ZURICH

Flood guide

Helping you to understand, prepare for and respond to a flood emergency

Contents

Use the buttons below to navigate to the various sections and guidance. If you want to return to this contents page, click on the Home button in the top right-hand corner.

01

Introduction

02

What is flooding?

03

Preparing for a flood

- Understanding the different types of flood
- Establishing your flood risk
- Early warning systems
- Resilience and resistance measures
- Checklist
- Helpful tips
- Emergency kit
- Flood emergency response plans

04

Flood protection and recovery

- Build Back Better
- Zurich Flood Resilience Toolkit
- Zurich Support Services
- Keeping workers safe

05

Informing the relevant authority

06

How to claim

07

Rethinking sustainable construction

Introduction

Flooding is a risk to millions of homes and buildings in the United Kingdom. Whether it's from rivers, seas, surface water or groundwater, floods can cause significant damage and stress.

The UK Government considers flood risks to have a 'significant' impact on people, the environment, infrastructure, and the economy. This is the second-highest impact rating possible for any risk.

A changing climate

The impacts of climate change are leading to more frequent and severe flooding events across the UK.

The **2022 UK Climate Change Risk Assessment** reported that in a 2°C warming scenario, the annual damages from flooding for non-residential properties across the UK would be expected to rise by 27% by 2050 and 40% by 2080. In a planet warmed by 4°C, these figures increase to 44% and 75% respectively.

The latest **UK State of the Climate report**, signals that UK's climate is becoming wetter.

A **report sponsored by the National Trust** warned that the UK is underprepared for the forecasted flooding risk posed by climate change. It found that too many organisations only act after the flood happens, but we must prepare now to avoid disasters in the future.

All of us, on an organisational, community and individual level, must make changes to improve our resilience to flooding events and invest in adaptation and preparation, rather than living with the costs of clean-ups.

Read more here: Organisations need to prepare for more frequent flooding

Flood damage costs the UK an estimated **£1.1bn** per year[1].

One in six, (over 5.2 million) properties in England are at risk of flooding from rivers, the sea, or surface water[1].

The average cost associated with a flood-related claim is **£98,178**

(Zurich Commercial claims data)

Our commercial claims data

Weather-related losses (mainly from floods and storms) account for 14% of claims[2] – the third highest when we look at the number of claims, and the second highest by value at £112 million. Whilst not as frequent as escape of water or accidental loss, the damage caused by weather-related loss is much greater in terms of cost.

[1] https://www.gov.uk/government/publications/national-flood-and-coastal-erosion-risk-management-strategy-for-england--2/national-flood-and-coastal-erosion-risk-management-strategy-for-england-executive-summary
[2] https://www.zurich.co.uk/-/media/news-and-insight/documents/useful-documents/building-resilience-guide.pdf

What is flooding?

A flood is an overflow of a large amount of water beyond its normal limits, especially over what is normally dry land.

When is it ‘critical’?

A “critical” flood hazard is the point at which mitigation measures are recommended, however it’s definition can differ from country to country as well as regionally within the same country.

It is generally recommended that if a site has a 0.2% annual probability of floods occurring, or a 500-year return period, then the site should consider mitigation measures.

Areas impacted by wind-driven flood zones, for example, typhoon, tropical cyclone or hurricane, as well as regions prone to flash floods, are recommended to develop an emergency response plan.

What is the ‘return period’?

The ‘return period’ is the statistical likelihood that an event of a given magnitude will occur within a given year.

As an example, the term “100-year flood” refers to a flood event that has a 1% probability of occurring in any given year. It is important to recognize that this does not mean that the event will happen only once in a 100 year period.

Rather, a 100-year flood event can happen more than once in any given year, it can occur annually over several years concurrently, or once in a given time period.

Since the definition of an event of a given return period relies on historical occurrences, the longer the historical database, the more accurate the probability.

Preparing for a flood

The starting point to preparing for flooding and actions to implement as part of an Emergency Response Plan are highlighted below.

The time frame for these activities is typically several months before a potential event.

- Identify and understand the sources of flooding and how these can impact your property.
- Undertake a flood risk assessment to identify the site's vulnerability to flooding and what controls are available or are required.
- Sign-up for early warning systems.
- Implement a flood emergency response plan.
- Implement flood resilience and resistance measures.

