

# Sharrocks - specialists in property insurance



**26.4 million** households in UK in 2012

**20.1 million** had contents insurance

**17 million** had buildings insurance\*

**£11.1 million** insurers paid out per day in 2014

**£8.1 million** for household claims

**£3 million** for commercial property claims\*

**24%** of claims reported were for escape of water\*

**17%** of claims reported were for storm damage\*

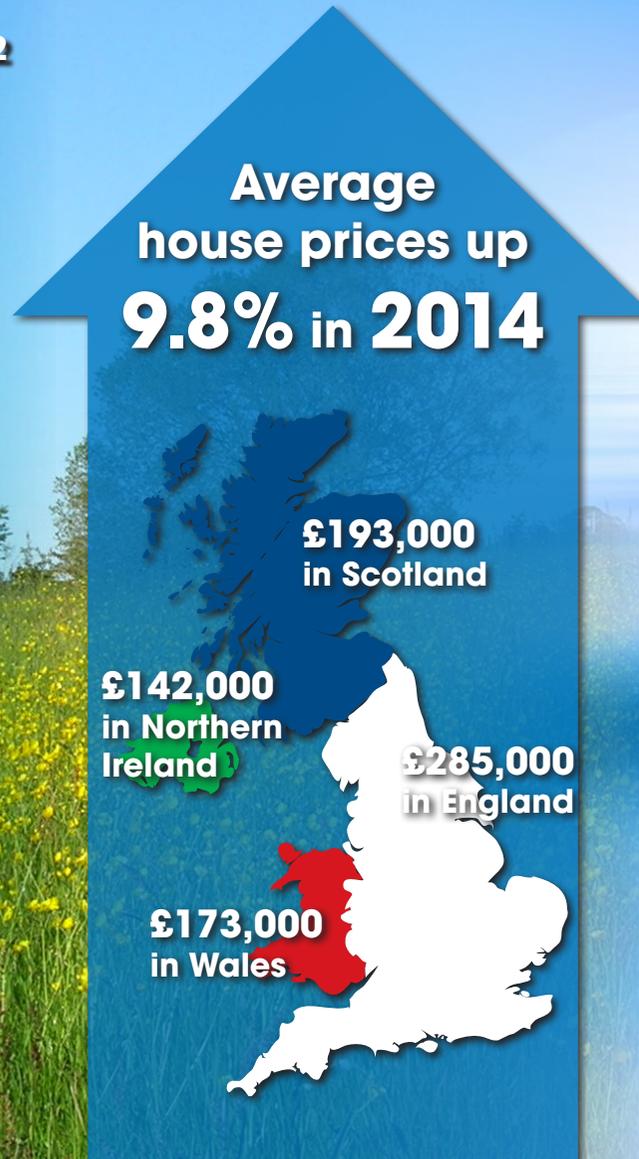


Average annual premium for Buildings Insurance **£230** -

Average annual premium for contents insurance is **£124** -

The average annual premium paid for combined policies is **£291** -

Estimated over **610,000** empty homes in the UK, **200,000** of which are long term unoccupied (over 6 months)‡



## Flooding

£451 million paid out for 187,000 flood claims in 2013/14 winter floods\*



5 million properties at risk of flooding in the UK\*

Summer 2015 proposed introduction of Flood Re a not for profit reinsurance fund designed to allow those properties most susceptible to flooding access to gain affordable flood insurance



£10 million set costs for Flood Re paid by the UK Government

Average 2.2% levy to each policyholder in the UK or an average cost of £10.50 per policy



85,557 properties in Kent (residential and commercial) are at risk of flooding from rivers and the sea‡