

Flood damage insurance - helping those who help themselves



The Trewern Arms Hotel is in Nevern near Newport on the idyllic north Pembrokeshire coast. Over the past few years they have suffered from flooding several times and this year, their insurers refused to provide further cover against flooding.

Their insurance brokers approached Floodgate to see what could be done to provide reliable protection against future flooding and, after surveying the property, we suggested a number of measures to help mitigate the risk.

Our report was then sent to their insurers who have now reinstated their flood cover so long as they install Floodgates prior to any flooding event.

The Trewern Arms is one of several leisure and tourism businesses in West Wales that are owned and operated by Summer Inns Ltd.

Tony Jones, Director, said “Although we appreciate that insurance companies are businesses that need to balance their risk, it still came as a major shock to find out that they would no longer provide any flood cover whatsoever.”

“It was fortunate that our brokers had the foresight to look beyond the immediate response and bring in Floodgate to help us come up with a strategy to reduce our risk to insurable levels.”

Simon Evans, Managing Director of Floodgate said, “The cost of implementing flood protection is a fraction of the cost of repairing flood damage after the event and the fact that it can enable you to retain flood damage insurance when you have a proven significant flood risk is an additional benefit that should not be undervalued.”

“With the apparent increase in serious flooding risk, we can safely assume that the attitude of insurers will move towards expecting their customers to take reasonable measures to protect themselves from the risk of flood damage in the first place”

“With our experience and expertise gained over the past decade, we will continue to help householders and businesses provide that protection.”