Click on the different sections below to find out more:


Understanding the different types of flood


Flood checklist


Establishing your flood risk


Some helpful tips


Early warning systems


Emergency kit


Resilience and resistance measures


Flood emergency response plans

The Chartered Institution of Water and Environmental Management's online guide to preparing for a flood provides guidance and online resources for everything from flood maps and warning systems, to flood plan templates.
Click here to see more

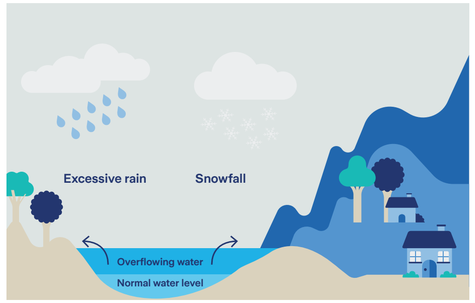
Understanding the different types of flood

To plan for floods, it's important to understand the type (or types) of flood you may face. But why?

There are several different kinds of flood, and each one bears a different impact in terms of how it occurs, how it is forecast, the damage it causes, and type of protection you need.

Fluvial floods

River floods



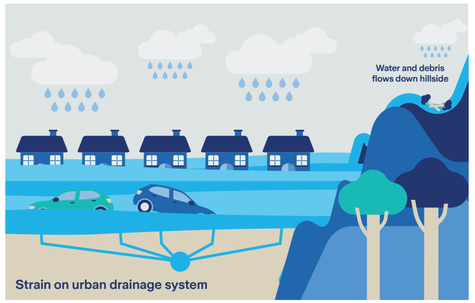
A **fluvial, or river flood,** occurs when the water level in a river, lake or stream rises and overflows onto the neighbouring land.

The water level rise of the river could be due to excessive rain or snowmelt.

To determine the probability of river flooding, models consider past precipitation, forecasted precipitation, current river levels, and well as soil and terrain conditions.

Pluvial floods

Flash floods and surface water



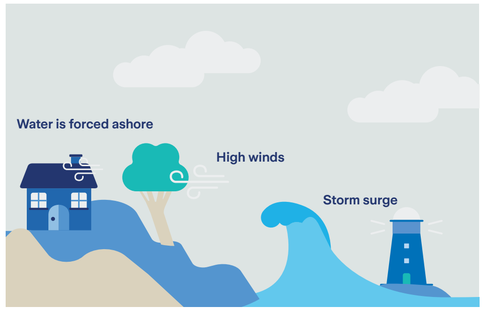
A **pluvial flood** occurs when extreme rainfall creates a flood separate to an overflowing water body, such as a river or lake. Properties don't need be located near a body of water to be at risk.

Two common types of pluvial flooding:

- **Surface water floods** – occur when an urban drainage system is overwhelmed and water is unable to drain, instead flowing along the streets into nearby structures.
- **Flash floods** – characterized by an intense, and fast flow of water triggered by torrential rain falling within a short amount of time. Flash floods are very dangerous and destructive not only because of the force of the water, but also the hurtling debris that is often swept up in the flow.

Coastal floods

Storm surge



Coastal flooding is the flooding of land areas along the coast by seawater.

Common causes:

- Intense windstorms happening at the same time as high tide (storm surge)
- Tsunamis.

A **storm surge** is created when high winds and low pressure forces water onshore. This is the leading cause of coastal flooding and often the greatest threat associated with a hurricane or typhoon.

Establishing your flood risk

At Zurich, we want to increase understanding and awareness of the changing risk landscape. Flooding can not only cause significant risks of property damage, but it can also cause significant disruption.

Too often, buildings are constructed with designs and materials that offer little protection against flooding. When building in flood-prone areas, planners assume that the proposed flood mitigation measures will be done correctly and in a way that reduces current and future flood risks, but this isn't always the case.

Where do you start with understanding your flood risk?

To ensure appropriate flood protection and response planning is in place, the best place to start is to understand what flood risk your property is exposed to.

Accurately gauging future flood risk can be challenging but it is an important step to understanding whether an organisation or community is as prepared as it can be.

Flood Risk Assessment

A flood risk assessment can help to identify the risk of an area by assessing the source of flooding, its likely impact and what can be done to reduce the impact and increase resilience to flooding. These assessments should be completed by qualified organisations and are typically required for planning permission.

