

Is your business at risk from flooding?

Flood events are likely to become more frequent and more costly

Quick Facts: Rainfall in the UK

There's evidence that the UK is getting more rain in total and in more intense bursts.¹

The Environment Agency issued more than 200,000 flood warnings to homes and businesses in 2012. Flooding was recorded on 20% of days.²

Since 2000, we've seen four of the wettest years on record.¹

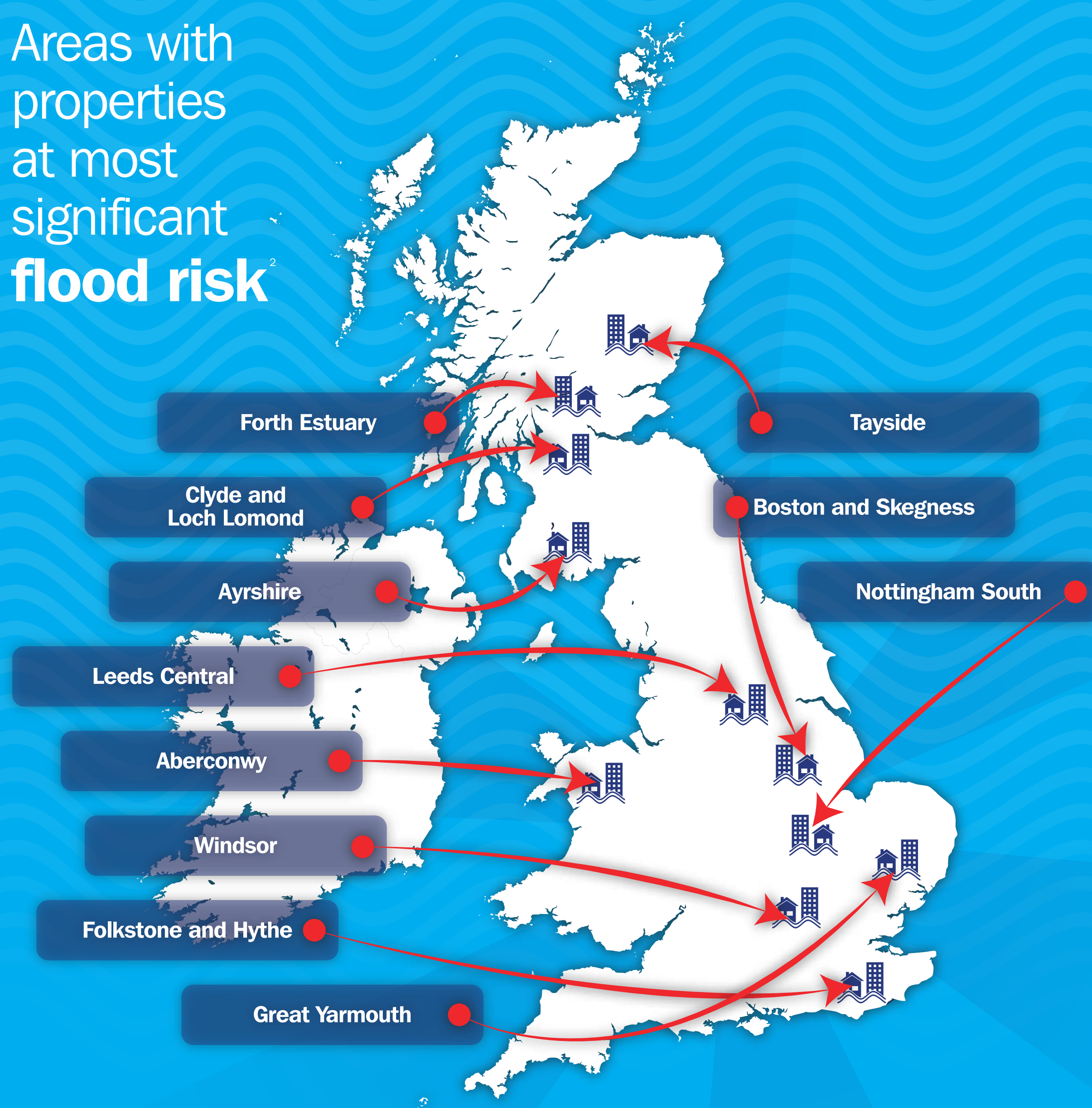
2.8 million³

properties in the UK lie in areas at risk of flooding from rivers and the sea.



