

Lancaster University and Save the Children UK

ESRC Urgency Project: *Children, Young People and Flooding: Recovery and Resilience* (2014-16)

Project Case Study: British Damage Management Association (BDMA)



The [BDMA](#) is the certifying body for damage management professionals, setting standards and providing training and accreditation for practitioners and others across the wider insurance industry involved in the recovery and restoration of damaged properties. The organisation has been very responsive to the findings of our project and done a great deal to spread the word within the damage management sector about the need to listen to and involve children and families in flood recovery work.

The BDMA's interest in Lancaster University's research into the effects of flooding upon children began during our earlier [Hull Floods Project](#) (2007-11). However, it was in 2015, when its Strategic Development Director, Jonathan Davison, attended a performance given by flood-affected children from the [Children, Young People and Flooding Project](#) in South Ferriby (Humberside) that he had what he called a 'lightbulb moment.' Jonathan told us that this performance, which presented the experience of flooding from a child's perspective, 'highlighted the issues specifically related to children and young people that had not previously been fully understood, but reinforced the importance of this aspect of customer care through the testimony of the children themselves.' After the performance Jonathan wrote a **pledge** to: 'Tell as many people as I can in the wider insurance industry about this evening (how marvellous the children were), the project and where we can learn.'

Acting on his pledge, Jonathan brought the *Children, Young People and Flooding* project to the attention of the BDMA Executive, recommending it as **highly valuable to the industry** and that the BDMA should find ways to support it. 'The presentation convinced me that it was essential our industry was fully briefed and educated on this critical aspect of the customer experience after flooding. Since our membership includes insurers and loss adjusters, as well as recovery and restoration practitioners we have a wide demographic, for whom awareness of the issues raised by the research and the particular needs of children and young people in flood situations is vital.' Following this recommendation, the organisation started circulating information about the project among colleagues in the Association of British Insurers and Chartered Institute of Loss Adjustors who in turn passed it on to bodies such as the National Flood Forum and Defra.



Figure 1: BDMA 2015 Conference presentation with Maggie Mort and children from South Ferriby Primary School

The South Ferriby children who took part in the project were invited, along with the research team, to reprise their performance at the **BDMA's biennial 2015 National Conference** in Stratford-upon-Avon (Figure 1). The children greatly appreciated this opportunity to speak directly to those involved in insurance and restoration services and their performance sparked further interest and **more pledges of action** from those working in the damage management sector, including promises to share the [Flood Project Film](#) and [Flood Manifestos](#) with colleagues and to review customer literature.

Following the success of this event, the BDMA asked the Lancaster Flood Project team to create an advice document for the insurance sector, based on our research findings. '[Ten Tips for how the insurance industry can better support children and young people affected by flooding](#)' was launched in March 2016 in Westminster at the All Party Parliamentary Group on Insurance and Financial Services session on flooding by young people from Staines-upon-Thames who had also contributed their direct flood experience to the research. The 'Ten Tips' and [final project report](#) have been discussed by the BDMA Board and recommended to members for use in revising communication protocols when working with families who have been flooded. Members have reported that they have **reviewed their procedures and incorporated the Ten Tips into their communication philosophy**.

One BDMA member organisation that has told us it is changing its community engagement philosophy is Aviva. Its claims field lead, Damian Cross, attended the 2015 BDMA Conference and made the pledge: 'To consider the children in flood management and to help ensure children's needs are considered as part of flood prevention and response plans.' Damian was working in Cumbria following Storm Desmond in December 2015 where he identified a need for more support for flood-affected families there. Further discussions between Damian and the Lancaster research team led to the **development of the '[Flood Suitcase](#)', a resource based on the methods used on our project that aims to support flood-affected children and young people and promote community resilience building** (Figure 2). The Flood Suitcase was **piloted with a school in Kendal in 2016** and **staff from Barnardo's in Cumbria have been trained to run the programme with other schools in the county**.

Damian attended the *Children, Young People and Flooding* [project report launch](#) in London in September 2016 with Aviva Media Relations Manager, Liz Kennett. Liz told us that the launch event helped to change her perception of flood-affected children as merely 'victims' to 'agents for change' who 'can help to inform the response people can give to flooding.' **Aviva is now working with the Red Cross to identify ways of engaging with communities and schools in high flood risk areas**, both in terms of preparing children and young people for flooding and eliciting their opinions on what more can be done. Liz believes our project highlighted how 'children certainly can and should be involved' in resilience building.



Figure 2: The 'Flood Suitcase' resource for working with flood-affected children and young people, piloted in Kendal following Storm Desmond in 2015

The BDMA continues to be active in showcasing our research through its publications and social media. It [distributed the electronic copy of the report](#) and the [Ten Tips](#) to its 2200 members and has [reported on the project in its magazine, Recovery](#) (Figure 3). The BDMA also highlights the project at industry-wide conferences and events such as *Flood Expo* and *I Love Claims* and it has invited the project team to develop a [training course](#) for its members on working with children and young people affected by flooding.