Historical Flood Risk

Whilst historical flooding is not an indication of what can happen in the future, being aware of past events can still be useful. If the area around a property has previously been flooded, knowing how this occurred can help to plan and build resilience. You can find out historical flood events from online historical records or you can request information from the risk management authorities.

Organisations which can help you to identify if you are at risk of flooding include:

England:
Environment Agency: Flood map for planning - GOV.UK

Scotland:
Scottish Environmental Protection Agency (SEPA): Flood Maps | SEPA - Flood Maps | SEPA

Wales: Natural Resources Wales (NRW): Natural Resources Wales/ Check your flood risk by postcode

Northern Ireland:
Department for infrastructure Flood map

Early warning systems

Flood warnings will give you time to prepare for flooding which could save you time, money and stress. You can receive warnings by telephone, mobile, email, SMS text message or fax, whichever you prefer.

Click on the buttons below to find out more:

Fluvial flood warnings >

Pluvial flood warning systems >

The fluvial flood warning system consists of the following warnings:

FLOOD ALERT

Flooding of low-lying land and roads is expected.

What to do:

- Monitor local news and weather forecasts
- Be aware of water levels near you.
- Be prepared to act on your flood plan.
- Check on the safety of pets and livestock.
- Charge your mobile phone.
- Make a list now of what you can move away from the risk.

FLOOD WARNING

Flooding of homes and businesses is expected. Act now.

What to do:

- Move cars, pets, food, valuables and important documents to safety.
- Get flood protection equipment in place.
- Turn off gas, electricity and water supplies if safe to do so.
- Be prepared to evacuate your home.
- Protect yourself, your family and help others.
- Act on your flood plan.
- Roll up carpets and rugs, hang curtains over rods.
- Inform friends, neighbours and relatives that you may need to leave your home.
- Move any large or loose items in your garden or weigh them down.
- Get your emergency kit together.

SEVERE FLOOD WARNING

Act now! Severe flooding is expected with extreme danger to life and property.

What to do:

- Collect things you need for evacuation.
- Turn off gas, electricity and water supplies if safe to do so.
- Stay in a high place with means of escape.
- Avoid electricity sources.
- Avoid walking or driving through flood water.
- In danger call 999 immediately.
- Listen to emergency services.
- Act on your flood plan.

ALL CLEAR

No further flooding is expected. Water levels will start to go down.

What to do:

- Keep listening to weather reports.
- Only return to evacuated buildings if you are told it is safe.
- Beware sharp objects and pollution in flood water.
- If your property or belongings are damaged, contact your insurance company. Ask their advice before starting to clean up.

Floodline Warnings England

Floodline Warnings for Scotland

Floodline warnings for Wales

Early warning systems

Flood warnings will give you time to prepare for flooding which could save you time, money and stress. You can receive warnings by telephone, mobile, email, SMS text message or fax, whichever you prefer.

Click on the buttons below to find out more:

Fluvial flood warnings >

Pluvial flood warning systems >

Unlike fluvial flooding, there are no national pluvial flood warning systems in place. However, here are some sources which can help you in preparing for potential pluvial flooding.

Flash flooding guidance for customers and businesses

Flash floods can be very dangerous and destructive, not only because of the force of the water, but also the hurtling debris that is often swept up in the flow. Sadly, these weather events are no longer exceptional weather events.

When a flash flood happens, the water has nowhere to go and overwhelms drainage causing flooding and serious damage to properties and businesses. With the recent heatwave we are experiencing, the problem is exacerbated, where the very dry ground becomes incredibly compacted, and rainfall struggles to soak into the ground and instead sits on top resulting in a flash flood.

The Met Office
The Met Office Severe Weather Warning System can provide early indications potential flood conditions.
The Met Office Severe Warning

Environment Agency flood helpline
0845 988 1188

You can also get information from:
- local radio
- your local council

You can contact the emergency services by phoning 999 if you are in immediate danger.

Flood resilience and resistance measures

Water can enter your property through several different routes. These include:

- **Walls**
- **Floors**
- **Doors**
- **Windows**
- **Airbricks**
- **Vents**
- **Drains**
- **Sewers**
- **Pipework**

By implementing flood resilience and resistance measures, you can reduce property damage and business interruption.

