

Flood Insurance Customer Commitments

The UK insurance industry has a critical role in helping homeowners and businesses cope with the trauma of flooding, along with local authorities, Government, the Environment Agency, and the emergency services. From assisting our customers and their families through the confusion and distress in the immediate aftermath of a flood, to the long recovery and restoration process which follows a significant flood, the industry understands the importance of delivering on behalf of its customers.

Insurers have been working flat out since before Christmas to help customers in distress from both flooding and storms and will continue to do so. These commitments enshrine our promise to customers on what they can continue to expect from us, now and in the months ahead.

Insurers commit to:

1. Contact customers proactively in flooded areas to offer assistance.
2. Ensure claims lines have the capacity to deal with all customer calls promptly, to provide advice and assistance. Most insurers operate 24 hour claims lines.
3. Deploy insurers' own emergency response teams in all areas where they have a significant number of affected customers.
4. Pay interim emergency payments to support flooded customers, their families and businesses where necessary. We commit to making those payments urgently and as quickly as possible.
5. Provide alternative accommodation and business premises as a matter of urgency to affected eligible customers.
6. Send loss adjusters to flooded homes and businesses as soon as is practically possible, working closely with local GOLD command operations on access to affected areas. Insurers will continue to monitor proactively the availability of key resources over the coming months.
7. Assess damage, begin decontamination, drying out and repair process as quickly as possible, overseeing all those involved in the claims process to ensure suppliers work well together in customers' interests.
8. Inform customers and keep them involved throughout the restoration process which can take many months to complete.
9. Promote resilient repairs options to customers, including signposting the Government repair and renew grants.
10. Build and pay for Flood Re, the insurance scheme that will ensure the highest risk households are able to access affordable and available home insurance going forward.

These commitments have been agreed by the Chief Executive Officers of all the major general insurance companies in the UK, and by the ABI Board.