

Defra  
Flood Insurance Consultation  
Area 3C  
Nobel House  
17 Smith Square  
London  
SW1P 3JR

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30<sup>th</sup> July 2013

Dear Sir/Madam

I am writing in response to your consultation document on Flood Insurance.

The document itself is unwieldy and clearly designed not to be read by the person on the Clapham omnibus. The average person's attention span simply cannot absorb such a voluminous and incomprehensible amount of bureaucratic verbiage. This is clearly NOT a consultation with the public in mind.

My attention is drawn to Question 14 "Do you think a levy equating to around £10.50 per UK household, which the ABI estimate is equivalent to the current cross-subsidy, is acceptable to help address the problem of securing affordable flood insurance for high risk households?" People who have deliberately chosen to live by flood prone riverbanks should not expect the rest of us to subsidise their insurance. Young drivers pay high premiums because they are a clear insurance risk statistically. People who chose to live in known at flood risk areas must accept that they should pay the appropriate "at risk" insurance premiums. In no way would I agree to subsidise the location choices made by other people.

I do not want my name or address disclosed.

Yours etc

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