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## **MONEY BOX LIVE**

**Presenter: PAUL LEWIS**

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**LEWIS:** Hello. I don't know if it's still raining where you are, but the Met Office says there may be some respite from the record rainfall of recent months - more rain than the UK has seen for at least 100 years. Heavy rain of course means floods, and not just for those by rivers; once the ground is soaked and it rains again, flash floods caused by surface water with nowhere to go can hit anywhere. So today Money Box Live takes your questions on financial loss from floods and rain. First and biggest of course is the damage to your home and property. Are you insured? Will you be able to afford insurance in future? Less costly but still potentially expensive, what if you have to cancel a holiday or a hotel booking or you had tickets to a concert or sporting event which has been called off, or perhaps your wedding reception has had to be moved if it's rained off? Whatever your question, you can call Money Box Live now: 03700 100 444. With me today to answer your questions: Matt Cullen, who's Flooding Policy Adviser at the Association of British Insurers. A busy man recently, I imagine, Matt. Mary Dhonau is Chief Executive of Know Your Flood Risk campaign, and herself a flood victim on several occasions. And Alonso Ercilla is Lead Officer for Fair Trading at the Trading Standards Institute. Our first question is from Sheila in Penrith. Sheila, your question.

**SHEILA:** Yes, do we have a right to know from insurance companies whether they've identified our property as being at flood risk? How can we find out and can we challenge it because you know geographically we might seem to be very close to a major river flood - I'm talking about my own situation here - but actually the local

typography, we can be considerably higher than that river flood level? It seems to be sometimes you know is it just a blanket policy and how can we challenge this?

**LEWIS:** Yes, that's an interesting question. We've had several emails and calls like that, Sheila. Let me go first to Matt Cullen from the Association of British Insurers.

**CULLEN:** Thanks. Well hi, Sheila. The short answer is no, you don't have a right; but often an insurer will give you an idea of how they've rated your flood risk if you ask them. They're not required to do that, but they might do that if you ask them. But I think this shows how on a general level it's really important to shop around the market for flood insurance ...

**SHEILA:** Yes, of course.

**CULLEN:** ... because insurers all have different ways of rating home insurance and particularly the flood aspect of it. So they'll use all kinds of different methods, so you do need to shop around the market and try and make sure you're getting the best deal.

**LEWIS:** And in your case, Sheila, you say ... I think you live quite close to a river, but you live a lot higher than the river. Is that right?

**SHEILA:** Yes, quite. Yes, I'm about 100 feet up above it vertically.

**LEWIS:** So that would be a big flood, wouldn't it, to hit you?

**SHEILA:** Half of Britain I think would be underwater in that situation.

**LEWIS:** *(laughs)* Yes, though I suppose it could run down into your house. But is it possible, Matt, to argue with the insurer and say well, look, I might be in this postcode, but, for heaven's sake, I'm on a hill and the river's 100 feet below me?

**CULLEN:** Yes, it can be possible to do that. What insurers will often ask for in this

kind of situation is a report that they can trust, so often a survey report from a qualified hydrological engineer who understands flood risk on a very local level and can provide more detailed information than insurers might have in the normal course of business.

**LEWIS:** And Alonso Ercilla, what are people's rights in this regard? I mean Matt says she doesn't have a right to it. Should she under a contract?

**ERCILLA:** To be honest, I would echo what Matt is saying. Really basically you need to shop around. If you're not happy with the quote, shop around. In principle, and only in principle, traders can charge what they want. Obviously they mustn't mislead about the charge that they're making, but they can charge what they want so it really is crucial that you shop around. The only thing finally I would say is if you do enter into a contract and you have a dispute, obviously there is a Financial Ombudsman Service you can go to ... Insurance Ombudsman Service you can go to.

**LEWIS:** For insurance products. Yes, okay.

**SHEILA:** Yes I did shop around. I challenged my original insurance company and they weren't prepared to give me any information at all, so I just said, fine, I'll find another provider and that's exactly what I did.

**LEWIS:** And you have got reasonably priced insurance?

**SHEILA:** Yes.

**LEWIS:** Good for you. It's nice to have a caller who's solved their problem, Sheila. Mary Dhonau, I think you've got a comment to make?

**DHONAU:** I was just going to say a general bit of information. Don't go on a quote me happy, cheap whatever website. Go to an insurance broker because they will know your local area. Anything that quotes you happy and quick and cheap normally says

no. The computer tends to say no.

