D-Risk FloodPro

FloodPro® Essential

Enhanced Property-level flood risk analysis

Starcross, Daintree Road, Ramsey St. Marys, Ramsey, Huntingdon, PE26 2TF

Client:	Sedgwick
Report Reference:	FPRO-E-00656
Issue Date:	26/08/2025

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Build Back Better

Developed to support Flood Re's Build Back Better scheme

D-Risk FloodPro

Report on: Starcross, Daintree Road, Ramsey St. Marys, Ramsey, Huntingdon, PE26 2TF

Client:
Sedgwick

Issue Date:
26/08/2025

Client Reference:
6874415

Report Reference:
FPRO-E-00656



Context

This report has been prepared to assist appointed surveyors in conducting hazard assessments and property surveys as described in Standards 1 and 2 of the CIRIA Code of Practice for Property Flood Resilience. Its purpose is to enhance the surveyor's understanding of the likelihood and severity of potential flood sources which may affect the property. This assessment uses flood information licensed from established commercial flood model vendors and national environmental agencies.

This report (including any enclosures and attachments) has been prepared for the exclusive use and benefit of Sedgwick and solely for the purpose for which it is provided. Unless we (D-Risk and/or our subcontractors, consultants and/or advisers, including but not limited to Ashfield Solutions Group Ltd) provide express prior written consent, no part of this report may be reproduced, distributed or communicated to any third party. No third party is to rely on this report or any information, observations or otherwise as contained herein.

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Outbuildings: We have identified outbuildings associated with this property. Maximum reported flood depths relate to primary building only, please check to see the extent of potential inundation on outbuildings.

1.0 Past Flooding

There are no official Environment Agency records of past flooding on or in close proximity to the property. **Note**: that these records are typically restricted to fluvial and coastal flood sources and are usually only updated quarterly, at a national scale.

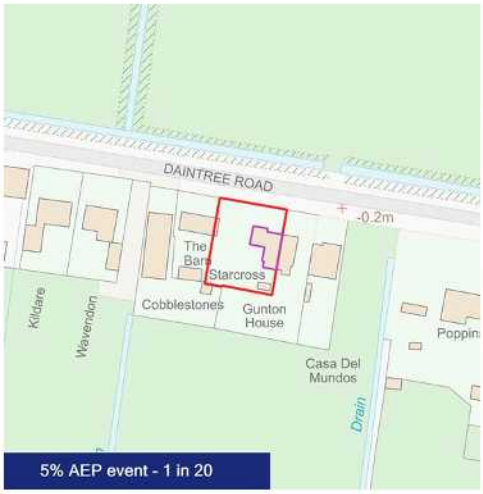
Clear

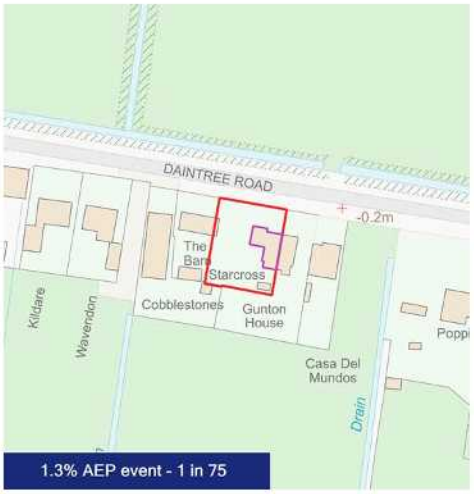
2.0 River Risk

Flood Extent

The following maps display the flood depths that may be experienced at, and within proximity, of the Property based upon the JBA undefended river flood model. These depths are shown for five differing return periods. Flood maps are only displayed where there is an annual risk of flooding of at least 0.1% within 50m of the defined property boundary. Depths are extracted from a 5m resolution grid and represent the maximum estimated depth within the digitised title boundary and building footprint boundary, including a 5m margin.

