



Improving Flood Protection For Your Property

Following the heavy floods which have occurred in recent year, many insurers are now recommending *Resilience Repairs* to flooded properties.

Resilience Repairs aim to minimize the damage and destruction that could be caused by future flooding – ensuring that the property is cleaned, dried, repaired and re-occupied as quickly as possible after a flood, thus reducing disruption, trauma and cost.

Some flood-resilient measures may not cost much more than standard repairs and are often worth considering if you intend to renovate or repair your property, especially if your property is at risk of flooding. They include

- Moving services (electrics, boilers and service meters) well above likely flood levels
- When re-plastering, use water-resistance materials rather than traditional gypsum based plaster.
- Replacing the usual chipboard kitchen and bathroom units with plastic or steel equivalents
- Replacing timber floors with solid concrete, using tiles and waterproof membranes to prevent water penetration into the concrete
- Replacing fitted carpets with removable mats
- Installing one-way valves into drainage pipes to prevent sewage backing up into the house
- Removing patio doors and installing conventional doors and windows with brickwork construction underneath

In the long run adopting such measures could make it easier for an insurer to provide cover (and at a reasonable premium), especially if your property is a significant flood risk.

You can also make your property *Flood Resilient* by installing products that keep floodwater out of the property, at least for some of the time. These tend to be more expensive and include door-guards, airbrick covers and building “skirt systems” that can effectively isolate the whole property from the floodwater up to a specified depth.

For floods deeper than one metre, you should allow water to enter the property to prevent any structural damage that may be caused by the build up of water pressure from the outside. In these cases, making the inside of your property flood resilient could limit the damage.

Further Information

[*Association of British Insurers/National Flood Forum Factsheet](#)

Environment Agency Guides:

[*Preparing For A Flood](#)

[*During A Flood](#)

[*After A Flood](#)

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