**LEWIS:** And an insurance broker of course will understand the insurers are better at flood insuring people near rivers or whatever than, as you say, the websites. It's just finding the cheapest.

**DHONAU:** Absolutely.

**LEWIS:** Okay, useful advice. Sheila, thanks very much for your call. We're going to Cirencester now to talk to Annette. Annette, what's your question?

**ANNETTE:** Oh hello. My house building insurance was £591 last year, and has been for the last 4 years since I had a flood in 2007. This year it was increased from £591 to £2,274. Now I rang them immediately to protest and ask why, but I didn't get any satisfaction, so I wrote a formal letter of complaint but this didn't do any good. I had a letter from them saying that they'd done the assessment, they'd personally reviewed my policy premium and confirmed that it was correct and couldn't offer me any reduction. I just wanted to ask you now, in view of the fact that it is said that Caroline Spelman is going to get a guarantee with insurers on availability and affordability ...

**LEWIS:** She's the Secretary of State for this.

**ANNETTE:** Yes. ... how is this affordability to be judged? I mean some people easily can afford £2,274; some people couldn't possibly afford it at all. I did think long and hard about not insuring at all and then of course I got too frightened to do this ...

**LEWIS:** Yes, I can imagine. Annette, let's ask Matt Cullen from the Association of British Insurers. Her insurance premium has gone up nearly four times, fourfold, Matt. Is that affordable? Is that fair?

**CULLEN:** Well we do understand how frustrating it is for consumers to see their

insurance premiums rising sharply. I can't comment on the individual case, obviously I don't know the details, but insurers do want to see flood insurance remain affordable for consumers in the future and that's why we're working very hard with the Government at the moment to try and deliver a solution for this. But fundamentally the Government need to be involved because, like Annette says, the insurance industry isn't really the right body to decide what is affordable. That's Government's job.

**LEWIS:** I guess that's true, but if we're going to have more and more bad weather - and it does seem that you know we used to be told oh it's a flood once in a thousand years, we've had several of those over the last few years - if it is going to be more, places are going to be more liable to flooding, a way has to be found that people can afford insurance. And you know when your deal comes to an end next June something's got to be in its place and, as I understand it, there will be some kind of levy which will pay for these expenses. But no more money's going into it, so 2,000 odd pounds may still have to be affordable.

**CULLEN:** Well we've been working very hard to try and consider what the options might be after the current agreement on flood insurance expires next year. We've made it clear that if nothing replaces that agreement, it's a dangerous path to go down; that there could be significant numbers, up to 200,000 people around the country struggling to afford flood insurance, and that's exactly what we want to avoid.

**LEWIS:** Okay. You seem to be saying it's the Government's job to solve that rather than the insurers.

**CULLEN:** It's a shared job, it's a shared job.

**LEWIS:** A shared job. Mary Dhonau?

**DHONAU:** Just if all else fails, there is something on the market called 'flood bond', which isn't flood insurance. It's an alternative to flood insurance and it will arrive and

promise to dry your house out within about four days and you just pay a small amount towards that. It's really a flood assurance rather than a flood insurance.

**LEWIS:** Right, but it's not ... I mean drying your house is one thing, but if this often happens, it's the drains that come up, it needs to be disinfected as well, doesn't it, because it's sewage that floods your home, not water?

**DHONAU:** Well yes, yes. They not only do that. They arrive, they clean, they sanitise and they dry it out and they hand it back within about four days. So it's really .... It's not as good as insurance, but it's a good alternative to insurance for those people that just can't afford it.

**LEWIS:** Right, okay, I hadn't heard of that. Yes Alonso?

**ERCILLA:** The only point I'd make - hi Annette - is that basically make sure that you're not stuck in this contract that you didn't want. A lot of insurance companies do automatic renewal, so that they'll notify you of what their new premium is but they'll assume if you don't write to them or whatever you want to cancel the renewal, notify them, they'll assume that you want to continue. So do make sure that you're not stuck with a policy you didn't want. As soon as they notify you what the new premium is, shop around or cancel.

**LEWIS:** I suppose the problem is though that if this house was flooded what 5 years ago, it's going to be very hard, Matt, to find another insurer, isn't it?

**CULLEN:** Under the current situation, yes. A lot of people out there now can testify that the current arrangements don't work for them and that's why we're looking at something more sophisticated for the future.