Where the property benefits from flood defences these are indicated on the maps. Sometimes defences may be indicated for some flood return periods (AEPs) and not for others – this means that the standard of protection offered by those defences may not be high enough to protect against all flood events. [1]



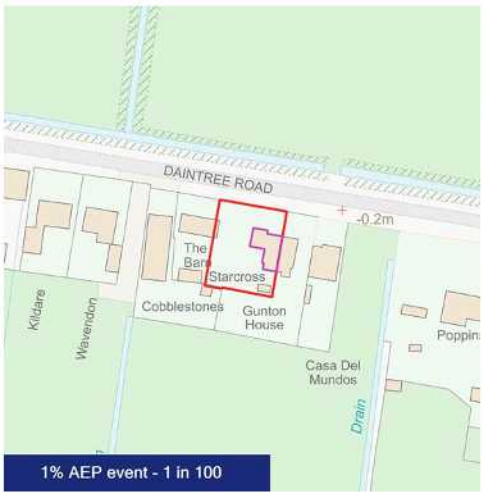


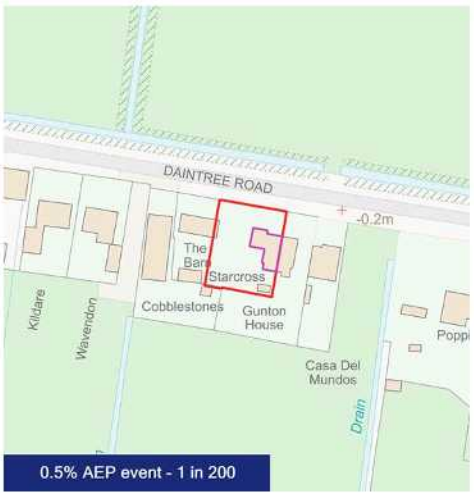
River Flood Extent

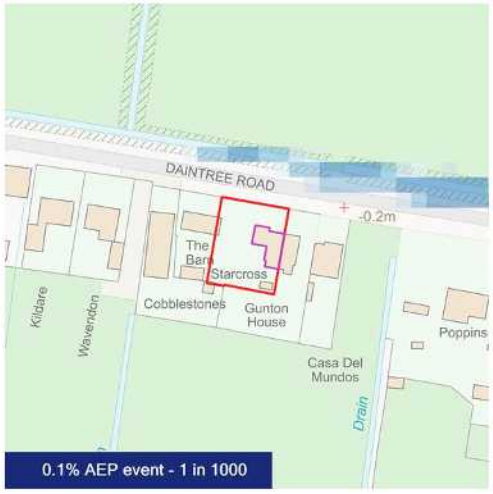
Depth Key

- 0.01m < x <= 0.05m
- 0.05m < x <= 0.1m
- 0.1m < x <= 0.3m
- 0.3m < x <= 1.0m
- 1.0m and more

[1] Assessment includes JBA level 2 and level 3 defences.







Maximum standard of protection for defences (years):

Estimated Depth

Annual Probability (likelihood)		Max Depth (m)	
		Property Extent (+5m)	Building Footprint (+5m)
More Likely	5% (1 in 20)	Not affected	Not affected
	1.3% (1 in 75)	Not affected	Not affected
	1% (1 in 100)	Not affected	Not affected
	0.5% (1 in 200)	Not affected	Not affected
Less Likely	0.1% (1 in 1000)	Not affected	Not affected

3.0 Coastal Risk

The property is not affected by coastal flooding. Flood maps are displayed above where there is an annual risk of flooding of at least 0.1% within 50m of the property title boundary. For wider context of overall flood hazard in the area of the site see Section 7.0 – Combined Hazard Profile.

