

For Immediate Release

3 December 2001

FLOOD DAMAGE LIKELY TO BE WORST EVER THIS WINTER

- **61% increase in flood damage year on year***

With UK flood damage to households this winter likely to exceed last year's £243m in insurance claims**, Liverpool Victoria, the UK's largest friendly society, is issuing some basic tips to help anyone affected to progress their claim quickly.

- Keep personal documents including insurance policies, bank details and essential contact numbers in a dry, safe place.
- Go round the house and make a list of all the main contents, and their replacement value.
- Photograph major contents items, and any particularly valuable and unusual objects in your home, to prove ownership.
- Contact your insurer immediately if you do need to make a claim.

These tips are in addition to the obvious precautions anyone in a flood risk area should take, such as moving items upstairs, unplugging and moving electrical equipment, and keeping valuable and hard to replace items in a safe, dry place.

David Stevens, Liverpool Victoria's head of customer assistance, says: "At Liverpool Victoria we believe in doing the right thing by our customers, that's why we are not only continuing to cover people affected by floods last year, but also imposing no additional excesses for flood damage. Homeowners should check that their insurer provides similar assurances."

Liverpool Victoria home insurance policies offer an upper limit of cover of £125,000 for home contents and £500,000 for buildings – including any damage caused by flooding.

To find out more about Liverpool Victoria's Home Insurance,
www.liverpool-victoria.co.uk

call **0800 680 690**.

[In order to continually improve customer service calls may be monitored or recorded.]

For further information, please call:

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Notes to Editors

* & ** Figures taken from the Association of British Insurers:

Time Period	Domestic Insurance Flood Claims
2000	
Quarter 1	£15million
Quarter 2	£30million
Quarter 3	£21million
Quarter 4	£177million
2001	
Quarter 1	£56million
Quarter 2	£28million
Quarter 3	£22million

Home insurance is underwritten by Liverpool Victoria Insurance Company Limited. A wholly owned subsidiary of Liverpool Victoria Friendly Society Limited. Liverpool Victoria Insurance Company Limited is a member of the Association of British Insurers, the General Insurance Standards Council and the Insurance Ombudsmans Bureau. Registered office: County Gates, Bournemouth BH1 2NF. Registered in England No.3232514.

Liverpool Victoria takes into account every element of an individual risk when calculating a Household insurance premium, which includes properties likely exposure to Flood (and various other perils, e.g. storm/subsidence/theft), enabling them to accurately rate a property, regardless of its location and loss history.