**LEWIS:** Okay. Annette, I'm not sure we've offered you any solutions ...

**ANNETTE:** *(laughs)* No.

**LEWIS:** ... but some sympathy and some explanation. And the current agreement ends next June and we hope to have something in place by then, but affordable might still be rather a lot of money, I'm afraid.

**ANNETTE:** And a flood bond will never dry out one's house in four days. I cannot believe it.

**LEWIS:** Okay.

**DHONAU:** I suggest you go onto the site and have a look.

**LEWIS:** Okay, alright, well we'll leave that. It's not something I've heard of. Annette, thank you very much for your call and I'm sorry about your continuing problems. Edward's next in Eastbourne. Edward, your question?

**EDWARD:** Hello. Yes I'm a solicitor and understandably a lot of clients are concerned about flooding, particularly when they're buying a house. I wondered if the panel had any suggestions as to how best to advise clients about the risk of flooding?

**LEWIS:** Right, well before we ask them, let me just mention a couple of emails as well we've had because Sally has written an email from ... She's looking to buy a house in Twickenham with the Thames at the bottom of her garden, and she says does that automatically mean the house will flood? And also Ruth has emailed. She wants to buy a house in Marlowe, which again is near the Thames, and she wants to ensure it's not at risk of flooding. She doesn't want to get almost to the final point and then discover that she doesn't want it for that reason. So finding out if your house or if your client's house is at risk. Mary Dhonau?

**DHONAU:** This is something that means an awful lot to me because the first thing I knew that I was at risk of flooding - and I have to tell you I'm not on an official flood plain - was when my 12 year old son shouted upstairs that he was knee deep in raw sewage. I believe very strongly that everybody when purchasing a house or thinking

about purchasing a house should think about buying a relatively cheap sort of desktop survey which will cover all sorts of flooding; not just river flooding but ground water flooding and surface water flooding. There's a wide range of them on the market, and in fact when I did move house, I bought one and it gave me that piece of mind that my house wasn't at high risk of flooding.

**LEWIS:** It was wrong then, was it?

**DHONAU:** No, I have since moved.

**LEWIS:** And where can you get one of these from?

**DHONAU:** Well you can surf the internet. There are various companies out there - sort of Home Check and Argyle and ...

**LEWIS:** But how do you know who to trust?

**DHONAU:** Pardon? Well they're all sort of fairly reputable, recognised companies, and you know I would advocate using one of those every time.

**LEWIS:** Matt Cullen?

**CULLEN:** Well I firstly couldn't agree more with what Mary said. I think it's very important at the purchasing stage that flood risk is checked out. I think I'd just say that there are probably different stages of checking that you can go through. There's a kind of initial level of checking, which is quite basic and quite cheap and can be done very early in the process just to give you an idea of whether it's something you need to investigate further. And then if it's something you need to investigate further, then you can look at getting more detailed survey reports done at that stage, which will of course be more costly.

**LEWIS:** And, Edward, you've asked this question. You're a solicitor. Are those kind

of reports sufficient for your purposes because obviously if you say your house isn't liable to flooding, you might be held responsible for that judgment?

**EDWARD:** Absolutely, they're very helpful of course but I think well a lot of the media actually is directing people to the Environment Agency website I think at the moment and of course that doesn't contain anything to do with surface flooding or groundwater flooding.

**LEWIS:** I know that Mary Dhonau's view, which she expressed on Saturday to us on Money Box, is every home is at risk of flooding and you should all be careful. *(Edward laughs)* But that's probably not what your client... But in the case of Ruth and Sally whose emails I read out, I mean they're both buying properties near the Thames. I think one of them might be above the tidal part of the Thames, the other one isn't, and that of course is protected by the Thames Barrier. But if you buy a house near a river, you must expect a risk of flooding, mustn't you?

**EDWARD:** Absolutely, yes, and I think the searches that Mary was talking about actually obviously are very helpful, but ...

**LEWIS:** And I think the Royal Institute of Chartered Surveyors, the Royal Institution of Chartered Surveyors also does a flood risk report. You were going to say something, Alonso.

**ERCILLA:** Yeah, hi Edward. Just really to comment that from a Trading Standards point of view, I'd say the estate agent as well may have a duty to inform about the risk of flood - particularly if it's a risk of flood that's obvious, apparent, you can discover through making basic checks. Basically the consumer protection law isn't just about misleading. It's about misleading through omission - in other words not giving people the information they need to make an informed decision about a purchase even of a house. So, in other words, if it's obvious it may flood or it has happened recently, that's information the estate agent should be communicating to a potential buyer.

