

Protect you & your clients from flood risks

2007 saw the wettest summer since records began in 1766, leading to the worst floods for a generation. There was widespread damage with 48,000 homes and 9,000 businesses affected, causing £3.1bn damage and prompting over 180,000 insurance claims.

According to the Environment Department (Defra) and the Environment Agency, approximately 2.3 million properties are at risk of flooding across the UK and this is set to increase. Furthermore according to the Association of British Insurers (ABI), of the 3 million homes that the government plans to build by 2020, 1 million are expected to be within flood plains.

Do you have the right due diligence information to ensure you and your clients are protected?

Ensure your clients are protected

Recent research undertaken by Landmark Information Group reveals that **88%** of people consider a professional flood report to be an **essential part of the conveyancing process**. Furthermore, the average insurance cover for flood risk properties has increased by 6.7% between 2007 and 2008 (ABI), meaning a greater knowledge of the risks could save your client from walking into any unexpected issues when they move home. The Homecheck Professional Flood Report is the first **conveyancing-ready flood report** which now includes **exclusive risk data on surface water (pluvial) flooding**, a major contributor to flooding in recent years.

Enhance your Environmental Due Diligence

Although a standard Environmental Report provides some flood information, only the Homecheck Professional Flood Report features clear guidance and detailed flood risk information from leading data providers. The report is the UK's most comprehensive conveyancing-ready flood report and clearly presents solicitors and homeowners with the potential flood risk associated with a property. This unique report features an insurability rating from Norwich Union, actual insurance claims data, official Environment Agency data, and geological indicators from the British Geological Survey.

New to the report is the addition of ground breaking flood data from RMS that includes all sources of river flood risk, including surface water and minor river flooding, reported to have caused over 50% of the damage from the 2007 summer floods.

To ensure that you and your clients get the best possible information surrounding flood risk, make a full flood search a standard part of your conveyancing process.



Key features & benefits

- **NEW Surface Water (pluvial) and 75 year return period data:** Exclusive, ground breaking data on **surface water** run-off (pluvial) flooding. According to the Pitt Review, 50% of the 2007 floods occurred away from EA floodplains, with 60-70% due to pluvial flooding. Also, In addition to the 100 and 1000 year return periods supplied by the EA, the report includes a **75 year dataset** – this is key as the UK Insurance industry (through the ABI) has committed to providing flood cover as part of standard buildings insurance in any location with a lower than 1 in 75 year flood risk.
- **Norwich Union Flood Risk and Insurability:** Indicates the likelihood that one of Britain's leading insurers would insure your client's property. The data also gives a property-specific assessment of river and coastal flood risk.
- **Unique Insurance Claims Data:** Claims numbers are a strong indicator of flood risk. Our report indicates the volume of verified flood insurance claims made in your client's postcode sector.
- **British Geological Survey (BGS) Susceptibility to Groundwater Flooding:** Your client's don't need to be near a river or the sea to be flooded. This valuable data identifies where groundwater flooding could potentially occur.
- **BGS Geological Indicators:** Past flooding gives a strong clue to where flooding may occur in the future. BGS identifies geological deposits associated with flooding to show where potential future flooding could occur.
- **Official Environment Agency Data:** The report also includes key flood data from the government sanctioned source.
- **Clear Assessment:** Colour coded assessment on the introduction page shows you whether any issues are present at a glance.



“ When the flood came it was completely out of the blue and it engulfed the ground floor. It was devastating. All in all we suffered around £30,000 worth of damage. I will definitely get a flood report in the future and would urge other homeowners to be made more aware of all environmental risks. ”

Carol Laws, flood victim from the Hull 2007 summer floods.