There are two types of flood defence:

Wet proofing (flood resilience)

Resilience focuses around accepting the ingress of water but utilising resilient design and materials to reduce the impact and speed up recovery.

Examples of resilience measures include:

- Raising critical infrastructure
- Tiling floors and walls
- Raising floor levels
- Utilising water resilient materials
- Laying plasterboard horizontally instead of vertically

Before installing Property Flood Resilience (PFR) measures a PFR survey should be carried out to determine the appropriate measure and provide the design for the property.

All measures installed should adhere to the latest standards and those undertaking the survey and installation should be suitably trained and competent following the PFR Code of Practice.

More information on property flood resilience can be found at:

- The Flood Hub

Dry proofing (flood resistance)

Resistance is centred around putting measures in place to reduce the ingress of water into a property.

Examples of resistance measures include:

- Flood doors and barriers
- Self-closing air bricks
- Portable pumps and sump pumps
- Non-return valves on wastepipes

For a full list of available flood protection products for your property, as well as links to certified suppliers, please visit:

- The Flood Protection Association
- National Flood Forum's Blue Pages

Maintaining drainage systems

Drainage systems exist to store and transport water. They can be human-made, like sewer systems or gutters and downpipes for roof drainage. Or they can be natural, like rivers, ditches, brooks, or streams.

If drainage systems aren't maintained, they can stop working correctly, and this can lead to an increased risk of flooding. Regular maintenance is, therefore, the best way to reduce the impact of flooding. Permission should be obtained from the relevant risk management authority before undertaking works to maintain watercourses.

Drainage systems must be fully mapped from roof to underground drainage, as well as the connectivity of the system. The drainage system should be inspected and maintained regularly as part of a proactive maintenance schedule.

The importance of regular drain maintenance

1. **Preventing blockages and overflows:** Regular drain clearance prevents blockages that can cause overflows, leading to property damage and health hazards.
2. **Cost-effective management:** Proactive maintenance is cost-effective, preventing expensive emergency call-outs and extensive damage repairs.
3. **Enhancing longevity of plumbing systems:** Regular clearing of drains extends the life of plumbing systems, saving long-term costs.
4. **Health and Hygiene:** Blocked drains can lead to unsanitary conditions, which are detrimental to occupant health. Regular clearance ensures a hygienic environment.

Flood checklist

Understanding the flood risk and what you can do if you are at risk is the starting point to preparing for a flood.

Using this checklist should help you with this.

Establish the risk of flooding:

- [ ] Is the property at risk of flooding?
- [ ] Do you know what the source of flooding is?
- [ ] Does the site have a history of flooding?

If you are at risk:

- [ ] Do you have a flood risk assessment?
- [ ] Have you signed up to a flood warning system?
- [ ] Do you understand what the alerts mean?
- [ ] Do you have a plan to respond to a flood alert?
- [ ] Have you trained your staff on how to act in the event of a flood?

Consider measures to protect your property:

- [ ] Can you install any flood resistance measures?
- [ ] Can you implement flood resilience measures?

Some helpful tips

If your property is at risk of flooding and flood damage, here are some tips to help keep you safe and reduce loss to property and possessions:

Measures to take indoors:

- Turn off electricity, gas and mains water supplies.
- Move as many possessions as possible/expensive equipment to higher floors.
- Remove critical or valuable smaller items from the property.
- Ensure that equipment that cannot be moved is tied down to prevent it from floating and damaging other belongings.
- Elevate stock which may be prone to flood damage.
- Back-up critical data.
- Disconnect appliances connected by rigid pipes to the mains supply. This prevents the pipes from snapping if the appliances float off.
- Use weighed down plugs for sinks as plugs can let in floodwater.
- Install non-return valves, to stop sewer backing up.

Measures to take outdoors:

- Your local authority may provide flood boards or sandbags. They can be used to cover the building's vents, doors, lower windows and air bricks to reduce the amount of water that gets in.
- Once the flood has passed, remove all coverings to allow air to circulate as soon as possible.
- Flow valves for propane gas or oil storage tanks should also be shut off.