**LEWIS:** And of course there is a specific act covering estate agents, isn't there, that

they actually have to describe accurately and fully the property?

**ERCILLA:** There is. In fact actually it's a bit of law that covers many Fair Trading matters, as it's called - some regulations in fact and consumer protection from unfair trading regulations - and that's what creates this requirement not to mislead by omission.

**LEWIS:** Okay. Edward, I hope that helps. Obviously you have particular responsibilities as a solicitor. I think it's the first time a lawyer's rung us for advice on Money Box Live, but thanks very much for your call and thanks to Ruth and to Sally for their emails. We're going now to Northamptonshire to talk to Angela who's got another question. Angela, what is it?

**ANGELA:** Oh hello. December 2010, I was flooded out due to a burst pipe in the loft, along with - I dare say - several thousand other people at the time. I'm a tenant and I wondered what sort of insurance you can get for contents cover for low general worth items - I mean sentimental value. I won't be covering furniture or anything because that's the landlord's priority.

**LEWIS:** Right, so you want your own cover. And I suppose that's difficult, Matt, because there are two people who've got property in the accommodation?

**CULLEN:** Yes, it can get quite tricky with tenant/landlord type situations. There always are contents only policies on the market for tenants to buy and we recommend that they do so to protect the possessions that are their responsibility. But it's very, very important that landlords have suitable buildings insurance and contents insurance if there are you know landlord owned items in the property as well. Often that will be what pays for alternative accommodation, but what happens when it floods is it's very important that you communicate with the landlord or the property owner to make sure that that side of things is being managed properly.

**LEWIS:** Yes, though of course landlords sometimes ... Some landlords obviously are excellent, others are not the best communicators, are they? What are your rights here,

Alonso?

**ERCILLA:** Well I mean to be honest insurance policies are notoriously complicated. The key I would say is make sure that you don't feel automatically bound by a term, so that if you've signed up to a policy and the insurance company says "Oh I'm afraid, have you read this clause? You're not covered", don't assume that's the end of the story. It isn't. There is of course the Financial Ombudsman Service you can go to if you have a dispute that you can't resolve. But also there's a bit of consumer protection law that applies as well, so that if a term is deemed to be unfair and within the meaning of the law, it's unenforceable. So don't feel that a contract is the end of the matter on a particular subject. It's not.

**LEWIS:** Mary Dhonau?

**DHONAU:** And can I just give a bit of sort of commonsense advice here really?

**LEWIS:** Please do. That's what you're here for.

**DHONAU:** Great. Think about keeping precious items, particularly if you're at risk of flooding, out of harm's way because when I was first flooded, I lost my baby's first birthday video and he walked that day; I lost playgroup pictures. I lost everything that was dear to me. And as a result of then, I've always said to people please, please think about where you keep your precious stuff because insurance can't replace that.

**LEWIS:** So keep them high up if you have a house or maybe somewhere separate if they're really, really precious.

**DHONAU:** And somewhere waterproof if you're in a bungalow and you can't put things upstairs.

**LEWIS:** Yes indeed, bungalows are very difficult because of course everything is below water level very often. Matt?

**CULLEN:** Very quickly, it's just worth mentioning, Angela, that a flood caused by a burst pipe will not always be classified in the same way as a flood caused by bad weather on an insurance policy. So on an insurance policy, a flood caused by a burst pipe will tend to be called 'escape of water' and that may lead to a slightly different way of treating a claim compared to a weather related flood claim. So it's just important that you look at your policy documentation and understand the distinction there.

**LEWIS:** Okay. Well talking of exclusions, we've had an email from Owen who's said, 'Insurers like to exclude lots of risks' - something we've just been hearing about perhaps. 'Is it possible to get buildings insurance that excludes flood risk, so you'd be covered if a tornado took your roof off even if it wouldn't cover you if your ground floor was flooded?' Is that possible?

**CULLEN:** Insurers aren't particularly keen to offer cover without flood risk for the simple reason that they ...

**LEWIS:** But they're also not keen to offer it with flood risk, are they, in some cases?

**CULLEN:** They are because they want to be there for their customers when the worst happens, and flood is one of the most visible cases of the worst happening. There are cases where you can access cover without flood, but it often entails going to a specialist insurer rather than going on comparison websites or taking a mainstream route.

**LEWIS:** So again go to a broker. Mary, you just want to add something. Quickly if you would.

**DHONAU:** Yes of course. If you've got a mortgage, you have to have flood insurance. Your mortgage will become null and void if you haven't got flood insurance.