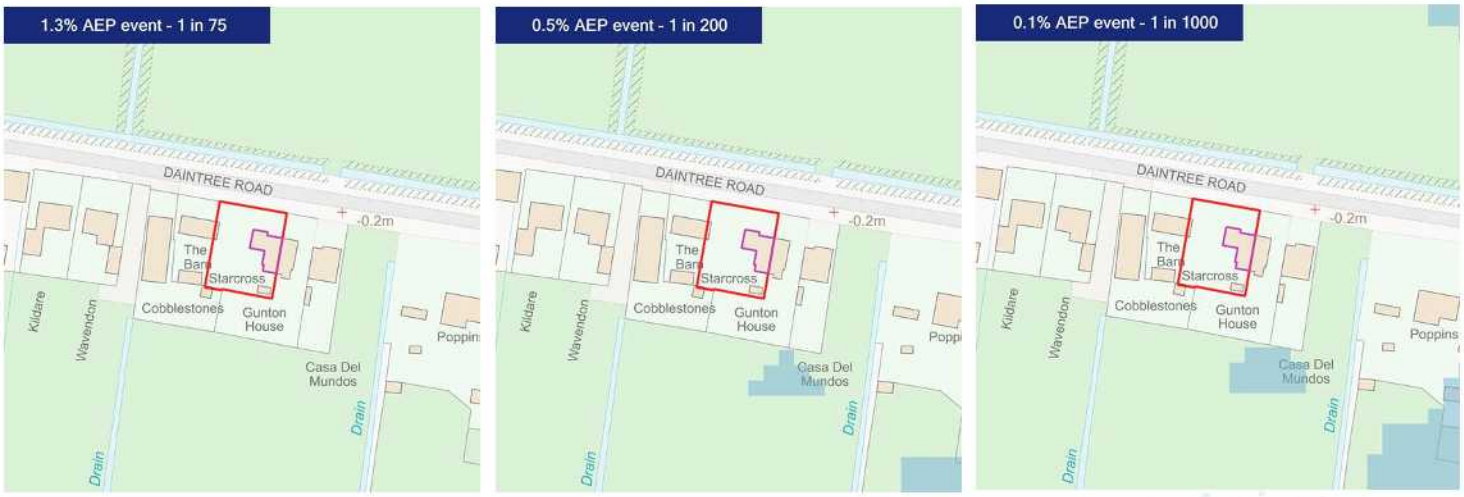
Clear

4.0 Surface Water Risk

Flood Extent

The following maps display the flood depths that may be experienced at, and within proximity of the Property, based upon JBA's undefended surface water flood model. These depths are shown for three differing return periods. Flood maps are only displayed where there is an annual risk of flooding of at least 0.1% within 50m of the defined property boundary. Depths are extracted from a 5m resolution grid and represent the maximum estimated depth within the digitised title boundary and building footprint boundary, including a 5m margin.

Where the property may benefit from flood defences these are indicated on the maps. Sometimes defences may be indicated for some flood return periods (AEPs) and not for others – this means that the standard of protection offered by those defences may not be high enough to protect against all flood events. [2]



Estimated Depth

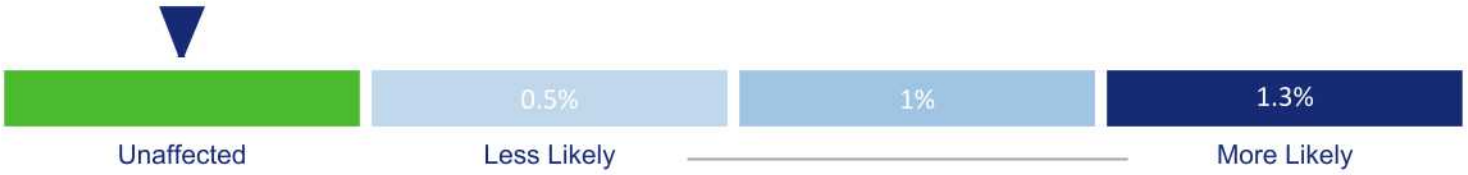
Annual Probability (likelihood)	Max Depth (m)	
	Property Extent (+5m)	Building Footprint (+5m)

[2]Assessment includes JBA level 2 and level 3 defences.

More Likely	1.3% (1 in 75)	Not affected	Not affected
▽	0.5% (1 in 200)	Not affected	Not affected
Less Likely	0.1% (1 in 1000)	Not affected	Not affected

5.0 Groundwater Flood Risk

The JBA groundwater flood model indicates whether flooding may occur as a result of water rising above ground level in the Chalk aquifer for three annual exceedance probabilities: 0.5% (1 in 200), 1% (1 in 100) and 1.3% (1 in 75). The model indicates the likelihood that groundwater flooding may occur but does not provide estimated flood depths. Because of the uncertainty associated with geological interpretation our analysis indicates where there is any groundwater flooding hazard within 50m of the property title.



