

Dumfries Scooters: Now insured against flood damage, despite being in a high risk area



During unprecedented rainfall and the infamous November 2009 floods in Friars Vennall, Dumfries Scooters, one of south west Scotland's leading moped & scooter dealers, experienced serious flooding.

Located next to the River Nith, the shop floor was rapidly submerged under more than a foot of water from the overwhelmed river banks. However Niall Cowan, Managing Director of the company, took action as quickly as possible and managed to minimise potentially severe and expensive stock damage. Having narrowly avoided large and unexpected costs to his business, Mr. Cowan realised he needed to take action to protect his business from the threat of future flooding.

Taking advantage of the local council-subsidised flood protection scheme, Mr. Cowan purchased Floodgate flood protection barriers to protect not only his

showroom, but also three other properties he owned near the river. The cost for protecting all his properties was £850 with the protection for the shop itself costing just £400. Mr. Cowan comments, "It's worth it when you think there a risk of losing £20,000 to £30,000 worth of stock from flooding."

According to the Association of British Insurers, 90% of flood damage is caused by just the first inch of water and the average flood claim is £15,000-£25,000. These statistics make Floodgate protection a cost-effective approach to the threat of flooding.

As is the case with many properties in flood risk areas across the UK, Dumfries Scooters had previously been unable to secure insurance against flood damage because of its location near a river bank in a high risk flood area. With the new flood protection from Floodgate, Mr. Cowan has now been able to amend the insurance policy to cover his property against flooding.

Mr. Cowan says, "The way that Floodgate works means that there are no day to day obstructions to the shop which would interfere with the business or customer entry. However, the flood gates themselves are flexible, easy and very quick to put in place when heavy rain or a flood is threatened. So this has been an ideal solution for me."

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