with premiums. Mr

Black added: "If homeowners can show they have taken steps to protect their properties, insurers can take this into account when assessing future premiums and cover."

However, Richard Mason, managing director of price comparison website moneysupermarket.com, said: "Although it may seem to be a good idea in theory, I don't know of a single insurance provider who asks about this when they are assessing risks, so I don't see how this would lower premiums."

"Considering that people live in a home for an average of seven years, and insurers assume that flooding occurs every 10 years, it is likely that once you install flood resilient measures, you will only see your money back when you sell the house. And many prospective homebuyers will see the waterproof measures as a bit of a turn-off."

FREE ADVICE

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CONTACTS

- ❖ The National Flood Forum – www.floodforum.org.uk
- ❖ The Environment Agency – www.environment-agency.gov.uk

TAKING ACTION

WHEN floods struck their home in Tewkesbury, Gloucestershire, last July, George Morrow and his family, pictured above, were devastated.

The water caused damage to their house that cost £200,000 to repair and now Mr Morrow, an accountant and father of five, is taking action to ensure that it never happens again.

"Last year our house was an island and even a couple of weeks ago we had three feet of water in the garden," he said.

"We've lived here since 1991 and last year's weather was the worst we have ever had. Every

time it rains, you're looking out the window thinking, 'Oh no, not again!'"

The local authority offers £100 for flood defences but Mr Morrison feels that this is inadequate.

"We are having smart air bricks fitted, 23 of them, and they're more than £100 each," he said.

"We have also helped pay for the stream to be cleared, but something on a much bigger scale needs to be done. The local authority offer of £100 is almost an insult. It is not an incentive for anybody. The Government needs to take bigger action."

Emma Wall

FLOOD-RESISTANT MEASURES

- ❖ Install 'pump and sump' systems which drain water from below floor level faster than it rises
- ❖ Fit one-way valves to water outlet pipes to prevent water backing up into the property in the event of a flood
- ❖ Use water-resistant plaster such as lime plaster or cement render
- ❖ Buy air bricks with removable covers - put them on during the flood and remove afterwards to help the drying out process
- ❖ Install water-resistant doors and window frames
- ❖ Use water-resistant sealants around doors and window frames. Sealants can also be painted on to porous materials such as bricks and mortar to prevent water penetrating them

FLOOD-RESILIENT MEASURES

- ❖ Move expensive electrical items above likely flood levels
- ❖ Consider ceramic tiles on your ground floor rather than carpet
- ❖ Lay timber floors over solid concrete
- ❖ Replace mineral insulation, which rots after flooding, with cell insulation which survives flooding
- ❖ Protect wall joists by installing a chemical damp-proof course below the joist level to limit water seeping upwards