The property is not located within an area exposed to groundwater flooding from groundwater in the Chalk aquifer.

Note: This assessment does not consider groundwater flooding from permeable superficial deposits associated with some rivers which can increase the frequency and duration of river flooding.

6.0 Dam Break (asset failure)

The property is not within an area shown to be affected by dam break according to JBA's Dam Break Flood Map.

Clear

7.0 Combined Hazard Profile

To completement the detailed flood event mapping, we use JBA's Floodability® rating to provide an overall indication of the flood hazard at a property. The index is defined using flood depths for a range of flood event probabilities from 5% to 0.1% AEP and combines river, coastal and surface water flood sources. Where the JBA data indicates a higher index rating, there is a higher chance of flooding. The Floodability® rating is often used by insurers as an indicator of overall flood risk.



JBA Floodability® Map

Floodability® Key

Green (low)
Amber (moderate)
Red (moderate to high)
Black 1 (high)
Black 2 (very high)



	Overall Hazard	
	Property Extent (+5m)	Building Footprint (+5m)
JBA Floodability® Rating	● Green (low)	● Green (low)

Site & Data Considerations for Surveyors

Surface Water Risk

The above flood mapping may not have included the following as part of the flood modelling process:

- Low level threshold entry points into buildings OR internal floor levels which are notably elevated above external ground levels.
- Any property specific drainage features such as drainage gratings, gullies or soakaways.
- The presence of small structures (e.g. walls) or features (e.g. earth embankments) which may divert surface water flows overland.
- Any local surface water management features which may exist along any nearby highway or neighbouring land e.g. culverts, small ditches or kerb lines.
- As part of the survey, you may wish to consider the existence and/or extent of any of these features which may have added relevance in managing/reducing any food risk which has been identified within this report.

Flood Defences

Where the property benefits from flood defences these are indicated on the River and Surface Water flood source maps. Defences may be indicated for some flood return periods (AEPs) and not for others, meaning that the standard of protection offered by those defences, may not be high enough to protect against all flood events. Our assessment only considers flood defences which are mapped to a moderate or high level of confidence by JBA (referred to as Level 2 or 3). This means other small-scale defences may be present and as part of your survey, you may also wish to identify any localised flood defences which may aid in reducing the overall risk identified at the property. These may include:

- Storm drainage channels or nearby overflow culverts.
- Raised walls or embankments located alongside rivers, streams or the coastline.
- Existing property flood protection measures which my already exist.

Groundwater Risk

Where the property contains a basement or internal area that has a floor level which is lower than external (outside) levels, this may exacerbate risks from Groundwater flooding. Where this report has identified that groundwater flooding is more likely, it is particularly prudent to identify the presence of such features and whether previous or future flooding may be attributed to this source.

Further Assistance

Should you wish us to support you in undertaking any of the above recommendations in managing any residual flood risk in future then please get in touch with us.

T: +44(0) 1443 803 540
E: floodpro@d-riskgroup.com

Flood Expert Validation

D-Risk partners with flood risk specialists at Ashfield Solutions Group to bring our customers the very best advice on property-level risk and mitigation. Should you wish to have additional validation of the flood hazard identified in this report, this is available through our **D-Risk FloodPro® Premium** report. FloodPro® Premium is produced in partnership with Ashfield Solutions and includes regional and local flood history data, expert analysis and future flood management recommendations. For more information on how to order this report, please get in touch with us.

T: +44(0) 1443 803 540
E: floodpro@d-riskgroup.com

Data Sources

This report uses data provided by the following commercial and government organisations.

Ordnance Survey

JBA THE FLOOD PEOPLE

Environment Agency

Cyfoeth Naturiol Cymru Natural Resources Wales

sepa

Department of Agriculture, Environment and Rural Affairs
www.daera-ni.gov.uk