

# Cumbria Flooding – Flood Bulletin 1

Date of bulletin: 22<sup>nd</sup> November 2009

## Overview

Recent rainfall in Cumbria has been at record levels and includes the wettest 24 hour period for a single location in the UK since records began in 1914.

The map opposite plots where flood claims have been received by Cunningham Lindsey between 19th and 22<sup>nd</sup> November. The main areas affected are the towns of Cockermouth and Workington along with the surrounding villages.



Early indications are that the current Cumbria flooding event will be of a similar scale to the 2005 Carlisle floods, although there appears to be a higher proportion of commercial claims this time around.

Our loss adjusters on site over the weekend advise that flood waters have been slow to recede with many properties affected by water in excess of one metre deep. Properties are typically circa 100 years old and of stone construction, which is likely to lead to longer drying times than normal. Initial reserves on domestic properties visited to date are averaging around £55,000.

Research suggests that there is a higher proportion of properties to let in the area than would normally be the case due to the holiday let market. This should have a beneficial impact in terms of fulfilling alternative accommodation requirements.

## Operational Response

Whilst we have invoked our surge response plan for this incident, we do not anticipate any capacity issues with our flood adjusters well positioned to support the expected level of demand.

Our mobile Branch Response Unit has been deployed supporting adjusters and back office staff who have been working over the weekend and will continue to work extended hours to ensure we provide the best possible service to customers.

We have also established a local command centre in the Cockermouth area for our adjusters, surveyors and Oriel management to coordinate activities from over the coming weeks.

Further updates will be issued to keep you apprised of any material developments over the coming weeks. New instructions for both flood and non-flood claims should continue to be notified through the normal channels.

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Surge Response Team

