



Delivering Flood Excess Insurance to commercial properties and landlords across the UK since 2015

We know that floods can turn lives and companies upside down, leaving business owners saddled with prohibitive uninsured expenses.

Our product has been developed with the help of the UK's foremost flood prevention and restoration experts and our online system for brokers can instantly quote and bind cover up to £50,000 (and up to £100,000 with insurer approval).

Why not leverage our flood excess insurance to obtain a better deal from your main property insurers?

Phone: 0345 241 0950

Email: enquiries@floodexcess.com

Example

Damage below the value of the excess

A landlord has a £20,000 excess applied to their primary insurance policy and purchases a Flood Excess policy to cover their £20,000 flood excess.

The property subsequently suffers from a minor flood causing £10,000 worth of material damage. The client is unable to claim under their primary policy as the loss falls below the value of their flood excess.

The client makes a claim directly under their Flood Excess Insurance and subject to the claim being validated by our Loss Adjuster, the £10,000 flood damage loss is covered.

The remaining £10,000 can roll on until the end of the policy or be topped up at a pro-rata rate.



5M+ Properties
at risk of flooding in the UK



300,000+
vulnerable businesses



25M+ Worth of
Flood Excesses
purchased



250+ Brokers
in our trusted network

Key Features

- A+ rated capacity
- Flood excesses up to £100k
- Easy, online system for instant quotes and cover
- All UK locations
- Broker commission on every sale and renewal
- True infill policy meaning claims below value of flood excess are covered in full

