

## Flood Directory application

### Purpose of the directory

The directory was established by BIBA and ABI to implement recommendations of the government's independent review of flood insurance in Doncaster published in October 2020. You can read the review [here](#).

The directory contains details of insurers and intermediaries who can provide cover for residential buildings and/or contents insurance for consumers who are struggling to obtain flood cover.

### Eligibility

The directory is open to all FCA and PRA regulated insurers and intermediaries that can meet the eligibility criteria. Firms may wish to consider the number of brands they submit to be on this directory, the different propositions of these brands and how the brands listed are most likely to help customers and provide a good customer journey. These criteria have been agreed by the ABI and BIBA.

### Criteria

1. Be able to offer either/both;
  - a) provide cover for homes eligible for Flood Re, or
  - b) provide flood cover for homes outside Flood Re's eligibility criteria (e.g. those built since 2009).
2. Be able to provide your FCA and PRA registration numbers.
3. Provide a responsible contact within your firm who is approved by the FCA/PRA to perform a senior management function and listed on the FCA Register to sign off the data provided for the Directory.
4. Can confirm your firm's customers are fully covered by the UK Financial Ombudsman Service (FOS) and the UK Financial Services Compensation Scheme (FSCS).

### How to apply for a directory listing

Please complete the enclosed form and return it to the Find Insurance Manager at [kirbyj@biba.org.uk](mailto:kirbyj@biba.org.uk)

A directory listing will be valid for 12 months and subject to annual review of eligibility.

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### Your details

<b>Name of firm</b>			
<b>FCA / PRA registration number</b>			
<b>Are you a member of?</b>	BIBA	ABI	Neither
<b>Are you a</b>	Flood Re Specialist Non Flood Re Specialist or both?		

### Criteria

Firms applying for listing in Flood Directory must declare that they:

- have relevant expertise in the placement of protection risks for consumers impacted by
- flooding (those without experience, e.g. new entrants to the market, may apply using the process set out below);
- have the appetite and ability to handle these enquiries;
- will answer enquires with a good level of service;
- accept that BIBA will check periodically that these requirements have been met;
- will aim to provide feedback where possible on its performance handling of these enquiries.

### Case Studies

Please enclose ten relevant case studies (see below) to be listed in the directory as evidence of expertise. Examples should include as much variation as possible to show you can provide cover for a range of customers.

#### Example Case Study (for Flood Re eligibility)

End terrace, 3-bedroom, standard construction, property built 1965, rebuild cost £180,000, Flooded 2019, 1 previous flood claim of £20,000 in Hebden Bridge.

#### Example Case Study (non-Flood Re eligibility)

Detached house, 4-bedroom, built 2018 in Canterbury Kent within 200 meters of Rover Stour, rebuild cost £600,000, 1 previous flood claim 2020, £15,000 claim.

### Process for those unable to supply real life case studies

Firms that are unable to provide ten relevant case studies (for example, because they are new entrants to the market), are still able to apply. These firms can submit hypothetical case studies, in addition to any actual case studies, to make up a total of ten case studies. Any hypothetical case study submitted should show the processes the firm has put in place to ensure a good claims handling process for flooded customers.





### Declaration

I declare

(name of firm) meets the criteria listed above.

Name

Position

Date