

# THE PATHFINDER UPDATE

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In this issue we will update you on what's new in the Pathfinder II Project, who's involved and what you can be doing at the moment. Our featured articles discuss ways to get affordable home insurance and how Flood Re works.



## WHAT'S NEW?

We have launched our new Pathfinder II Facebook Group to share what is going on in each community. Have a look and get posting! [www.facebook.com/groups/northantspathfinder/?fref=nf](http://www.facebook.com/groups/northantspathfinder/?fref=nf)

All of the initial meetings have now taken place. It was good to meet you all, learn about your communities and talk about the project. Richard Jones from David Smith Associates and Nancy have started the walk-round surveys.

We are talking with Northamptonshire Police and Northamptonshire Fire Rescue about them being involved with the community engagement events. They will bring other aspects of emergency planning to the event.

## NEW LOOK FOR EMERGENCY PLANS AND BROWNIES AND CUBS BADGE

The Emergency and Flood Guides are having a make over. Not only have they got a new look but the content has been updated. So keep an eye on your inbox for them.

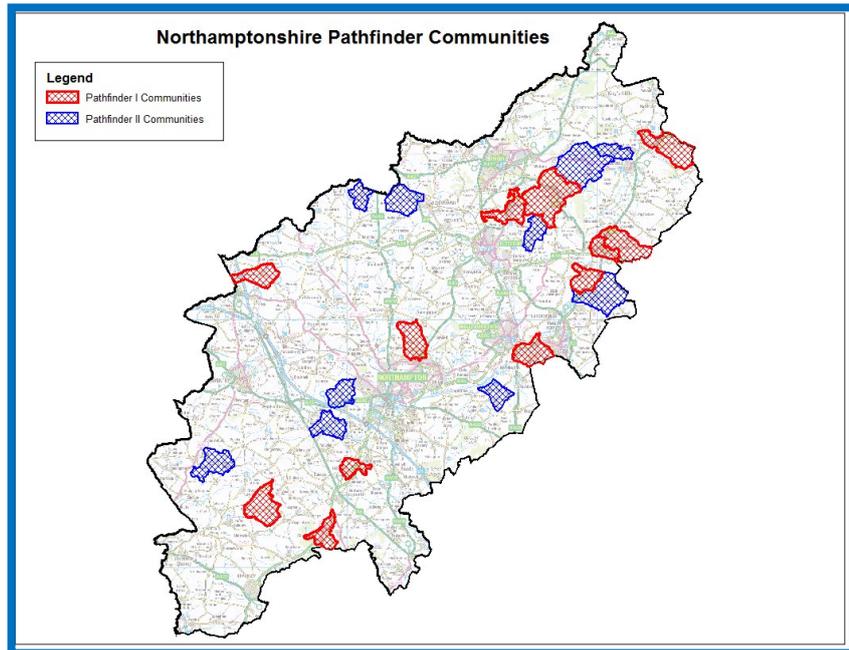
The Brownies and Cubs pack has had the same treatment. Introduce the boys and girls to The Numpties so they can earn their 'In Case of Emergency' badge. This can be downloaded from the county's girl guiding and scouting websites.



## WHO'S INVOLVED?

### Communities

Benefield  
 Braybrooke  
 Bugbrooke  
 East Farndon  
 Glapthorn  
 Grafton Underwood  
 Grendon  
 Harpole  
 Raunds  
 Woodford Halse



Although most of you have already met us, we thought you would like to know a little bit about our backgrounds and what has led us to be working on Pathfinder II.

**Jo Maddams** - I have been with the Emergency Planning Team since 1987, suffice to say I have seen a few changes over the years! I am an Emergency Planning Officer who has the responsibility of community resilience and welfare for the County. I have for many years been the one who has tried to encourage communities to become more resilience by having plans. I am really looking forward to working with the Pathfinder communities.



**Nancy Baines** - I studied Earth and Environmental Science at Lancaster University where I spent a lot of time learning about the causes, effects and potential mitigation of flooding and other natural hazards. I have been with the county council since August and work full time on the Pathfinder II Project. I am new to Northamptonshire and have enjoyed travelling round meeting you all and seeing a bit more of the county.

## WHAT CAN YOU BE DOING NOW?

Hopefully all is going well in forming your Community Resilience and Response Group (CRRG) and writing your emergency and flood plans. If not, here is a link to the templates:

[www.northamptonshire.gov.uk/en/councilservices/fire/emergencies/Pages/Protecting-your-Community.aspx](http://www.northamptonshire.gov.uk/en/councilservices/fire/emergencies/Pages/Protecting-your-Community.aspx)

Everyone can get involved, visit the Flood Toolkit to:

- Learn what you can do as a homeowner/landowner/business or community member
- Learn about different types of flooding
- Check local weather warnings

[www.floodtoolkit.com](http://www.floodtoolkit.com)

## FEATURED ARTICLE: STRUGGLING TO GET AFFORDABLE HOME INSURANCE?

The heartbreak from flooding doesn't finish once the water is gone. After cleaning and repairing your home you then have to insure it. Many of you we've spoken to haven't been able to find affordable home insurance so here are some tips and useful websites:

### Contact your current home insurance provider

Discuss the issues and concerns you are having.

### Get multiple quotes from different insurance companies

Quotes can vary widely due to the competitive insurance market. Look at the companies that are involved in the Flood Re Scheme. See the next article 'What is Flood Re?' for more information.

### Request an 'insurance related request' letter

This provides evidence of your flood risk to show to insurance companies. It includes the standard of protection by flood defences in your area, details of any planned defences and historic flooding. Contact the Environment Agency for this letter which can be show to insurance companies – these are free for individuals and £60 for businesses. Collate as much information as you can about your flood risk.

