

Flood Performance Certificates are a step towards creating more resilient homes

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At Admiral, we see the devastating impact that flooding can have on people's homes and wellbeing and are supportive of initiatives designed to make insurance more accessible. Last year, we supported hundreds of customers after their homes were affected by flood events, but we believe that helping prevent flood damage is even more important.

That's why we welcome the introduction of Flood Performance Certificates (FPCs), which will be piloted by Flood Re, a joint initiative between government and insurers that helps people access affordable flood insurance. The certificates are designed to help homeowners better understand their flood risk and recognise steps that they can take to improve flood resilience, such as installing flood doors and self-closing air bricks.

While we welcome FPCs, it's vital that information collected from these certificates is stored in a central database that government, lenders and insurers can access. For insurers like us, improved flood risk data can support more accurate pricing and potentially

reward customers for investing in measures that make their homes more resilient. This could encourage more homeowners to consider installing property flood resilience measures.

FPCs could also provide more information for future homeowners, ensuring that information about a property's flood history and resilience measures remains accessible over time. This could help buyers better understand the risks associated with a property and any steps already taken to protect it.

At Admiral, we believe that supporting initiatives, such as FPCs and Build Back Better, a scheme that offers householders the chance to install property flood resilience measures when repairing their properties after a flood, will enable us to help more people protect what's important to them. By improving understanding of flood risk and encouraging greater resilience, initiatives like these can help people and communities prepare for the future and recover quickly if extreme weather strikes.