Do:

- Prepare for flooding with a Personal Flood Plan.
- Keep extension cables out of water and wear rubber boots.
- Avoid enclosed areas which may not be ventilated and where hazardous fumes may build (e.g. garages and cellars).
- Call the National Grid immediately if you smell gas or suspect a leak, their number is 0800 111 999.
- Notify employees / visitors if flooding is imminent.
- Prepare an emergency flood kit.

Do not:

- Walk through floodwater, along riverbanks or cross river bridges if avoidable. As little as 15cm of fast-flowing water can knock you over and banks or river bridges may collapse in extreme situations.
- Avoid flood water or contaminated belongings.
- Re-enter your property unless you are sure it is safe to do so.

Emergency kit

Use the checklist below to ensure you have all the items you're likely to need if you're affected by flooding.

- [ ] Torch
- [ ] Batteries (not rechargeable)
- [ ] Portable radio
- [ ] Mobile phone
- [ ] Bottled water
- [ ] First-aid kit with essential medication, prescription items, and repeat prescription form
- [ ] Non-perishable food items (including energy or cereal bars)
- [ ] Blankets and warm clothes
- [ ] Wash kit and essential toiletries (including toilet paper and wet wipes)
- [ ] Children's essentials if appropriate (milk, baby food, sterilised bottles and spoons, nappies, wipes, nappy bags, clothing, comforter, teddy or favourite toy)
- [ ] Important documents including insurance documents, as well as insurance emergency helpline, local council and emergency services numbers, family and friends' telephone numbers, local radio frequencies.
- [ ] Camera to record damage for insurance purposes
- [ ] Emergency cash
- [ ] Additional items for flood kit such as wellington boots, waterproof clothing, rubber gloves.

You may find it useful to complete these contact numbers which you should find in your telephone directory or online.

Emergency services (if life is at risk)	
Floodline police (non-emergency)	
Fire and rescue (non-emergency)	
County council (emergency)	
Your district council	
Your parish/town council	
NHS non emergencies	

Gas leaks	
Electricity faults	
Your water company	
Your doctor	
Your nearest hospital	
Your insurance emergency helpline	
Policy number	

Flood emergency response plans

A flood emergency response plan is an important tool to help reduce the damaging impact of a flood to your property, business and employees.

To create your emergency response plan, you'll be using information such as understanding of different flood types, warning systems and resilience measures in the preparation phase.

With most flood events, there is usually an adequate warning period to apply an effective emergency response plan. This warning period is an important factor to consider when developing your plan.

Once created, it is important to train all staff, practice the plan, and learn from what works well and what doesn't. The plan's effectiveness is dependent on support from business leaders. External emergency response services should be involved in the planning and training.

Typically, a flood emergency response plan includes the following phases:

Preparation

This phase is mostly around planning for the flood event and should be part of a comprehensive risk assessment analysis.

The time frame for this phase is typically several months before a potential event.

Response

Once the flood trigger levels and corresponding time-frame for each level have been identified, you can allocate the corresponding actions and resources at each level.

Activate the emergency response plan according to the defined hazard and action levels.

Recovery

Once the authorities have confirmed the flood event has ended, recovery actions can be taken and the site may be safely accessed.

Download our Flood Emergency Plan guide here

Flood protection and *recovery*

We believe in pre-emptive action – reducing flood risk before an event happens for long-term resilience.

However, we understand that as flooding events become more frequent and severe, it is important to know how best to recover following a flood.

Here are some helpful tips on recovery after a flood:

- Contact your insurer as soon as possible following a flood event.
- Find your local flood action group or warden. You can contact the National Flood Forum http://www.nationalfloodforum.org.uk/ for help in finding local support.
- Note the time the property was flooded and how long water was inside. Make a list and take pictures of anything that is damaged. Don't throw away items that need to be claimed for.
- Take advice from specialists before starting to repair your property. Most of the repair work will be arranged by your insurer, including the clean-up/drying process.
- If you have questions about recovering from a flood, such as disposing of damaged furniture or sandbags, contact your local authority https://www.gov.uk/find-local-council.
- The Environment Agency has specially trained Flood Support Officers across the country to provide information and advice during and after floods. Call their 24-hour Floodline on **0345 988 1188**.

Click on the different sections below to find out more:


Build Back Better


Flood Resilience toolkit


Zurich Support Services


Keeping workers safe

Build Back Better

Insurers look to reinstate properties to their pre-flood position, and that could mean the property could be vulnerable if flooded again.