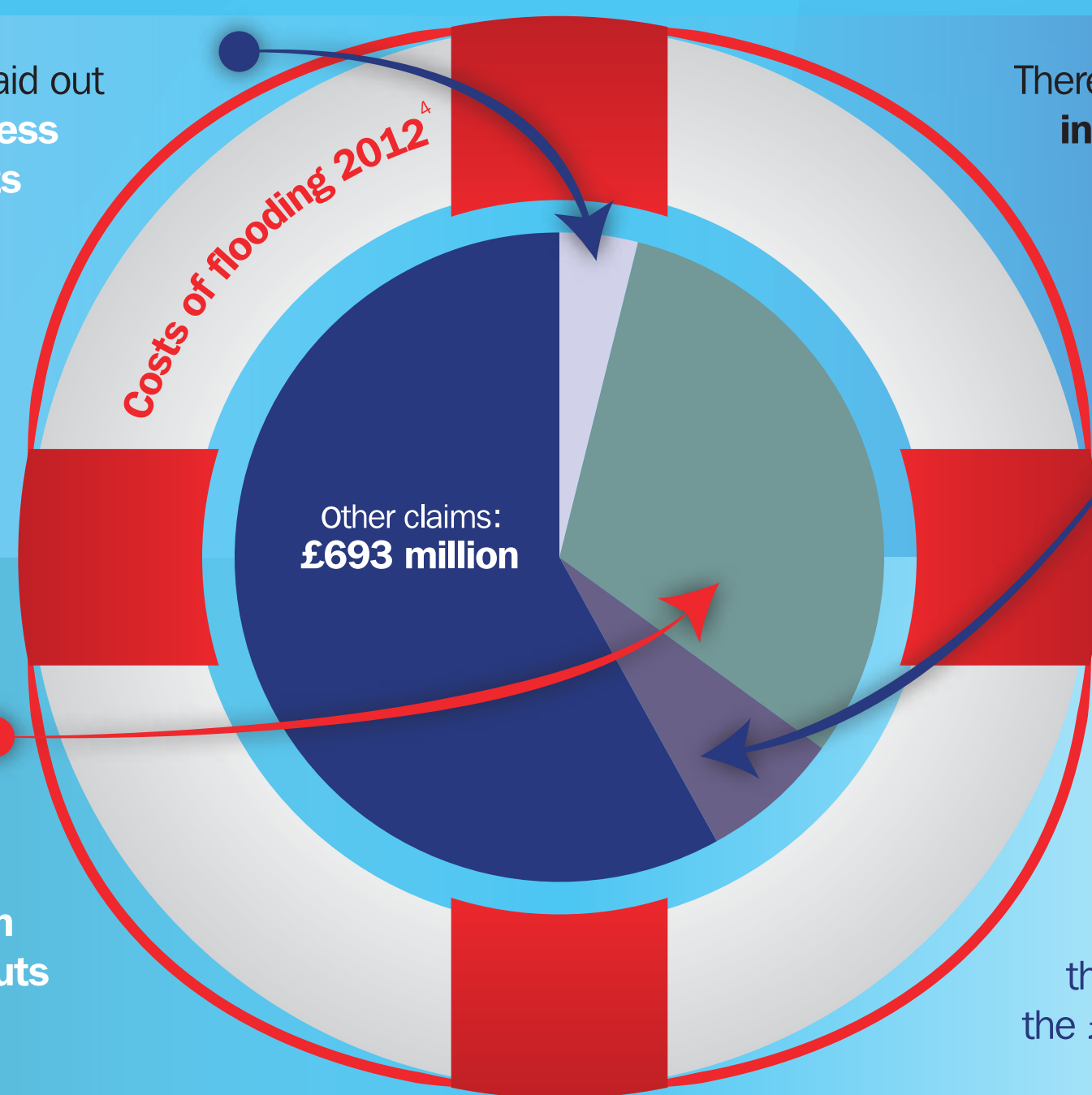
Nationally, **one in six** properties is at risk of flooding; that rises to **one in four** in London.³

Areas with properties at most significant flood risk



In 2012, insurers paid out **£40 million in business interruption payments** to help firms continue trading while their premises were being repaired

47,000 claims were made for flood and storm damage to business premises, amounting to **£373 million in pay outs**



There were **27,000 motor insurance claims** for flood and storm damage, amounting to **£84 million in pay outs**

Total pay out on all claims: £1.19 billion, the highest figure since the £3 billion paid in 2007

the FUTURE

Flood events are likely to become more frequent and more costly

A major coastal flooding event in the Humber Estuary could cause damage worth **£266 million**, rising to **\$1.4 billion by 2040** as sea levels rise⁵

2013 - **£266 million** **440%** → 2044 - **£1.4 billion**