**Appendix B**

**Definition of Flood**

Section 1 of the Flood & Water Management Act 2010

1(1) “Flood” includes any case where land not normally covered by water becomes covered by water.

(2) It does not matter for the purpose of subsection (1) whether a flood is caused by—

(a) heavy rainfall,

(b) a river overflowing or its banks being breached,

(c) a dam overflowing or being breached,

(d) tidal waters,

(e) groundwater, or

(e) anything else (including any combination of factors).

(3) But “flood” does not include—

(a) a flood from any part of a sewerage system, unless wholly or partly caused by an increase in the volume of rainwater (including snow and other precipitation) entering or otherwise affecting the system, or

(b) a flood caused by a burst water main (within the meaning given by section 219 of the Water Industry Act 1991).