

Protecting Homes, Preparing Futures

15 Oct 2025



We insure more than two million homes in the UK and see the devastating impact that floods can have on our customers' lives day in and day out. Industry data shows that insurers paid out a record total of £1 billion in claims for weather related damage and interruption to homes, possessions, and businesses in 2024.

As an insurer, we help people to be able to return to their home as quickly and safely as possible after a flood. However, we believe we have an important role to play in educating people about their flood risk. To mark Flood Action Week, the Environment Agency's annual campaign to encourage people to prepare for flooding, we have taken part in several initiatives to raise awareness of being flood ready.

We are a proud sponsor the new Floodmobile, a partnership between BeFloodReady and Flood Re aimed at helping people better understand and manage their flood risk. The Floodmobile contains Property Flood Resilience (PFR) equipment so people can see what they can do to their property to make it more resilient against flooding. It will travel around the UK so people can see PFR equipment in action and have the opportunity to ask flood resilient experts for advice.

The new Floodmobile was unveiled at a Parliamentary event where Bridget Rosewell, Chair of Flood Re, presented new research to highlight how PFR equipment can protect homes and cut annual flood losses. Emma Reynolds, Secretary of State for Environment, Food and Rural Affairs, talked about the importance of learning from past flood events and the role communities play in responding to flood events, while Robbie Moore, Shadow Minister of the Department for Environment, Food and Rural Affairs and sponsor of the event, talked about giving people the knowledge and tools they need to protect their homes.

In addition, Scott Cargill, Director of Home, Travel and Pet insurance, attended a roundtable with other senior insurance leaders to discuss the role insurers can play in not only supporting customers during a flood event, but how they can also prevent severe flooding. Emma Hardy, Minister for Water and Flooding, who facilitated the conversation was keen to understand how insurers, lenders and government can all play a role in tackling this issue.

Our purpose is to help more people look after their future. We're committed to working with government and industry to help raise awareness about flood prevention so that our customers' homes are protected against extreme weather events now and in the future.