**LEWIS:** Right. Okay, that's useful advice. Thanks for your email, Owen. You're in Birmingham. And we're now going to our next caller who is Linda in Uckfield. Linda?

**LINDA:** Oh hi. Yeah I'm just making an inquiry because my brother had a piece of ground, of land that he purchased a few years ago, and then there was a freak flash flood that occurred very, very quickly in a very short period of time and flooded an awful lot of land that had never previously flooded. He's now lost ... The piece of land had planning permission on it, but that's now been withdrawn. Is there a way of challenging that?

**LEWIS:** So it's been withdrawn because it's flooded and they're saying we don't want to build there because it's in danger of flooding?

**LINDA:** Yes.

**LEWIS:** We often get the opposite criticism, don't we - that houses are in fact given planning permission in flood plains?

**LINDA:** Yes.

**LEWIS:** But you're saying this isn't a flood plain. It was a freak or at least an unusual flash flood?

**LINDA:** Not at all a flood plain. Never had a flood there before and they've just extended it simply because of that one freak flash flood.

**LEWIS:** Okay. Well planning permission perhaps not the best subject for the panel, but Matt's looking as if he can offer some advice.

**CULLEN:** Well, firstly, I can understand why a local planning authority might think it was a good idea to remove planning permission because clearly there is some risk

of flooding there which they might not have been aware of at all. My advice would be that if you are determined to go ahead and build property on this land, which I would not necessarily recommend, that any kind of application or renewal of an application needs to start thinking about ways in which you could mitigate future flood risk.

**LEWIS:** Mary?

**DHONAU:** I totally agree. First of all, I would not ... barking mad to think about building there, but you can think about factoring in things like sustainable drainage systems, building the house in a flood resilient way. Because actually I made my home flood resilient, and when I was flooded again in 2007 I didn't make an insurance claim, so it's something I feel quite strongly about.

**LEWIS:** And how do you make a house flood resilient apart from moving it to the top of a hill?

**DHONAU:** Well, first of all, you can ... There's two things. You can try and keep the water out using a reputable kitemarked product. You can, for instance, replace the air brick. Nine thousand litres of water an hour can enter a property via an airbrick, so if you replace that air brick with sort of a non-return valve for airbricks, then that'll stop the water going through an airbrick. You can put door guards up, or, as I prefer, a new sort of passive kind of flood defence where you can literally ... It looks like a normal front door, but you can shut it, lock it, and that is a flood door. Always look for a kitemark though.

**LEWIS:** Right, so that's a way of making your home flood resilient even if the water comes up?

**DHONAU:** Well if the water comes in, you can do things like fit flood resilient kitchens and move your sockets up high. There are an awful lot of things you can do and there are very many specialist websites that you can look up to get that kind of information.

**LEWIS:** Alonso?

**ERCILLA:** Hi Linda. Uckfield is a beautiful part of East Sussex. The only point I would make - and I don't mean to be negative - is if you did build this house, did get your permission and did put it on the market, an estate agent would have to indicate that there had been a flood recently, so I think you might struggle to sell it.

**LEWIS:** Yes, it just seems your brother's perhaps in a very unfortunate position, Linda, so I don't quite know what we'd advise for him except perhaps it's not a good idea. But obviously he was expecting to build on it and he ...

**LINDA:** He was, yes.

**LEWIS:** ... may now have to try and sell it without permission. You can always appeal against a planning decision that goes against you, so that is a possibility. And perhaps if he included these flood resilience measures that Mary's been mentioning, the local council might cha... well in fact it would be the planning inspector might change his mind.

**LINDA:** Well I was wondering about building a house that was slightly raised actually because it only flooded about six or seven inches and ...

**LEWIS:** I think really the advice is go and talk to the planning officer and see if they will consider that kind of thing at all. If they won't, put in either another application and then appeal it if they refuse it - if he still wants to build a house there. I think that is the only sort of sensible advice, but thanks very much for your call. I'm just going to do an email now because this was one that I thought did raise some interesting issues. This is from Tim who lives near fields and he gets surface water run-off from the fields down into a storm drain. And he is the one, he says, who goes into the neighbouring field to clean out the leaves and debris, but he asks doesn't the owner of the field which generates the run-off have responsibilities to my property? Which is an interesting question, I think. Mary?

