

## An Update on 2015/16 Winter Flooding

For two months, the United Kingdom has been battered by severe rainstorms and ruinous floods brought by winter storms Desmond, Eva and Frank. The cost of the damages these storms have wrought upon homes, businesses and general infrastructure has totalled more than an estimated £5 billion, and the Association of British Insurers (ABI) estimates that insurance payouts from storms so far will reach £1.3 billion. That averages out to an estimated payout of £50,000 for each domestic flood claim, compared to an average of £31,000 from the 2013/14 winter storms.

Because there has been no extended lull in this inclement weather, much of the ground is saturated with excess water. This has left many areas highly susceptible to more damaging floods. While volunteers and the army are currently erecting temporary defences to impede any forthcoming floods, it may not be enough.

At the time of publication, Storm Jonas is expected to buffet the United Kingdom with torrential rain and fierce gales, with the potential for snow and ice. Currently, more than half the nation is under a flood warning (meaning flooding is expected) and an additional quarter is under a flood alert (meaning flooding is possible).

### **The Government's Support**

In response, Chancellor Osborne introduced a £50 million repair and renew scheme. The scheme will provide each homeowner affected by the storm with £500 for temporary accommodations and up to £5,000 to protect their homes from future flood damage. The scheme offers affected businesses up to £2,500 in order to help them resume trading.

Additionally, over the course of the next six years, the government plans to invest at least £2.3 billion in the construction of flood defences and an extra £80 billion in general infrastructure projects.

### **Managing Flood and Storm Damage**

If you were one of the thousands of home or business owners who were affected by winter storms, follow these five pieces of advice from the British Insurance Brokers' Association:

1. Inform your Crendon Insurance Brokers Ltd insurance broker of the damage before conducting any emergency repairs. This includes documenting the damage with photographs and detailed descriptions. If possible, collect any receipts for furnishings, fixtures, flooring, etc to present with your claim.
2. Do not perform any potentially dangerous repairs—such as patching up the roof—as these can lead to severe physical injuries.
3. If you can safely do so without risking harm, turn off the power.
4. Before travelling to a safer location, conduct a thorough inspection of your building, and lock any windows and doors to protect against looters or further damage.
5. Save receipts and other documentation for any emergency work that is done to your premises, and include it in your claim.

The ABI reminds flood-affected citizens to seek insurance guidance only from their brokers, as scammers may pose as workers or loss adjusters offering to repair your building or settle your claim for cheap. Households and businesses can call the 24-hour Floodline Service at 0345 988 1188 for specific questions or check their flood risk [here](#).

It is never too late to protect your home, business or flat from the damaging effects of bad weather. For more information about how you can protect your premises from flooding and severe storms, contact Crendon Insurance Brokers today on 0121 45 45 100



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