### Contact a specialist insurance broker

They will negotiate with insurance companies for you. Some may charge but you will be informed of this from the beginning. The British Insurance Brokers' Association (BIBA) can help you find a flood specialist flood insurance broker.

### Consider a household flood risk mitigation survey

This survey will identify your risk and all points of potential water ingress and what property level protection would be appropriate.

### Consider installing property level protection

If you decide to buy property level protection after the survey ensure any products installed carry a BSI Kitemark (PAS1188)  and your installer is certified. Then you or a surveyor can complete a Flood Risk Report to tell insurers how the work has reduced your home's flood risk. An insurance broker can use the survey and report to negotiate on your behalf.

For independent advice you can visit **The National Flood Forum** at [www.floodforum.org.uk](http://www.floodforum.org.uk) or call them on 01299 403055. Read the government guide on obtaining flood insurance in high risk areas: [www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/69578/pb13082-flood-insurance.pdf](http://www.gov.uk/government/uploads/system/uploads/attachment_data/file/69578/pb13082-flood-insurance.pdf)

**List of Flood Re insurers:** [www.floodre.co.uk/homeowner/find-an-insurer/](http://www.floodre.co.uk/homeowner/find-an-insurer/)

**Insurance related request letter:** [www.gov.uk/prepare-for-flooding/get-insurance](http://www.gov.uk/prepare-for-flooding/get-insurance)

**British Insurance Brokers' Association (BIBA):** [www.biba.org.uk](http://www.biba.org.uk) or call 0870 950 1790.

**List of local certified surveyors and installers:** [www.floodadvisoryservice.co.uk/certified-surveyors-installers](http://www.floodadvisoryservice.co.uk/certified-surveyors-installers)

**What is Flood Re and why does it exist?**

Flood Re is a not-for-profit scheme introduced so that households at highest risk of flooding can get affordable home insurance. The aim is to give you peace of mind that you will be able to find insurance with affordable premiums and excess after a flood claim. It is hoped that 350,000 homes will benefit.

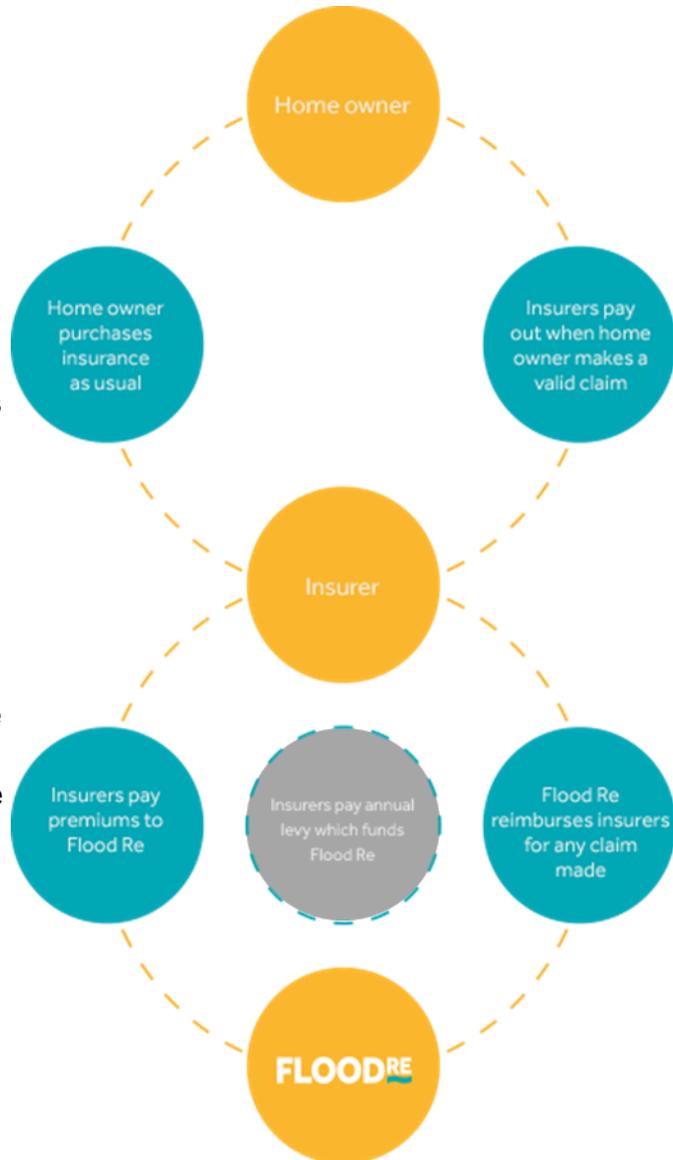
The scheme was designed by the Government and insurance companies and is in place until 2039. It is hoped that by this time the Government, local authorities, insurers and communities will be better prepared for flooding.

**How does it work?**

Flood Re is funded by insurance companies. It takes the flood risk element of an insurance policy from an insurer in return for a premium. To keep these premiums affordable for the insurance companies an annual levy on all home insurers which totals £180 million. When a claim is made that fits Flood Re’s criteria then they will reimburse the insurer the cost of the claim.

**How do I get involved?**

Flood Re is already going on in the background and you do not need to do anything. You buy your home insurance policy as normal and deal with the insurance company if you need to make a claim. The insurance company will deal with Flood Re.



**IDEAS FOR NEXT TIME?**

If you have any articles you would like to be included in the next issue, or topics that you would like us to cover please send them to [nbaines@northamptonshire.gov.uk](mailto:nbaines@northamptonshire.gov.uk)