BDMA members deal with families and flooding on a daily basis. BDMA Strategic Development Director, Jonathan Davison, believes that the 'powerful message' that emerged from this project has changed the way the sector works with children and young people: **'This particular piece of research is of critical importance in recognising that children and young people have specific needs in times of trauma and bringing this to the attention of those who can do something about it.'**

CHILDREN, YOUNG PEOPLE AND FLOODING

THE POWER OF THE MANIFESTOS

10 Tips for how the insurance industry can better support children and young people affected by flooding (2016) – one of the outcomes from the *Children, Young People and Flooding: Recovery and Resilience* research project carried out by Lancaster University and Save the Children

Pictures: Written pledges (rt) and Magna Carta School students outside Parliament (above rt), courtesy of the 'Children, young people and flooding: recovery and resilience' project



THE EAGERLY ANTICIPATED presentation on *Children, Young People and Flooding*, by the Lancaster University and Save the Children Project Team, made a massive impact on the audience at the 2015 BDMA Conference.

Pupils from South Ferriby Primary School left delegates in no doubt how it feels to be at the mercy of floods when you are a child, with little understanding of what is happening around you and your family.

During the project's research, funded by the Economic & Social Research Council, it became clear that children who had been flooded had very definite ideas about what would have made their experience less traumatic. As a result they wrote their own manifestos which they hoped would be adopted by those responding to floods in the future.

After hearing the children's concerns and the changes they would like to see, policymakers and stakeholders are invited to consider how they might contribute to improving the experience of children affected by flooding, and have the opportunity to put their commitment on record in the form of a pledge.

To coincide with the launch of FloodRe, Lancaster University and Save the Children prepared the following 10 Tips on how to support children and young people affected by flooding for those working in the insurance, loss adjusting, property claims and damage management sectors.



Pledges from policymakers and practitioners at a project stakeholder event

Inviting the wider insurance industry and its supply chains to take account of the needs of flood-affected children and to respond to concerns they have raised through this project, the following recommendations have been published:

1. When you visit a house, pay attention to what children and young people are saying about what the flood means for them. Insurers currently attend to family and community needs: children are missing from your overall strategies.
2. Be aware of the adverse effects that the long-term recovery process has on all flood-affected children and young people, both those living in insured and uninsured homes. Flooding causes significant disruption to children's lives at home, at school and in their community. Take into account the extra financial costs for families of e.g. transport to school or eating expensive unhealthy fast food due to lack of access to cooking facilities.
3. Think about the social and emotional 'costs' for children, such as the loss of toys and personal items, not being able to meet up and play with friends, and distress at being in a strange environment. Remember that children and young people are likely to endure a lengthy period of living with uncertainty long after the flood event.
4. Provide more child-friendly information about what people can expect from insurance companies, and how they can hold insurers to account. For example, provide families with more guidance about the drying process so that people don't return to their homes too soon. People living in bungalows, ground floor and rented
5. People with disabilities may require additional support if they have to relocate as a result of flooding. This includes identifying accessible hotel and temporary accommodation. It may also involve help with travel to regular health service appointments, or supporting those with learning difficulties to maintain regular routines.
6. Recognise that your frontline workers need support. They work long hours on the ground with people who are angry, upset, confused and displaced and the emotional labour of this role is extremely draining. Children notice and are affected when adults (e.g. parents, insurers, loss adjusters, damage management technicians) around them are under intense pressure.
7. Flood-affected children also understand the need for adaptation. Rather than promoting 'back to normal', please support them when they say we need a NEW NORMAL'. Young people can be powerful allies with the insurance sector and help raise public awareness of flooding, preparation and adaptation.
8. Where tenants are not in a position to install flood resilience measures, the sense of insecurity for children is increased. Insurance companies could better support the development of regulations to require private landlords, utility services, the building sector and local authorities to implement flood resilience measures.
9. Children and young people affected by flooding comprehend the high future risk and have said that building developments such as housing and schools need to be flood resilient. This affects children's futures and the insurance sector can support them by lobbying for this change.
10. Be aware that contradictions between insurer practices cause added stress to families. Problems include disposal versus restoration, and 'like-for-like' versus resilience building. Insurers can address this by working for high level policy shift to support flood resilience measures.

TAKING THE MESSAGE TO PARLIAMENT



In March this year, students from The Magna Carta School in Staines gave evidence at the All Party Parliamentary Group on Insurance and Financial Services session on Flooding. They told the meeting what the floods meant for them and presented their Flood Manifestos for Change.

Save the Children was the nominated charity at last year's BDMA Conference & Awards Dinner. A cheque for £1135 was presented to Ginnie Howells, the UK Emergencies Manager for Save the Children, comprising a donation from the BDMA, together with the proceeds of a prize draw held on the night. The money raised will go to support further research by the *Children, Young People and Flooding* project.



For further information contact foodrecovery@lancaster.ac.uk @CLIDARProject on Twitter
To download the Children & Young People's Flood Manifestos and see the project film visit www.lancaster.ac.uk/foodrecovery

Published in Recovery Magazine June 2016

Figure 3: Feature about the Children, Young People and Flooding project in the BDMA's 'Recovery' magazine, June 2016