

Project Background

FCI was instructed by a major insurance company to undertake a flood risk assessment on a well-known pub chain, part of a large portfolio, located in Cheltenham.

The site was shown on the insurance companies flood map at high risk of flooding from a nearby river although the insured had not suffered inundation from any source during their tenure at the location even during the worst flooding to affect the area in July 2007.

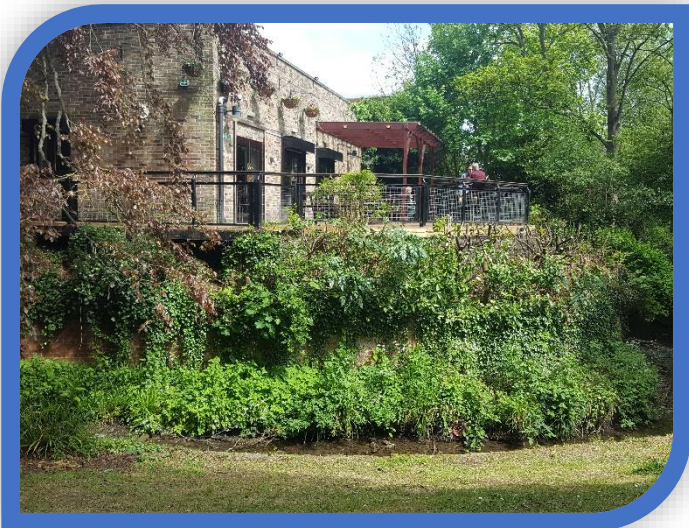
The estimated maximum loss for the public house in the event of a flood was calculated to be £1,500,000.00.

Project Outcome

A site-specific ground level survey was conducted and compared to the forecast flood levels for the nearby river where it was confirmed that the finished floor level of the asset was greater than the predicted flood levels.

The flood mapping used by the insurance company is based on a digital terrain model which does not take into account structures i.e. buildings, roads, trees etc. This would explain why the building was deemed at high risk by the insurance company as the raised floor level of the public house was not accounted for.

The onsite assessment deemed the flood risk to the public house to be negligible from all applicable sources and as a result full flood cover was offered.



Client

Major Insurance Company

If you would like further information on our service please get in touch on
01792 722321 or visit our website www.floodconsult.co.uk

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