

200,000 UK homes 'may become uninsurable' over flood risk

26 November 2012



People drive along a flooded road near Melksham in Wiltshire on Sunday. Some 200,000 British homes could become uninsurable from next year due to flood risks unless a deal is struck with the government, insurers said Monday, as yet more rain teemed down on much of the country.

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The Association of British Insurers is in talks with ministers about replacing a deal expiring next year which ensures people whose homes are threatened by flooding can get insurance.

The ABI says the [government](#) is refusing to provide a temporary overdraft facility to a proposed not-for-profit special insurance fund for high-risk households.

Unless the government backs down, these 200,000 homes will struggle to get affordable household insurance when the current arrangements come to an end next year, the

association says.



A man speaks with a passing woman in flooded Tewkesbury on Sunday. Some 200,000 British homes could become uninsurable from next year due to flood risks unless a deal is struck with the government, insurers said Monday, as yet more rain teemed down on much of the country.

"The severe floods experienced by many areas of the UK this year are a reminder of the rising [flood risk](#) facing the UK," said Nick Starling, the ABI's director of general insurance.

"It is therefore vital that insurers and government tackle this issue together—this is not just a problem for insurers."

Floods Minister Richard Benyon said the government remains "really determined" to reach a deal and that the issue was an "absolute priority" for the Department for Environment, Food and Rural Affairs (Defra).

He criticised the ABI for airing its concerns at the height of the crisis, saying: "I think it is actually rather demeaning at this particular moment in time to be talking about this."

Roads and [railways](#) were disrupted in many areas of Britain on Monday and 480 flood warnings and alerts remained in place after the weekend's downpours.



People use canoes to travel through floodwaters in Malmesbury on Sunday. Some 200,000 British homes could become uninsurable from next year due to flood risks unless a deal is struck with the government, insurers said Monday, as yet more rain teemed down on much of the country.

More than 900 homes have been flooded during the latest period of [bad weather](#), according to the Environment Agency, which has issued [flood](#) warning messages to over 93,000 households in the past few days.

"Communities across north east England and North Wales are urged to remain vigilant as further heavy rainfall is expected over the next 24 hours with the Met Office forecasting up to 30mm for parts of North Yorkshire, Teesside, County Durham and Conway," the agency said.

Heavy showers were predicted in Wiltshire, Dorset and central southern England, while gale-force winds were likely to hit the northern coast of Cornwall, the north-east coast of England and parts of Wales, forecasters added.

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