

Making insurance available and affordable for homes affected by flooding

What is Flood Re?

Flood Re is a joint Government and insurance industry initiative to enable you to find affordable insurance for qualifying properties that are at risk of flooding or have been flooded. Part of our work also involves helping you find out more about flood risks to your home and how you can help to reduce them.

Can Flood Re help me?

Flood Re works in the background, helping the insurance industry offer more affordable insurance to everyone with eligible properties that may be at risk of flooding.

What do I need to do?

1. Talk to your insurer and ask them if your home is eligible for the Flood Re Scheme (details of our eligibility are set out on our website).
2. Be prepared to shop around.
3. Remember, finding the right advice and products is important.

Do I make my claims through Flood Re?

No. You will continue to buy insurance and make claims through your insurer in the same way as you do now.

What can I do to prevent flooding?

Find out more about flood risk levels in your area and how to minimise the impact on your property: www.gov.uk/prepare-for-a-flood



Cynllun ar y cyd gan y Llywodraeth
a'r diwydiant yswiriant

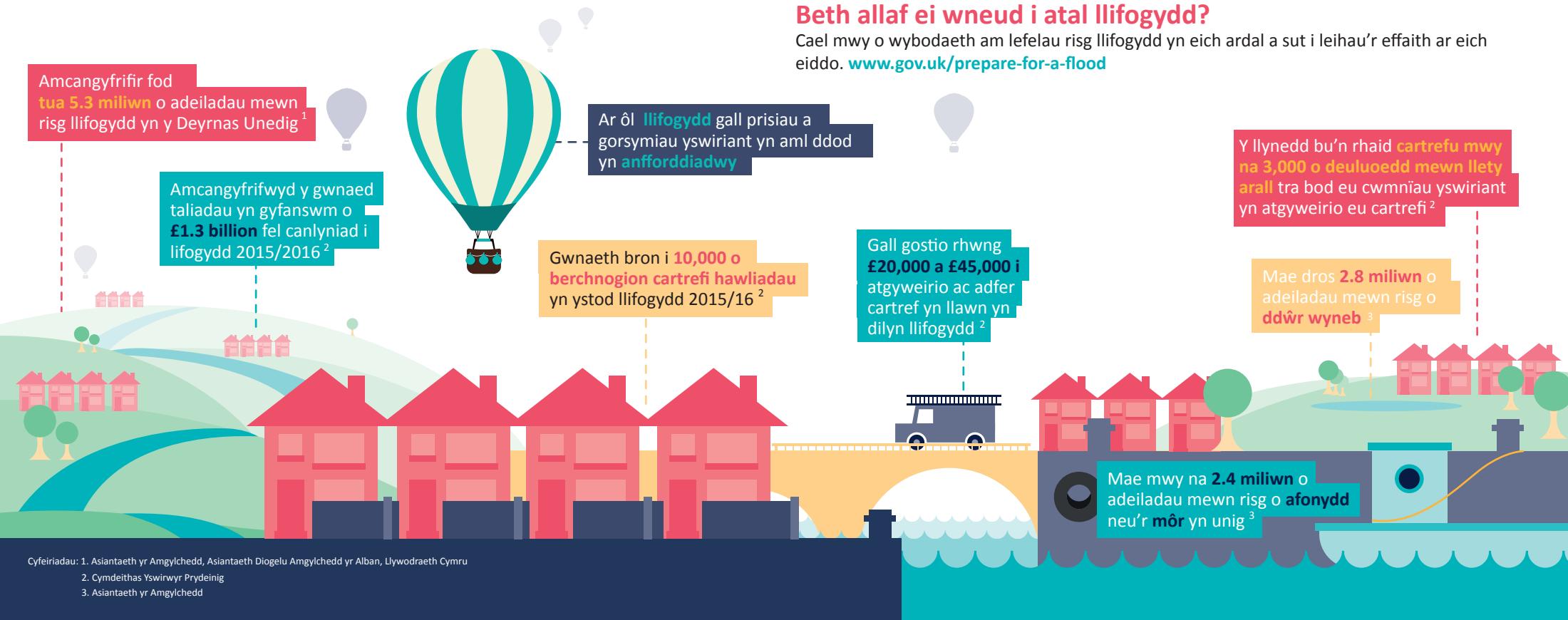
Gwneud yswiriant ar gael ac yn fforddiadwy i gartrefi y mae llifogydd wedi effeithio arnynt

Beth yw Flood Re?

Mae Flood Re yn gynllun ar y cyd gan y Llywodraeth a'r diwydiant yswiriant i'ch galluogi i ganfod yswiriant fforddiadwy ar gyfer eiddo cymwys sydd mewn risg o llifogydd neu sydd wedi dioddef llifogydd. Mae rhan o'n gwaith hefyd yn ymwned â'ch helpu i ganfod mwy am risgiau llifogydd i'ch cartref a sut y gallwch helpu i'w gostwng.

