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EXL Training

for a safer working environment

Here at EXL we understand the importance of everyone knowing basic First Aid skills and wish to offer First Aid Courses for anyone who wants to learn the basic skills of First Aid - whether it is for your place of work or at home.

We will be holding the following courses in Emsworth, throughout 2008.

Emergency First Aid for the workplace or home	4th February 7th April 2nd June 4th August 6th October 1st December
Course Price: £70 per person	
HSE Approved 4 Day First Aid at Work	5th-8th February 1st-4th April 3rd-6th June 5th-8th August 7th-10th October 2nd-5th December
Course Price: £180 per person	

For further info or to make a booking please call
02392 483283
visit www.exltraining.co.uk
or email
exl.training@btconnect.com

Areas at Risk of Flooding

The Environment Agency Flood Risk map shows areas of Emsworth at risk of flooding from rivers or sea. Those marked Significant Risk have a 1 in 75 chance of flooding each year, those marked Low Risk, 1 in 200. Both figures are according to the 2005 national flood risk assessment.

Other areas can be at risk from surface water 'flash floods' where heavy rain cannot get into the ground or surface water drains cannot carry it away fast enough.

Sources of more information

A clearer map can be found on the Environment Agency website:

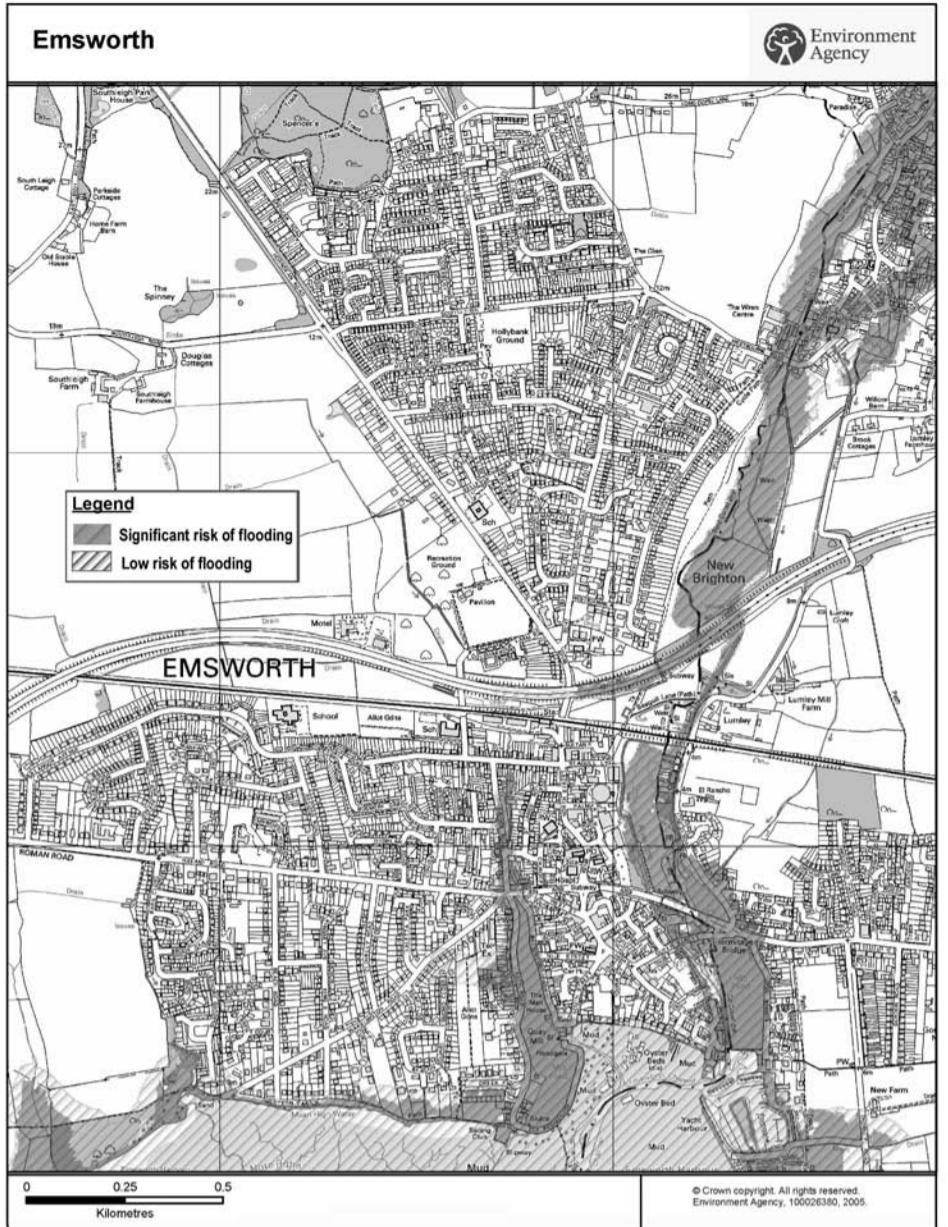
www.environment-agency.gov.uk

and enter your postcode in the box in the right-hand column. Flood warnings are only issued by the Environment Agency for flooding from rivers and the sea.

Information on surface and groundwater flooding is available on HBC's website:
www.havant.gov.uk/havant-198

If you don't use the internet, call
Floodline: 0845 988 1188, select Option 1 and use quick dial code **01226**. You can register with the EA to receive telephone and other advanced warning of floods through Floodline.

If you are in a flood risk area, make a plan for the possibility of flooding. Excellent advice can be found on the EA website.



Flood Insurance

Unlike most other countries, flood cover has been a standard feature of household insurance policies in the UK since the early 1960s. The British insurance industry was able to make this commitment to its customers on the understanding that the Government would provide effective flood defences.

Floods have been with us since time began. But a number of factors are now combining to make floods more frequent, more widespread and more costly. Autumn 2000 was the wettest in the UK for 270 years and Government Ministers described these events as a "wake-up call". It was clear that Britain's flood defences and systems of flood management needed radical improvement.

Insurers have been widely praised for their quick and positive response following the floods of autumn 2000 and since. Insurers use Helplines to give speedy advice to policyholders and, where needed, claims and repair teams are quickly on the scene after flooding. Insurers frequently arrange alternative accommodation, give advice and assistance on protecting household contents. In other words, insurers don't just pay claims, they provide an effective back-up service as well.

