



THE
FLOOD
HUB

Newsletter

NEWS

[Rivercraft: Minecraft Game Inspires Young Environmental Champions](#)

[North West RFCC Business Plan 2022 - 2025](#)

[Flood hydrology roadmap sets out 25-year vision to help predict and manage flood risk](#)

[Kendal Flood Risk Management Scheme One Year of Construction](#)

[Check for Flooding Training Video is now live on The Flood Hub](#)

[The Environment Agency have launched new flood warning services in Carlisle, Darwen, Ecclestone, Sabden and Brierfield](#)

[£75,000 flood alleviation works completed in Thurstonfield](#)

[£65,000 flood alleviation works completed at Grange over Sands](#)

EVENTS



- 17.05.2022: **Mersey Rivers Trust: Riverbank Restoration**

FLOOD HUB CAMPAIGNS



May: Business Flood Resilience Focus Week

June: Natural Flood Management (NFM)

You can follow these campaigns on our Twitter and Facebook accounts.

If you have worked on an NFM scheme in the North West and would like your case study to feature as part of our NFM campaign, please get in touch!

FACT!

Just 38% of Small and Medium sized Enterprises have flood insurance in place.

You should make sure that your business is insured against flooding, especially if it's located in a flood risk area. It is also important to ensure that it is not under insured, particularly with contents cover for expensive equipment or machinery, as the insurance should cover the cost to replace items new and not the current value of the items at the time of taking out the insurance.

[Click here](#) to download our resource for information the various insurance options available for businesses.

Fact from: Aviva

BUSINESS FLOOD INSURANCE

Around 185,000 commercial properties are at risk of flooding in England and Wales, with many businesses unable to obtain flood insurance cover.

In December 2019, the Business Insurance Resilience Association (BIRA) launched a scheme to help businesses obtain flood insurance cover. Visit the BIRA website at www.bira.co.uk/flood to find a participating broker or telephone the Free & Confidential service directly on 0300 300 1100.

What can I do if flood insurance cover is too expensive?

- **Improve your Business's Flood Resilience**
 - Check your flood risk online at www.gov.uk/flood-risk
 - Sign up to receive flood alerts and warnings from the Environment Agency
 - You can register online at www.gov.uk/sign-up-for-flood-warnings or by calling the Floodline number on 0300 300 1100
 - Consider investing in Property Flood Resilience (PFR) and flood alleviation measures such as flood barriers, pumps and sealing
 - Create a business flood plan for your business
 - Demonstrating that you are flood aware and have taken steps to mitigate your losses will make insuring your business more attractive proposition to insurers
- **Tailored Values**
 - Insurers may offer the choice of a lower premium at the expense of a higher excess in the event of a claim, or vice versa
 - Review your flood risk and consider the likelihood, severity and impact of a flood event on the business
 - Estimate your potential costs as a result of a flood
 - Comprehensive business flood planning can reduce these costs
 - Always ensure your business could afford the excess in the event of a claim
- **Excess Insurance**
 - This is where a second policy is purchased to cover the cost of the excess on the primary policy in the event of a claim
 - Excess insurance cover is available up to the value of £250,000
 - Policies can be easily purchased online through third party companies and brokers
 - In some cases, it may not cover the cost of the primary policy's excess in full, but it may still make the usual cost of a claim much more affordable
- **Self-insuring**
 - Setting aside money (retained) spent on flood insurance cover can fund the cost of flood alleviation solutions and future recovery
 - The smaller and more predictable the loss, the more economical it may be to self-insure
 - Understand your flood risk, estimate the potential losses to the business as a result of a flood event, and plan carefully
- **Parametric Insurance**
 - Insurers to mitigate loss as a result of a flood event, having offering to traditional insurance policies
 - Policyholder sets a trigger point (e.g. a flood event) and a payout is triggered as well as the payment of an amount (e.g. £50,000) payable in the event of a claim regardless of the loss or damage sustained
 - A flood event occurs in the event of a claim regardless of the loss or damage sustained
 - When the trigger point is reached, most claims are paid within 12 to 24 hours
 - An example of this is the Aviva Business Flood Parametric Insurance

On average, every £1 spent on property level flood resilience provides a £5 saving on future damages.

newground

For more information visit www.newground.co.uk or call 01206 300 1100


NEWGROUND FLOOD TEAM UPDATE

The Newground Flood Team have been continuing to support existing flood groups across the North West, as well as working towards supporting new flood groups to organise and form.

As a result of engagement, partner meetings and incoming enquiries to The Flood Hub, individual residents have received information and support in respect of flood risk, riparian ownership issues and property flood resilience guidance and support. In addition, the Newground flood team are also supporting the Lancashire Resilience Forum, and have recently supported a local authority and other partner agencies with a community engagement event in the Fylde Coast Area.

In partnership with the Environment Agency, the team have also met with elected members in various areas, including Rossendale, to discuss community resilience and the potential for future flood group formation amongst local residents. In addition, the team have also met with community emergency response volunteers in Blackburn with Darwen to discuss flooding and community flood resilience support and planning.

Would you like to be involved? If your community flood group is based in the North West and would like to feature as a case study on our website and in an upcoming newsletter, please get in contact!

