

The new flood maps are on pages 5 and 6 of the 'product 4' document - they now look considerably less blue! Note the comment about the insurance companies not updating their information until 2015.

From: **WT Enquiries** <WTenquiries@environment-agency.gov.uk>

Date: Fri, Jun 27, 2014 at 5:05 PM

Subject: Flood Risk - Somerford Keynes, Gloucestershire

[Edited of some standard wording]

Dear Ms Powell

Thankyou for your e-mail requesting a copy of our Flood Map following our detailed flood risk modelling in this area. Our Flood Risk Mapping Team have provided data in the form of a "product 4".

I refer you to the maps on page 5 and 6 of the attached data which gives the new defended and undefended Flood Mapping for this area. This data is taken from the Thames MRL to St John's Lock Flood Mapping Study completed in January 2014. The team have also supplied you some modelled flood levels associated with this new mapping. Please see the table on page 7. Our Flood Risk for Planning Map is due to be updated on our website, to reflect this new modelling, in August this year.

In respect of our maps showing the Risk of Flooding from Rivers and the Sea, which is the information commonly used by insurance companies, unfortunately it is unlikely that this will be updated until 2015.

I have attached an information sheet which explains our Risk of flooding from Rivers and the Sea map, which I trust will be helpful.

The Environment Agency makes data on flood risk available to insurance companies to help them offer insurance. Insurers can access the same information on river and sea, reservoir and surface water flood risk, and defences as you can access on the Environment Agency's website.

Please be aware however that the Environment Agency has no role in determining insurance cover or setting premiums. Insurers are free to use whichever data they like to determine whether to offer insurance and at what price.

Insurers will choose which information they use to consider flood risk and many, but not all, use the Environment Agency's information. Insurers will typically supplement this with more detailed information on flood risk – from their own tailored mapping products, from past claims history, and from other data providers. Furthermore, insurers may be open to receiving additional information about an individual property's flood risk from reliable sources, e.g. independent survey or flood risk assessment.

The frequency that insurers update their systems with Environment Agency data, if they choose to license it, depends on their policies and capability for updating their systems. This data provides a first step for insurers in assessing insurance and is accompanied by strict guidance on how the insurers can use the data.

Yours sincerely

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