Not only can this lead to huge financial costs to householders and insurers, but this can negatively impact the mental health and wellbeing of families who are affected.

Flood Re is a joint initiative between the UK Government and insurers. Their 'Build Back Better' (BBB) scheme is designed to limit the financial and emotional cost of flooding by making properties more resistant to floods.

Build Back Better offers householders the chance to install property flood resilience measures up to the value of £10,000 when repairing their properties after a flood. This way the next time the area floods, their home will be better prepared to keep as much of the water out as possible.

Measures can also be installed so that when water does enter it is easier, quicker and safer to clean up and move back in – often in a number of days rather than many months.

These measures include simple changes like moving plug sockets higher up the wall, as well as installing air brick covers, sump pumps, and flood doors or barriers.

The aim is to break the cycle by reducing disruption and ultimately the cost of repeat flooding.

You can find out more about Flood Re's scheme **here**.

FLOOD RE

Flood Resilience Toolkit

To support you in the event of a flood, Zurich has launched its “Flood Resilience Toolkit”.

In an industry-first move, Zurich have transformed the way it handles claims to help customers improve their flood resilience during the repair process.

To reduce your vulnerability to future flooding, we will suggest some changes you can make as well as providing specialist advice on flood resilience, available grants, and other resources in addition to the flood prevention advice already offered.

The initiative is designed to reduce the cost and impact of future floods by including property resilience measures as part of flood repairs.

What does Zurich’s Flood Resilience Toolkit do?

As part of the claims process, we will:

- Ensure you understand the concept and benefits of flood resilience and are more informed to consider adopting appropriate measures.
- Provide valuable guidance which empowers to choose based on individual risk circumstances and the ability to build back better were possible.
- Help signpost you to the potential for property adaptations that may be ‘cost neutral’ and others which may require additional funding.
- Help reduce the damage should the property flood again, and in turn benefit the environment by reducing the carbon footprint of any future repair.

Zurich Support Services

Beyond the financial and structural impacts of flooding, the stress and upheaval from a flood event can significantly impact a person's mental health.

We're here for you when you need us.

If you're struggling or having difficulties following a flood event, our free of charge counselling service could help you to make sense of what you're feeling. Thoughts and feelings can be complex, and you don't need to navigate this alone.

Confidential
We'll always treat your concerns with the utmost sensitivity and confidentiality. Speaking to friends and family about how we are feeling can often be helpful, but sometimes you may require some extra support from a qualified counsellor.

Professionally trained counsellors
Many people find counselling an effective way to focus on the problems we're facing, in a non-judgemental way. With Zurich Support Services you'll always speak to someone who is highly-skilled and has the relevant qualifications.

How can they help me?
Counsellors will let you talk through emotions and experiences without judgement, whether that's face-to-face, by phone and through video.

You can call for free on **0800 542 559** or find out more **here**.

Those affected by flooding are

50%

more likely to experience stress or depression than the rest of the population

The environment select committee (2021)

Keeping workers safe

Pre-disaster planning:

Employees are a company's greatest asset. To prioritize their safety during natural disaster recovery, it's important to plan ahead.

Start by reviewing the most up-to-date information from the government and private cleanup agencies. This preparation will help keep workers safe and protect your company's assets.

Disaster recovery may require additional expertise beyond your employees' capabilities. Identify and establish relationships with reputable contractors and salvage specialists to call on.

It's also important to include hazardous waste-removal professionals on your list. Ensure they follow the same safety guidelines as your employees.

Post disaster recovery:

Here are four tips for keeping employees safe during cleanup and recovery operations from a natural disaster:

Tip1 **Be aware of physical stress** on your employees during cleanup and recovery.

Tip 2 **Be cautious** with **structural, chemical** and **electrical hazards** and hire the right personnel when need be.

Tip 3 **Be smart** when removing debris: **use proper lifting techniques** and look out for **structural damage** and **changes**.

Tip 4 **Be careful** of **disease** and **toxic environments** after the storm and take the proper steps to **prevent employees' exposure**.

Read more about keeping workers safe by clicking here

Informing the relevant authority that a flood has occurred

After each flood event, whether it's inside or outside of your property or area, it is important to report it to the appropriate risk management authority.

