

Flood risk areas have been identified by the Environment Agency and published on flood maps on the Internet. The maps show areas which are considered to have a 1 in 100 (1%) chance of flooding.

Some Insurance Companies also produce their own flood maps.

Insurers classify risk of flooding to existing properties as:

- Low (1 in 200 years or better)
- Moderate (greater than 1 in 200 but no more than 1 in 75 years)
- Significant (1 in 75 years or worse)

Properties at significant risk may be refused full insurance cover or asked to pay higher premiums. The sale value of the property can also be seriously affected.

Using the flood risk mapping and published conversion factors the insurance classification can be determined for an existing property. Mitigating measures, to reduce the risk of damage to property, can be developed where necessary.

The assessment includes the following:

- Relationship of site levels to potential flood levels (AOD)
- Historical data research on past flooding incidents
- Obtaining data from the EA for river levels
- Modelling using MIKE FLOOD or HECRAS as appropriate
- Estimating 1 in 75 and 1 in 200 year flood levels
- Reviewing existing flood defences
- Identifying emergency plans and warning systems
- Recommending mitigating measures

The FRA report details the practical measures that could be implemented to reduce risk to life and minimise damage or disruption to people and property.

The key benefits are :

- Improved insurance cover or reduced premiums
- Improved saleability of property

For new developments please ask for our separate information sheets.

INVESTIGATION

Category Check

Survey Data

Property Usage

Historical Research

EA Data

ASSESSMENT

Hydrology

Catchment Study

Potential Flooding

Hydraulic Model

Section Diagrams

Impact / Consequence

Emergency Procedures

Residual Risk