The modern competitive insurance market is based on risk-based pricing where good information is available on risk. This enables insurance to be offered at very competitive prices to customers living in low risk areas. Consequently, the higher the risk, the higher the premium, in some cases putting it beyond the reach of many policy holders. A relatively small but significant number of properties in the UK have always been uninsurable, simply because the risk of flooding has been too high.

In June 2008, the Association of British Insurers (ABI) said insurers could not commit to covering the 517,000 homes identified by the Environment Agency as being at significant risk of flooding, unless the government announced plans for them to be adequately defended. The ABI also said that without government action and stricter enforcement of planning controls to prevent new homes being built on flood plains, some properties could become "uninsurable, unsaleable and uninhabitable".

The Environment Agency has provided ABI member insurance companies with information that gives a national assessment of the

likelihood of flooding, taking into account flood defences. This provides a first step for insurers in assessing insurance premiums. The first thing to do is find out if your property is in a flood risk area – see map.

Some companies are more precise than others about where they draw the line. Whereas one company will use the very accurate Environment Agency information to exactly assess the risk, another will use a cruder measure, based on postcode, and refuse cover. Therefore if you consider you are not at risk of flooding but are asked to pay a very high premium or even turned down by one company, try a different one.

While insurance provides welcome peace of mind, and essential finance once a flood has taken place, it cannot remove the trauma and misery of the experience of flooding. It is much better for customers and the public interest if the risk of flooding is reduced in the first place.

Lorraine Clode

Paving Driveways

Permeable surfaces planning rules and guidelines

Flash flooding in towns is caused by surface water runoff into drains that cannot cope after torrential rain. The common practice of paving over front gardens for car parking stops water soaking naturally into the ground and makes this problem worse. New legislation is in the pipeline which will require all driveways made of hard, impermeable materials, such as concrete or asphalt, to have planning permission to ensure that there are adequate soak-aways to keep the water from swamping the drains. There are other reasons to avoid hard surface driveways. Trees in gardens themselves reduce the risk of flash floods by catching rainwater during storms, they take water out of the soil and their roots bind soil together helping to reduce run-off. The root systems of trees are compacted when ground around them is tarred or concreted reducing their ability to withstand heavy storms. Mature trees can be retained in front gardens using the rest for car parking but it is important that permeable surfaces are used.

Richard Jannaway

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