



The number of homes in the UK at risk of flooding is growing. This means more and more people require flood risk area insurance. Some customers have found it very difficult to purchase insurance in certain postcode areas with a history of flood and with more frequent weather events the government are now putting increased pressure on the insurance industry to respond to this demand.

Do You Need to Increase Your Cover?

If you live in a 'standard' home away from large bodies of water, it is very unlikely you will need to increase your home insurance. However, if you live in a coastal area affected by high tide or near a flood plain, we advise finding a bespoke [flood risk area insurance](#) cover. One way of finding out whether you are at risk is by checking the [Government's flood risk map](#). If your home is in a high-risk area, you should check your existing home insurance policy. Some Brokers and insurers are removing cover or increasing your flood excesses without making it clear and obvious so check your policy wording.

If you're unsure about your home insurance, give the expert team at Higos a call. We love finding insurance for unique situations and want to help you protect your assets. If you are in a high-risk flood area and you have a heritage property, with a [thatched roof](#) or non-standard construction, we are here to help! When you find flood risk insurance with Higos, we make sure all aspects of the property are covered.



What Does Flood Insurance Cover?

If you are buying flood risk home insurance you should expect it to cover a few things, particularly the cost of repairing and restoring your home. A rebuild assessment should be carried out to protect you from potential underinsurance. This is particularly important if you need a [non-standard construction insurance](#) policy.

In the unfortunate event your home is flooded, your insurance policy should respond to include drying out, removal of water-damaged items and if your buildings are covered, sourcing alternative accommodation if your home is uninhabitable. This means disruption to your day-to-day is limited and personal expense is too. Always make sure you discuss your specific needs with a [chartered insurance broker](#) before committing to a policy. If you do have to claim your flood risk area insurance, make sure you chose Higos. Our [in-house claims team](#) are always on hand to help you when you need it most.

If you're interested in speaking to a chartered insurance broker to protect your home, get in contact with us at Higos. We aim to get you the best price based on your requirements, offer fair and independent advice on flood risk insurance, as well as other non-standard building insurance policies.