



Dear Kate,

In response to your issues raised, please accept this email response.

There are presently no red flagged areas for insurance in a geographic sense that we are aware of.

There are risks that are presently difficult to insure against. These risks include Storm Surge, Landslip and Sea Level Rise. Some typical examples of the wordings used for definitions in these exclusions include (but are not limited to):

We will not pay for damage caused by erosion or subsidence - Caused by or as a result of erosion, vibration, subsidence, landslip, landslide, mudslide, collapse, shrinkage or any other earth movement

We will not pay for damage caused by actions or movements of the sea

We will not pay for Loss, damage, injury or death arising from:

- *Actions of the sea, high water or tidal wave — unless the loss or damage is the result of a tsunami*
- *subsidence or landslide unless it happens immediately as a result of an earthquake or explosion*
- *hydrostatic pressure including loss or damage to swimming pools or similar structures.*

We will not pay for damage caused by:

- *the seas or tidal wave;*
- **river flood; "river flood"** means when water that is normally contained in a **water catchment system** increases because of rainfall or snow melt (whether in the immediate region or elsewhere) or is deliberately released by an authority, and the water overflows onto land that is not normally covered by water into **your** home.
- **erosion or earth movement. "earth movement"** means heavage, landslide, landslippage, mudslide, settling, shrinkage or subsidence. **"erosion"** means being worn or washed away by water, ice or wind.

These are just a few common examples, definitions do vary between insurers.

Please feel free to respond if you have further queries.

Karl

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