



SUPPORT FOR KITEMARK

The recent flash-flooding in the West Country again brought the UK's unpredictable weather onto the front-pages, and as the waters subside and householders assess the damage, attention will no doubt turn once again to the costs these floods have to insurers.

Commentators often find it difficult to be sympathetic towards the insurance industry, but it is worth considering the impact on the housing market that the withdrawal of underwriting in flood-prone areas could prompt.

A withdrawal of services is the worst-case scenario for everyone, of course, and it is good to see the ABI looking at more constructive ways of resolving the issue. Stephen Hadrill's suggestion of a kitemark for housing developments planned on floodplains, which would monitor the flood-resilience of homes, seems a common-sense step forwards.

Insurers would be assured of certain standards, such as the use of water-resistant building materials, while in return homeowners would be confident of acquiring insurance. But why stop at monitoring houses on floodplains? Flash floods such as the ones seen in Somerset can affect many areas, and a kitemark on all new houses could help insurers and homeowners on a much wider scale.

It is only two months since the kitemark idea was raised, but as the people of Somerset would surely testify, time is of the essence in turning this idea into a reality. Let's hope Mr Hadrill receives the industry's full support.

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