**DHONAU:** That's a very, very common kind of flooding and it's something that I feel quite strongly about. That floodwater doesn't belong to the poor guy who's getting flooded probably on a regular basis and nor should he have to take responsibility for it. He ought to go and have a word with the farmer - and I'm sure actually he has. But if he draws a blank on that, perhaps the Agricultural Land Tribunal could give him some support on that subject.

**LEWIS:** Ah right, so you can go to an Agricultural Land Tribunal?

**DHONAU:** You can indeed and get some support.

**LEWIS:** Something to look up on the internet ...

**DHONAU:** Yes.

**LEWIS:** - again something I hadn't heard of - and try and get some help with that. So that's some useful advice there to Tim who lives near a flooded field. We're going to our next caller now who is Aidan in Aberdeen. Your question, Aidan?

**AIDAN:** Hi. I'm just in the house buying market up here in Aberdeen and one of the issues that I'm considering because I'm a geologist - I don't normally worry about flooding in general - the site I'm looking at is kind of about 35 metres above the river level and a reasonable slope on it, so general flooding isn't an issue . But through my work, I'm aware that there have been a number of tsunamis that have come hammering down the North Sea caused by rock-slope failures off the Norwegian coast, and I am actually slightly concerned about tsunami risk in the area.

**LEWIS:** Right, well protecting your house against a tsunami is perhaps rather difficult, but, Matt, you have some thoughts.

**CULLEN:** Well, Aidan, I don't think insurers will be ... I might be wrong, but I don't think insurers will be rating their insurance premiums based on tsunami risk

such as the kind that you mention. However, if you were to flood based on something like that happening, it may be that insurers might start to rate based on the history of something having happened. But I wouldn't worry about it overly at this stage.

**AIDAN:** The history of the area is that it's happened approximately three times in the last 10,000 years, which gives you some sort of figures to work on.

**LEWIS:** You see, Matt, that strikes me as one of those very rare but terrible events that insurance is all about. You know surely for a tenner, if everybody paid it, you could insure against a three times in 10,000 year risk?

**CULLEN:** I think on the whole insurers would regard the property that you're talking about, if the risk is as you say, as an insurable risk. I don't think you're going to get rejected because of a one in 10,000 year tsunami risk.

**LEWIS:** Okay Aidan, thanks for your call. I'm just going to move on because we've got one more call from Clifford who's on a mobile. And if you could be very brief, Clifford, I'd be grateful because we're coming towards the end of our time.

**CLIFFORD:** Very simple. I'm looking at the Environment Agency map for the low level waste site at Drigg, Cumbria; and the Environment Agency map actually impacts, it shows a flood risk inside of the low level waste plant. How is this going to affect my insurance?

**LEWIS:** Right, so you're not just worried about water? You're worried about radioactive water? Matt?

**CULLEN:** Well having worked near Drigg and in Drigg in the early part of my career, it's a very nice question for me to be given as a reminder of my past life. I think insurers can use this kind of information as part of their premium setting process, but if they don't perceive the risk as being particularly large - which they are unlikely to for property damage in this kind of situation, with Drigg in particular

because it is a low level waste repository - I wouldn't expect it to have a significant impact on your property insurance premium.

**LEWIS:** And Mary, the Environment Agency flood alert map, is that a useful way of assessing the risk or do you have to go beyond that?

**DHONAU:** Oh it certainly is a useful way of assessing sort of river risk. But again let's go back to my subject at the beginning. If you're concerned about surface water flooding or run-off or groundwater flooding, certainly get one of these desktop surveys. Twenty quid well spent.

**LEWIS:** Okay. And we've had an email from Richard who says: 'I went to look at a house that had been flooded twice in 7 years.' When he looked at the Environment Agency report, it said there was no record of a nearby stream ever flooding. And finally a little bit of advice from Laurence. 'Please advise people when buying a house to watch out for house names like Flood Lane, River View, Marshy Bottom, etcetera. Sounds obvious, but it can save you money.'

**DHONAU:** Spring Cottage.

**LEWIS:** Yes, quite. Anyway thank you very much for all your calls. That is all we have time for. My thanks to Matt Cullen of the Association of British Insurers; Mary Dhonau from Your Flood Risk; and Alonso Ercilla from the Trading Standards Institute. Thanks for your calls and emails. More on our website, [bbc.co.uk/moneybox](http://bbc.co.uk/moneybox), including a transcript in a couple of days. I'm back at noon on Saturday with Money Box, but Money Box Live is now off the air for the summer until September. This time next week, you can hear a repeat of Money Box.