

04/12/2025

Dear Homeowner,

**Will you help gather information on how affordable and available flood insurance is by completing a simple survey?**

Consumer Intelligence is working on behalf of Flood Re, which was set up by the insurance industry with the support of the Government in 2016. Flood Re's purpose is to ensure the availability and affordability of home insurance including flood cover, which was a challenge for some high-risk or recently flooded areas prior to Flood Re's existence. Flood Re is pleased to be able to confirm that it's working, and that nearly **350,000 home insurance policies** in the UK are now part of the Scheme (and over 660,000 have benefited from the scheme over its lifetime).

As someone who lives in an area where many homes are at risk of flooding, your experience looking for home insurance is important to us, especially in this difficult year for the many households in the UK that have been flooded. If you've been one of those unfortunate householders who've actually been flooded, you have our deepest sympathies. You'll know the importance of insurance and may have experienced past challenges finding good value cover, with a reasonable excess.

To track whether Flood Re continues to be successful, Consumer Intelligence has been carrying out some long running research, which shows that:

- After the launch of Flood Re, 90% of households with previous flood claims saw a **reduction of more than 50%** for their best home insurance price available to them by 2018 from 2016. A [research brief](#) on Flood Re's website describes how the program has brought down prices.
- At the launch of the Flood Re Scheme, a customer who took part in our survey saw her premium drop 60% from £1,000 to £400 and her excess plummet from £10,000 to £250. Flood Re applies a fixed excess of £250 for each policy.
- 99% of householders in high-risk areas receive 15+ quotes in 2024.
- The percentage of households with a flood claim in the last 5 years able to obtain at least 5 quotes from different insurers via Price Comparison Websites grew from 1% in 2016, to 98% in 2025.

The Scheme is set up for 25 years and its work is ongoing, with initiatives like Build Back Better aiming to move the dial towards greater householder resilience. Flood Re needs homeowners like you who live in flood risk areas – and particularly those who have suffered a flood claim – to better understand Flood Re's impact.

Responding to this simple questionnaire takes less than 10 minutes and as a thank you for helping with this vital work, Consumer Intelligence will send you £10 (via a registered PayPal account) or if you prefer, will donate £10 on your behalf to the Scottish Flood Forum, **for each calendar year that you participate where we use this information to obtain insurance quotations.**



### What we need from you

In order to continue to understand Flood Re's impact, your participation is requested in this established research study. Simply complete the brief opt-in questionnaire online, which can be found via the following link ([www.consumerintelligence.com/floodresearch](http://www.consumerintelligence.com/floodresearch)).

Consumer Intelligence will use this information to obtain insurance quotations on up to four occasions each calendar year. **Your details will not be used for any other purpose without your explicit prior consent** and you can opt out at any time. **Consumer Intelligence's Privacy Policy can be found here:** [www.consumerintelligence.com/privacy-and-cookie-policy](http://www.consumerintelligence.com/privacy-and-cookie-policy).

Should you have any questions about this market research, please contact Consumer Intelligence at [floodresearch@consumerintelligence.com](mailto:floodresearch@consumerintelligence.com).

We sincerely hope that you can spare the 10 minutes required to complete this survey. It is critical in helping Flood Re continue to drive more affordable home insurance for you and others in flood risk areas.

**Ian Hughes**

CEO

Consumer Intelligence

0117 317 8181

[floodresearch@consumerintelligence.com](mailto:floodresearch@consumerintelligence.com)

*This study is being carried out by Consumer Intelligence, an independent research agency ([www.consumerintelligence.com](http://www.consumerintelligence.com)) on behalf of Flood Re ([www.floodre.co.uk](http://www.floodre.co.uk)).*

## Terms and Conditions

- The person who completes the questionnaire should be over 18 and be the person who is (or would be) the main or shared decision-maker on home insurance.
- By choosing not to opt out via the questionnaire online, you are agreeing that Consumer Intelligence can use the information you have previously provided to obtain home insurance quotations from third party companies for research purposes. Consumer Intelligence will gather these quotations at four points a year to check availability and price changes as a result of the Flood Re scheme coming into force, and will share the results with Flood Re. Your details will not be used for any other purpose without prior consent. Our Privacy Policy can be found here [www.consumerintelligence.com/privacy-and-cookie-policy](http://www.consumerintelligence.com/privacy-and-cookie-policy).
- Consumer Intelligence takes every reasonable precaution to safeguard the personal information you supply to it. The Legal Entity and Data Controller is Consumer Intelligence Limited who is registered under the Data Protection Act 2018 under registration number Z8560778. The information you provide is safeguarded under the terms of that Act.
- Consumer Intelligence will not sell, rent, or otherwise disclose your personal information to any other third parties, and will not use your mailing address information for unsolicited marketing. When running quotes as part of this study we always state "NO" to receiving marketing materials or communications. You should not receive unwanted emails from anyone as a result of this exercise.
- Consumer Intelligence will not provide your personal information to any other third party except Flood Re without your prior consent; however, under certain circumstances the force of law may require the provision of information to the legal authorities. Flood Re and Consumer Intelligence will comply with any such legally binding request.
- As part of this process, Consumer Intelligence will run a Risk Check. This is NOT a credit reference check and does not affect your credit score or your ability to obtain any future products or services. But you don't have to take our word for it. You can check for yourself at: <http://www.checkmyfile.com/jargon/search-footprint>. By choosing to complete the survey online, you are consenting to that check taking place.
- The Internet is not a 100% secure medium for communication and, as such, Consumer Intelligence cannot guarantee the security of any information you send to Consumer Intelligence via the Internet. Flood Re or Consumer Intelligence is not responsible for any loss or damage you or others may suffer as a result of the loss of confidentiality of such information.
- Consumer Intelligence is unable to share the results of the research with participants.
- You can opt out of the research at any point by emailing [floodresearch@consumerintelligence.com](mailto:floodresearch@consumerintelligence.com) or telephoning Consumer Intelligence on 0117 317 8181.