creating a better place

Environment Agency

Steve Dixon
Kingston Seymour Parish Council
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Our ref: GE38072-WX
Date: 20th January 2025

Dear Mr Dixon,

Thank you for your email of 18 December 2024 regarding household insurance and flood risk and for sharing the example letter provided by our colleagues in West Midlands.

Insurance Related Requests

The example letter from West Midlands is an Insurance Related Request (IRR), providing flood risk information for the area around the requested property; in this case Graceland, St. Augustines Well, High Street, Arlingham.

As the information is based on flood risk around a property, we would not be able to provide a similar letter to cover the whole Parish. However, the flood risk information provided is available online here: Check the long term flood risk for an area in England - GOV.UK where you can produce a Parish wide flood risk map. You can also use this service find out:

- the long term flood risk for an area in England
- the possible causes of flooding
- how to manage flood risk

This service tells you about an area's long-term risk from:

- rivers and the sea
- surface water
- reservoirs
- groundwater (where data is available)

We have in the past provided specific information and wording to residents in Kingston Seymour through IRRs. This has included details of the improved Congresbury Yeo scheme and was discussed with the Parish Council after the Severn Estuary Strategy consultation.
If insurance issues continue to arise for members of your parish, we would be happy to provide an IRR for the area around their property.

Insurance companies use a wide range of flood and other local information to calculate premiums. Whilst insurers and/or homeowners may choose to consider the results of the Environment Agency's flood risk mapping, the website makes it clear that search results are not suitable for identifying whether an individual property will flood. Insurers and homeowners may wish to obtain an independent assessment of an individual property's risk of flooding.

The Environment Agency has no role in determining insurance cover or setting premiums. Insurers are free to use whichever data they like to determine whether to offer insurance and at what price.

Further information on Insurance

I have included some further information regarding insurance which may be of benefit to the local community.

If you're a homeowner, you can:

- get insurance advice from the National Flood Forum or MoneyHelper
- find lower-cost home insurance through Flood Re if you're in a flood-risk area
- find a broker that specialises in properties that are difficult to insure

If you're renting

Ask your landlord what insurance they have as it may not cover your personal items.
If their insurance does not cover your personal items, you can get contents insurance.
Read the 'How to rent' guide by the Ministry of Housing, Communities and Local Government, for more information about flooding and insurance.

Businesses

You can get:

- buildings insurance - to cover flood damage to buildings
- contents insurance - to cover damage to items, for example stock
- business interruption insurance - to cover running costs or losses, for example salaries or loss of profit

Get advice from the National Flood Forum on insurance for small businesses.

Updates to flood risk information

Please note that we are currently carrying out a national project to update our flood risk information for the whole of England. We will be updating our flood risk information in 2024/5 as part of the new National Flood Risk Assessment (NaFRA2). This will include the data displayed on the Check Your Long-Term Flood Risk service and the data displayed in the Flood Map for Planning (Rivers and Sea).

You can find further information on the NaFRA2 project here: https://www.gov.uk/guidance/updates-to-national-flood-and-coastal-erosion-risk-information

Hinkley Point Development Consent Order and saltmarsh creation

We continue to provide advice and guidance to Hinkley Point C through the Development Consent Order pre application phase on matters that fall under our remit which include flood risk and coastal processes, biodiversity and fish. This is the same approach that we would take with any planning application where our advice is sought.

Whilst we understand that EDF are in the process of re-evaluating their plans, any future proposals put forward would have to deliver improved flood protection for the coastal communities behind any proposed realignment of defences.

I understand that Ian Withers, our Area Director and John Buttivant (Coastal Engineer) are due to meet with Councillors from Kingston Seymour, Arlingham and Westbury on Severn to discuss community concerns regarding habitat mitigation proposals shortly.

Hopefully the information above is helpful but please contact us again if you require anything further.

Yours sincerely,

Vicky Rahilly
Coastal Advisor
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