



## JBA Insurability

The property has been rated as Black 1 within JBA's insurability index. Black 1 indicates a level of flood hazard such that (subject to terms, applicant's status, individual insurers' approach to risk and any other factors which may be relevant) insurance covering flood risk may be significantly more difficult to obtain. This rating is calculated by JBA and is based entirely on JBA's modelled river, coastal and pluvial flood risk data. This data is used by a large number of top insurance companies in order to assess flood risk, though individual insurers may also have recourse to further information not used in this assessment such as claim history, and is indicative rather than definitive.

The JBA Insurability Index is categorised on a fivefold scale (subject to terms, applicant's status and individual insurers' approach to risk, and any other factors which may be relevant):

- Green indicates a level of flood hazard such that insurance covering flood risk may be obtainable relatively easily as part of a standard household insurance contract.
- Amber indicates a level of flood hazard such that insurance covering flood risk may be available but may be subject to increased premiums and non-standard and/or additional terms.
- Red indicates a level of flood hazard such that insurance covering flood risk may be more difficult to obtain.
- Black 1 indicates a level of flood hazard such that insurance covering flood risk may be significantly more difficult to obtain.
- Black 2 indicates a level of flood hazard such that insurance covering flood risk may be extremely difficult to obtain.

As this index is indicative we recommend a number of insurers are contacted in order to obtain a comparative quote.