A all Flood Re fy helpu?

Mae Flood Re yn gweithio yn y cefndir, yn helpu'r diwydiant yswiriant i gynnig yswiriant mwy fforddiadwy i bawb gydag eiddo cymwys a all fod mewn risg llifogydd.



Cyfeiriadau: 1. Asiantaeth yr Amgylchedd, Asiantaeth Diogelu Amgylchedd yr Alban, Llywodraeth Cymru

2. Cymdeithas Yswirwr Prydeinig

3. Asiantaeth yr Amgylchedd

How does Flood Re work?

We work behind the scenes, taking on the high flood risk elements of your home insurance.
It works like this:

- We collect an annual tax from home insurers who will contribute £180m to a fund each year that we manage centrally.
- Your insurer passes on any high flood risk part of your policy to us, so you don't have to do a thing.
- We then take responsibility for the flood risk part of your policy and if you make a valid claim on your insurance we'll reimburse the insurer from the central Flood Re fund.

With this support from us, insurers should be able to provide affordable insurance, even on those homes which are most at risk as they no longer have to pay the cost of the flood claim.

Over time, we estimate Flood Re will benefit over 350,000 households by providing access to those more affordable policies.

You buy your home insurance as usual

Insurers pay an annual tax that funds Flood Re

Insurers forward the risk and pay a premium to Flood Re

You make an eligible claim and your insurer pays out

Flood Re reimburses valid claims to insurers

Insurers set prices, not Flood Re

Information and advice

You'll find more details about flood risk surveys and the right kind of flood protection for your home here:

The Association of British Insurers

www.abi.org.uk

The Chartered Institution of Water and Environmental Management

www.ciwm.org

The Royal Institution of Chartered Surveyors

www.rics.org/uk

The National Flood Forum

www.nationalfloodforum.org.uk

The Blue Pages

www.bluepages.org.uk

Flood Protection Group

www.property-care.org/homeowners/flood-protection

Natural Resources Wales

www.naturalresources.wales



Contact your insurer or visit www.floodre.co.uk to find out more

Follow us on Twitter @FloodRe



Sut mae Flood Re yn gweithio?

Gweithiwn tu ôl i'r llenni, gan gymryd elfennau risg uchel llifogydd eich yswiriant cartref. Mae'n gweithio fel hyn:

- Casglwn dreth flynyddol gan yswirwyr cartrefi fydd yn cyfrannu £180m i gronfa bob blwyddyn y byddwn yn ei rheoli yn ganolog.
- Bydd eich yswiriwr yn trosglwyddo unrhyw ran risg llifogydd uchel o'ch polisi i ni, felly nid yw'n rhaid i chi wneud dim.
- Byddwn wedyn yn cymryd cyfrifoldeb am ran risg llifogydd eich polisi ac os gwnewch hawliad diliys ar eich yswiriant byddwn yn ad-dalu'r yswiriwr o gronfa ganolog Flood Re.

Gyda'r gefnogaeth hon gennym ni, dylai yswirwyr fedru darparu yswiriant fforddiadwy, hyd yn oed ar y cartrefi hynny sydd mewn mwyaf o risg gan nad yw'n rhaid iddynt wedyn dalu cost yr hawliad llifogydd.

Dros gyfnod, amcangyfrifwn y bydd Flood Re o fudd i dros 350,000 o gartefi drwy roi mynediad i'r polisiau mwy fforddiadwy hynny

Byddwch yn prynu eich yswiriant cartref fel arfer

Mae yswirwyr yn talu treth flynyddol sy'n ariannu Flood Re

Mae yswiriwr yn trosglwyddo'r risg ac yn talu premiwm i Flood Re

Byddwch chi'n gwneud hawliad cymwys a bydd eich yswiriwr yn talu

Mae Flood Re yn ad-dalu hawliadau diliys i yswirwyr

Yswirwyr, ac nid Flood Re, sy'n gosod prisiau

Gwybodaeth a chyngor

Mae mwy o fanylion am arolygon risg llifogydd a'r math cywir o ddiogeliad llifogydd ar gyfer eich cartref yma:

Cymdeithas Yswirwyr Prydeinig

www.abi.org.uk

Sefydliad Siartredig Rheolaeth Dŵr ac Amgylcheddol

www.ciwem.org

Sefydliad Brenhinol Syrfewyr Siartredig

www.rics.org.uk

Fforwm Cenedlaethol Llifogydd

www.nationalfloodforum.org.uk

Y Tudalennau Glas

www.bluepages.org.uk

Grŵp Diogelu Llifogydd

www.property-care.org/homeowners/flood-protection

Cyfoeth Naturiol Cymru

www.naturalresources.wales



Cysylltwch â'ch yswiriwr neu ewch i www.floodre.co.uk i gael
mwy o wybodaeth Dilnwch ni ar Twitter @FloodRe