This helps make a case for taking action to manage or reduce the flood risk. If you don't report it, the authority won't know and won't be able to do anything.

Every flood source has a risk management authority (RMA) responsible for managing its risk. You'll find reporting information on each RMA's website or by contacting them directly.

Risk Management Authorities include:

- Lead Local Flood Authorities
- Water and Sewer companies
- Environment Agency
- Natural Resources Wales
- Scottish Environmental Protection Agency
- Department for Infrastructure
- Highways Authorities
- Local Authorities
- Internal Drainage Boards

For more information on roles and responsibilities in:

England and Wales, see:
Who's responsible for what – National Flood Forum

Scotland, see:
Responsibilities for flooding | Beta | SEPA

Northern Ireland, see:
Rivers maintenance and flood management | Department for Infrastructure (infrastructure-ni.gov.uk)

For more information on owning a watercourse, refer to:

England

Scotland

Northern Ireland

Wales

Did you know?
You have responsibilities for the stretch of watercourse you own. A watercourse is a body of running water, so a stream, river or canal.

You normally own the watercourse if it:

- runs on or under your land
- Is on the boundary of your land, up to its centre

How to claim

You tell us about your claim

We'll ask you some questions:
What's happened?
What's damaged?
When did it happen?
What was the source of the flood?
How many rooms are affected?
How deep is the water?
Is your property watertight?

Please take photos of the damage if you can as it helps later on

If your contents are insured with Zurich and have been damaged by this incident, we'll work with you to get these restored, repaired or replaced.

Depending on what's happened we'll help you decide on the best way to get your property back to normal.

If needed, we'll use our network of specialists who'll help with:

Drying

Looking after you

As part of the repairs our specialists will talk to you about ways to make your property more resilient against flooding

We may arrange some extra support for you to help progress your claim and fix the damage.

This might be from a loss adjuster or a specialist contractor.

Our specialists will let you know what repairs are needed.

Your claim is complete

You pay any excess needed. We'll approve and pay for the repairs.

If you have a loss adjuster, they'll help you arrange the repairs and discuss potential options to Build Back Better.

You can choose to get the repairs completed by one of Zurich's wide network of approved repairers.

Click here to make a claim

Rethinking sustainable construction and development

When it comes to building and development sustainability, we tend to concentrate on lowering the carbon footprint of buildings, especially in the residential sector. There's a stronger emphasis on finding ways to increase the energy efficiency of current structures, as well as meeting net zero construction goals.

These are all vital aspects of meeting climate targets, especially since, in the UK, the built environment is responsible for 40% of our national carbon footprint.

However, creating a truly sustainable environment goes beyond just building structures that are environmentally friendly. It is essential that buildings are constructed to meet their intended purpose, adaptable for the future, durable, and affordable to live in or operate.

Therefore, any definition of sustainable construction should take into account the entire lifespan of a building, its ability to withstand damage, including the likelihood of surviving a fire or flood, and the impact of a total loss.

The resilience and safety of a building are equally significant considerations, and we should aim to maintain and repair structures to increase their resiliency.

Guidance can also be found from the UK Government here.

Planning Permissions
Local Planning Authorities (LPA) across the UK are required to consult the Environment Agencies in their areas for certain planning applications which affect flood risk, groundwater waste or water quality.

Pre-application Advice
You should seek pre-application advice as it can help you solve key environmental issues early; reduce the chance of an objection and help you design a more sustainable development.

Guidance relating to planning permissions and flood risk assessments can be found at: https://www.gov.uk/guidance/flood-risk-assessment-for-planning-applications

Want to find out more?

Business can be unpredictable, but with Zurich by your side, your business can prepare for the unexpected. Our experts can help you find opportunities that don't just avoid disaster, but help you build back better than before.

Zurich Resilience Solutions help customers prevent losses and build resilience for the future.

With a range of services our Climate Resilience team can help you to identify and understand your future climate risks, prioritise your assets and provide recommendations to enable you to adapt to flood and any other climate-related risks. More importantly, we enable you to reduce property damage and business interruption while safeguarding users.

If you would like to discuss any of this guide in more detail, please get in touch by emailing broker@uk.zurich.com or contact our Zurich Resilience Team directly at zrs.enquiries@uk.zurich.com.

You can take a look at our Climate Resilience services and get in touch with our team through our website

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