

Sample Insurance Letter



Natural Resources Wales' information on the risk of flooding from rivers and the sea in the area relating to this address is shown below.

The attached fact sheet gives general information on flood risk from rivers and the sea and insurance.

The likelihood of flooding from rivers and the sea in this area (taking into account defences)

1. Our most recent National Flood Risk Assessment (carried out in 2014), which takes account of the location, type and condition of flood defences, classified the flood risk for this area as:

High - The chance of flooding is greater than or equal to 1 in 30 (3.3%) chance in any given year

However with the new defences and local knowledge, the risk for this area is deemed **Low** - The chance of flooding is less than 1 in 100 (1%) but greater than or equal to 1 in 1,000 (0.1%) chance in any given year.

2. In addition, the likelihood of flooding from rivers and the sea for this area is not classified as 'Significant' for insurance purposes. The likelihood of flooding is 'Significant' where it is greater than or equal to 1 in 75 (1.3%) in any given year. 'Significant' was defined in the 'Statement of Principles' agreement between the Government and the Association of British Insurers (ABI), and ABI members are voluntarily continuing to meet their commitments to their existing customers under this agreement until a replacement is implemented.

More information is available from the ABI at www.abi.org.uk/Insurance-and-savings/Topics-and-issues/Flooding

3. Flood defences were designed to reduce the flood risk in this area to less in 1 in 200 (0.5%) chances in any year. However you should be aware that flood defences can fail or be overtopped.

4. Improvements that are planned to reduce flood risk:

A recent £7 million scheme from NRW has improved the integrity of tidal flood banks, and to give a standard of protection of 1 in 200 (0.5%) chances in any year. This was completed in December 2013. NRW are also looking at undertaking a study on the sea defence wall in the region of Friog, this will be completed in 2014/2015.

5. The area was previously flooded in:

There have been incidents of flooding in the vicinity due to breach in shingle bank in 1963, however this was before the concrete sea wall was built in 1976. Although splashovers still occurs, we have no records of this property being affected. During the December 2013 and January 2014 floods, this property did not suffer any damage cause by flooding.

Note - This information relates to the area the above named property is in, and is not specific to the property itself. Please see the attached fact sheet for further explanation.

The property at this address is located in an area that could be flooded from rivers and, or the sea. The scale of the risk will vary according to how far the property is away from the rivers and, or the sea, the height of the property above the ground, and as a result of other factors such as any flood defences in the area. We do not hold records on height of property above the ground but, where it is available; we can provide information on our assessment of the flood risk from rivers and the sea in your area and on any flood defences.

Water causing flooding can come from different places, for example from rivers or the sea; surface water (i.e. rainwater flowing over or accumulating on the ground before it is able to enter rivers or the drainage system); overflowing or backing up of sewer or drainage systems which have been overwhelmed or from groundwater rising up from underground aquifers. Currently Natural Resources Wales can only supply flood risk data relating to flooding from rivers and or the sea. However, you should be aware that in recent years, there has been an increase in flood damage caused by surface water flooding or drainage systems that have been overwhelmed.

We have worked with Lead Local Flood Authorities (LLFAs) to develop a map which incorporates the best local and national scale information on surface water flood risk. You can view this map on the **Environment Agency's** website at <http://maps.environment-agency.gov.uk/wiyby>

Local Authorities or Water Companies may be able to provide further information on the risk of flooding from other sources.

Insurers choose whether they want to use Natural Resources Wales' data to inform their decision making. If they use it, they do so alongside other relevant data, including any that the customer may be able to provide. Insurers will then make an assessment as to whether they can provide insurance cover and under what terms.

Use of information provided

- It is not possible to say for certain what the flood risk is but we use the best information available to provide an indication so that people and insurers can make informed choices about living with or managing the risks. The information we supply does not provide an indicator of flood risk at an **individual property / site level**.
- As our information relates to an area rather than a specific property, not all properties within that area (e.g. a street or a postcode) will necessarily be at the same risk of flooding. This might be the case if the property is on higher land or the floor levels are high.
- Any flood risk / likelihood information provided is for sites within the extent of an extreme flood from rivers and / or the sea and does not cover other sources of flooding such as from local drains. However, our records on historic flooding can include flooding from groundwater.
- Any information provided in respect of proposed improvements to flood defences or natural river channels should be considered as general information for the area in which your property / site is located and is not specific to individual properties / sites.

Attached is a copy of Natural Resources Wales' Standard Notice which sets out our terms and conditions associated with use of our data.

Flood Warning Service

Your property / site may be covered by Natural Resources Wales' Flood Warning Service. If you are unsure and / or you wish to register for this free service please contact Floodline Warnings Direct on 0845 988 1188.