 [@nwgrnd_flood](https://twitter.com/nwgrnd_flood)
flood@newground.co.uk
www.newground.co.uk/flood

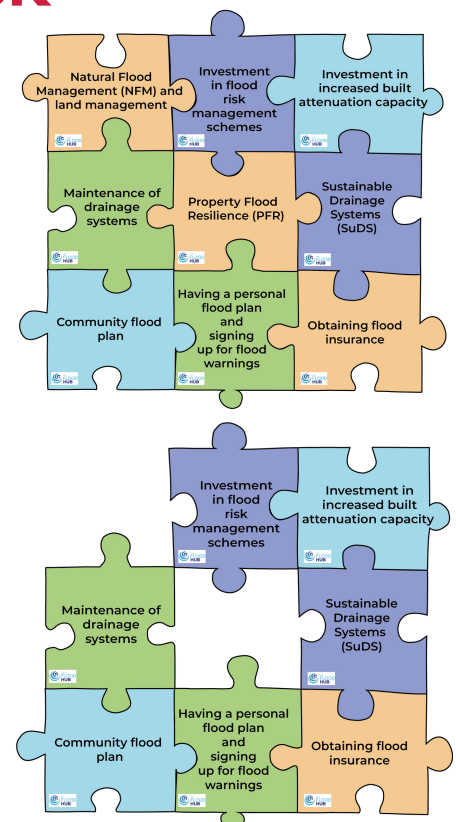
A CATCHMENT APPROACH TO MANAGING FLOOD RISK

A catchment approach to managing flood risk looks at the catchment holistically, rather than a disjointed, piecemeal approach.

One of our latest resources looks at how the catchment approach can be likened to a jigsaw puzzle. Each piece of the puzzle represents flood risk alleviation tools and practices that can be utilised at various points across the whole of the catchment. The pieces of the jigsaw put together shows that when all the flood risk management techniques are used and communities, landowners, Risk Management Authorities (RMAs), water companies and other organisations etc all work together, flooding is managed more effectively.

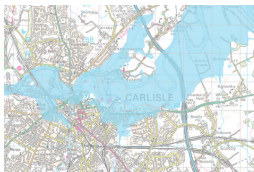
However, when one or more pieces are missing, the full scope and benefits of flood risk management cannot be achieved or realised, as there are gaps within the picture. While a complete picture does not guarantee to prevent flooding, it does help ensure that flood risk is managed in the most effective way by utilising appropriate interventions throughout all parts of the catchment.

Find out more about a catchment approach to managing flood risk [here](#).

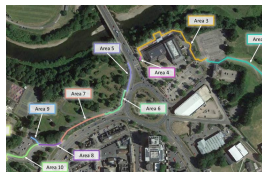


FLOOD SCHEME UPDATES

CARLISLE



CARLISLE PHASE 2



HAMBLETON



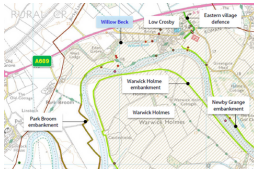
KENDAL



LANCASTER



LOW CROSBY



PADIHAM



PENKETH AND WHITTLE



PRESTON AND SOUTH RIBBLE



RADCLIFFE AND REDVALES



RICKERBY



ROCHDALE AND LITTLEBOROUGH



UPPER KENT



For information on how Flood Risk Management Schemes are funded and delivered, [please click here.](#)

Downloads

Click on the tile below for information on the 'Proposed' Flood Risk Management Schemes in the North West.



Proposed Flood Risk Management Schemes

- [Padiham Flood Risk Management Scheme Town Hall advert](#) - March 2022
- [Padiham Flood Risk Management Scheme Newsletter](#) - March 2022
- [Kendal Flood Risk Management Scheme - One Year of Construction](#) - March 2022
- [Rochdale and Littleborough Flood Risk Management Scheme Newsletter](#) - March 2022
- [Low Crosby Flood Risk Management Scheme Newsletter](#) - February 2022
- [Penketh and Whittle Flood Risk Management Scheme Newsletter](#) - February 2022

USEFUL LINKS & CONTACTS

Sign up to flood warnings:

- Environment Agency Floodline: **0345 988 1188**
- www.gov.uk/sign-up-for-flood-warnings

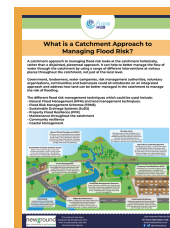
Reporting flooding:

- Environment Agency Incident Hotline: **0800 80 70 60**
- United Utilities: **0345 672 3723**
- Lead Local Flood Authority: This will either be the District Council, provided it is a Unitary Authority, or the County Council. [Find your local council here.](#)

KNOWLEDGE HUB

New Resources

- [A Catchment Approach to Managing Flood Risk Booklet](#)
- [A Catchment Approach to Managing Flood Risk](#)
- [Multiple Benefits of the Catchment Approach to Managing Flood Risk](#)
- [What is a Catchment Approach to Managing Flood Risk?](#)



www.thefloodhub.co.uk

The Flood Hub website is funded by the North West Regional Flood and Coastal Committee and is a joint initiative developed by the Environment Agency, United Utilities, Newground, and the Cumbria, Lancashire, Greater Manchester, Merseyside and Cheshire Strategic Flood Partnerships.