

Flood Questionnaire

Why are you being asked to complete this questionnaire?

You have been asked to complete this questionnaire because we believe that your property **may** be at a higher risk from flooding. This is based on data from our own records and that provided to Insurers by the Environment Agency. Whilst we are confident that the quality of the data is high it is often the case that there is additional information which you may have access to that can help us with our decision.

The Notes that follow the questionnaire are to help you in completing the form, please read them carefully.

Flood Questionnaire

1 **Name** _____

2 **Policy No.** _____

3 **Address of the Property to be insured**

House Number _____

House Name _____

Road/Street _____

City/Town _____

County _____

Postcode _____

4 **Is this Property your main residence?** Yes No

If 'Yes' please go to question 6

5 **Is the Property**

5.1 Let to tenants? Yes No

5.2 Used as a holiday or weekend home?

5.3 Unoccupied?

5.4 Other (please provide details)

6 **How long have you owned/lived at this property?**

Months Years

7 **Are there any rivers, streams, canals, lakes, reservoirs, ponds or other watercourses within 1/4 of a mile of the property?** Yes No

If 'No' please go to question 8

7.1 If **'Yes'** please provide as much detail as possible including the distance of your property from the watercourse and the approximate height of the property above the normal water level

8 **Has the property (including the grounds) ever flooded to your knowledge?** Yes No

If 'No' please go to question 10

9 **If 'Yes' to question 8 please provide full details including the month and year of all such known incidents, what caused the flooding and how the property was affected**

9.1 Date of incident

9.2 What was the cause of the flood? Yes No

Overtopping of a river, watercourse or reservoir

Coastal Inundation

Urban run off

Field run off

Ground water

Drain blockage or inadequacy

9.3 How was the property affected

9.4 What was the total cost of all repairs to the building?

9.5 What was the cost of repairing and/or replacing the damaged Contents?

Flood Questionnaire continued

10 Is there a cellar or basement at the property? Yes No

11 Have any works been carried out, or are there any works planned to protect the property from flood damage? Yes No

11.1 If 'Yes', please describe the nature of these works and when the defence or scheme was/will be put in place.

12 Have you made any enquiries of the Environment Agency, Local or Water Authority or any other party regarding the threat of flood to the property? Yes No

12.1 If 'Yes' please advise the findings from which the information was obtained and attach copies of any relevant documents

13 Have you made any other enquiries with regard to the risk of flooding to the property or the area in general? Yes No

13.1 If 'Yes' please provide details of the enquiries you have made and any findings and supply copies of any papers.

Signed _____

Date _____

Notes

Question

6 The length of time you have lived at or owned the property is extremely important. If you have owned or occupied a property for a long time the personal experience and knowledge you have of the flood risk will be much greater. If you are just purchasing or moving into a property it may be necessary for further more detailed enquiries to be made locally.

7 For flood to be a threat there needs to be a source of water. There are many causes of flooding and one of the greatest threats to property is the potential for watercourses and reservoirs to overtop their banks during times of heavy rainfall. As a result of the floods in 2000 and 2001 the Environment Agency have provided much more information about which areas are at risk of flooding and the quality of the defences.

7.1 Please answer this question providing the name of the river, stream etc and the distance of the water from the house. We understand that it can be difficult to answer the question relating to the distance between the water and the house and more specifically the height above the normal water level, however, in many cases property owners have first hand experience of how water has flooded the area in events such as that in 2000/2001 and how close the water got to the house.

The further that water has to travel from its source to the property is obviously relevant but the topography of the landscape is much more important. If your property is located below or just above the normal level of the watercourse the risk is obviously much greater. The higher the property is built above the normal levels the lesser the risk.

8 The history of flooding to a property is crucial to our considerations. We insure many properties that are clearly in flood exposed areas according to the available flood maps but which have never flooded due to some factor that is unique to the property. If a property has never flooded and that fact can be validated for a long period it will have a positive influence on our decision.

9 We need to know:

- When the flood(s) occurred – we may have information regarding defence work or other steps taken to prevent a recurrence that has either been completed or is planned.
- What was the cause – Flooding is not just caused by rivers 'bursting their banks'. There are other causes such as flash flooding, run off from surrounding land, groundwater, sewage and coastal inundation. Understanding the nature of the threat to the property helps us assess the risk and what may be done to prevent a recurrence.
- How was the property affected - this is just as important – flooding of the garden, garages and timber outbuildings is rarely as serious as the flooding of a house. Please provide details of which part of the property were affected, the depth of water and any other relevant information.

11/
11.1 Please provide details of any flood defence works, drainage schemes or any other steps taken to prevent damage to the property from flooding. Please answer this question with as much detail as possible whether the property has previously suffered from flood or not.

12/13
& 13.1 Please provide full information and copies of any reports obtained from the Environment Agency, Local Authority, Engineers or any other authority regarding the risk of flooding to the property. Please also include in answer to question 13.1 the outcome of any enquiries you have made with former owners/occupiers of the property or neighbours who may have good knowledge historically of the risk of flooding in the area.

Covea Insurance plc

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