When you decide where to live in Luxembourg, you seldom ask about potential flooding risks. Yet, in case of doubt, you'd better check out if you are really protected.

Twice in the past years, Luxembourg has been hit by severe floodings episodes. In July 2016 first, and then in June 2018, the extreme weather conditions have had dramatic impacts on the daily lives of thousands of inhabitants. Indeed, areas situated close to rivers beds or in creeks have been hit by flash floods, in a matter of hours after heavey rains. Particularly the Ernz and the Mosel valleys have paid a heavy tribute in destructions, whereas rising temperatures worldwide can only bring more dramatic episodes in the future.  
  
In this context, many households have contacted their insurance companies to file claims only to realize that they were poorly covered because until then, extreme floodings had very often been considered an exclusion.

This is why the Luxemburgish insurance companies, along with the public administration, have worked to design a new and comprehensive flooding insurance cover that offers from now on a full protection about natural disasters due to water.  
  
This new policy protects against flooding in general, including public sewage back-up, rivers leaving their streambed after heavy rains, or floods due to water running down hills on dry soils as well as landslides due to torrential rains.  
  
But this insurance is only optionnal. It is therefore of paramount importance that all Luxemburgish inhabitants be aware wether the have to take it or not. Therefore, they need to know if their home is located on a flood hazard area and if yes, what is the danger level of this zone according to the official Luxemburgish classification.