



GroundReport

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Norwich Union Flood Data FAR Superior: Offering Frequency, Accuracy and Recency



GroundSure is delighted to announce a significant new and unique enhancement to our Flood Hazard reporting following an agreement with Norwich Union to integrate their superior flood data into GroundSure reports. The inclusion of this data in our reports gives a higher level of protection for both the solicitor and the property purchaser; by ensuring they are provided with the best available data to make a truly informed decision.

Paul Livett, Managing Director of GroundSure, explains: "The new digital map, developed by Norwich Union, is the largest and most accurate ever mapping project in Britain and is being used to pinpoint the risk of river and tidal flooding to individual residential properties. The criteria of Frequency, Accuracy and Recency mark the new data apart from other sources and we are pleased to confirm that we will be providing this new data within our Homebuyer and Flood reports at no additional cost."

He continues, "In the past, one of the major obstacles to better flood prediction has been the lack of detailed and accurate information on the height of land surrounding rivers. The Norwich Union flood map has been specially commissioned to make use of the latest technology to help tackle this obstacle."

Frequent Updates

The data is released quarterly or when major changes are made to the Royal Mail's Postcode Address File (PAF), which is the most up-to-date and complete address database in the UK, containing over 26 million addresses.

Accurate Risk Rating for 26 Million Properties

Norwich Union worked with Intermap to collect data using an airborne radar system which shows the height of the ground above sea level (to the nearest 0.5m). This was combined with a software model to produce the final map showing where floods are likely to occur and how far they can spread and extend. This flood map will then give the 26 million properties contained within this data an easily understood accuracy and risk ranking, previously unseen. The data also takes into account flood defences and historic claims.

Keith Milne, Head of Underwriting at Norwich Union, said: "Although insurance companies can't stop properties being flooded, we believe we have a responsibility to ensure flood risk is calculated as accurately as possible. The ability to pinpoint whether an individual house is on a hill or raised ground, and how floodwaters will flow, is invaluable in the fight against flood damage. In particular, because of the level of detail provided by the map, people who previously thought their property was uninsurable could now obtain cover."

Recency

This data has been collected over the last 5 years and has, for the first time, been released by GroundSure. Norwich Union is now the most accurate flood data available in the market.

Climate Change

Mary Dhonau, Coordinator for the National Flood Forum, said: "I welcome any new data that better informs people of their flood risk as it will enable them to better prepare for flooding and reduce the effect it may have on them, their homes and much loved possessions. When you consider that more than £200 billion of property, land and assets are at risk of flooding, the need for accurate and detailed information is crucial. The wetter winters that are predicted as a result of climate change may double the frequency of inland floods within the next fifty years."

The data includes all residential and small commercial properties (i.e. any address on the PAF system), however to cover the issue of the small number of properties that are not on the PAF system, GroundSure has set up a unique service with Norwich Union to provide a flood risk rating on those properties. GroundSure customers can obtain a quotation from Norwich Union Direct to protect their buildings and contents by calling **0845 051 6532**.

Incorporating this data is a major advance and once again GroundSure is pleased to be at the forefront of the market by providing our clients with reports that use the best available data sources covering specialist areas of environmental study.

To order a GroundSure Flood Report, please contact your GroundSure authorized reseller.