**Continuation of the free flood-poofing checkup, which entails a reduced insurance premium**

Since November 2012, in collaboration with sewer contractors and landscape gardeners, the Ministry of the Environment has offered Danish homeowners the possibility of a free 'flood-proofing inspection' of their home. The offer is part of the Ministry's climate change adaptation campaign which assists homeowners in assessing what is needed to flood-proof their homes against cloudbursts and extreme rainfall.

In recent years, insurance premiums of Danish homeowners have increased more or less in step with the increase in the number of flooded basements. Now, homeowners might be able to save money on their premium if they allow professionals to check their homes for flood risks and follow the advice they are given.

Together with the insurance company Alm. Brand, the Minister for the Environment has taken steps to ensure that, in future, there will be a financial benefit if you have your home checked for flood risks.

The specific measures required to be eligible for the insurance discount may vary considerably. What is crucial is that the inspection is performed by one of the Minister for the Environment's collaboration partners and that you subsequently follow the advice and instructions the professionals give you. A so-called backflow blocker which prevents sewage from rising from sewers, or a wet well outside the house leading the wastewater away from the house more effectively are examples of solutions that will trigger the discount.

**Rewards in climate-conscious municipalities**  
A discount may also be available for residents in the municipalities doing most to safeguard against flooding.

Alm. Brand provides a discount on insurance premiums for all homeowners in areas where the local authorities have carried out targeted measures to prevent the risk of flooding. This could for example be through establishing pavements that lead stormwater to specific destinations.

Alm. Brand and several other large insurance companies provide discounts on insurance premiums for homeowners who flood-proof their homes with various measures.

Although the Ministry of the Environment's campaign directed at the public ends on 1 July 2013, the up to 200 companies that have been involved in the scheme will continue outside the scheme, as will the insurance discount.