



3 STEP FLOOD PLAN FOR COMMERCIAL POLICYHOLDERS

Flood disaster planning guide



INTRODUCTION

Extreme weather events have become far more frequent over the past 38 years. Globally, the number of floods and other hydrological events have quadrupled since 1980.

In the UK, inland flooding affecting 55,000 homes and businesses in 2007 was the worst event in over 60 years. Since then, we have seen the wettest winters on record in both 2013-14 and 2015-16, causing some of the most extreme and severe floods in more than a century.

Businesses with a flood plan have coped significantly better with these increasingly frequent events. If you would like to help your commercial policyholders and clients be better prepared, here is a basic three step process to flood disaster planning...





STEP 1: RISK MITIGATION

A first step is for businesses to check whether they are located in an area at increased risk from flooding. This can be done online for example, by checking flood risk maps on the Environment Agency, Scottish Environmental Protection Agency (SEPA) and Department of Agriculture and Rural Development in Northern Ireland websites. Simply do a search.

Additional information may also be available from whoever is responsible for local authority flood contingency plans.

While it may not be feasible to relocate the business to a safer area, it might be possible to carry out actions to limit damage and improve the speed of business recovery. Actions might include:

- Installing demountable purpose-made flood barriers or boards to doors and other openings
- Provision of sand bags
- Installing automatic flood-proof air bricks or the provision of specially designed air brick covers to prevent water ingress
- Fitting of non-return valves or backflow valves to drainage systems
- Installing more resilient flooring
- Raising electrical intakes, fuse boxes, sockets, controls and wiring above likely flood levels
- Locating key stock and contents (including IT and Telecoms equipment) at a higher level. Ensure data and software is backed up regularly and stored offsite - in a place which is unlikely to be affected by the same event
- Anchoring fuel and other liquid storage tanks to prevent flotation



STEP 2: EMERGENCY ACTIONS

Here is where an 'Emergency Flood Plan' really comes into play. All employees should be aware of the plan and understand their role in it.

Businesses should consider:

- Closing the business early to avoid staff or customers being trapped. Remember although the actual location may be safe, access roads may become submerged
- Removing company vehicles to a safer location
- If staff/customers become trapped in the premises, they will need to be accommodated as comfortably as possible i.e. food/drink, medication should be available together with a battery powered radio. Appointed 'first aiders' should also be on hand
- The location of your gas/water/electricity terminals, so they can be switched off when necessary
- Obtaining emergency lighting and small generators
- Ensuring sufficient company mobile phones are available so that staff and customers can phone relatives
- If possible, removing valuable/important stock and contents as well as other materials that might be contaminated by flood water
- Contacting customers and suppliers to appraise them of the situation and cancelling deliveries etc. Keeping them informed as the situation progresses
- Keeping a note of insurance brokers' and insurance company's 'claims helpline' numbers, as well as other useful emergency phone numbers including local authorities, specialist salvage companies, gas and electricity providers, Environment Agency etc

Flood plans should be periodically reviewed and a copy of the plan kept offsite at an out of risk location.



STEP 3: RECOVERY ACTIONS

Once a flood has occurred and the water begins to recede, businesses need to have plans in place to recover as quickly as possible. As with the other two phases, having a written plan will help.

Businesses should prepare an 'Action List' in advance to cover such measures as:

- Keeping details of machinery and contents so that replacements can be quickly ordered
- Organising alternative premises and/or storage facilities if required
- Maintaining contact lists including commercial estate agencies (in case temporary relocation is necessary) as well as builders, contractors, IT specialists etc, so that reinstatement of the damage can begin
- Keeping staff informed of the situation
- Regularly updating major customers and suppliers by whatever method suits the business. An e-mail distribution list may be helpful, if there is a large number of people to keep informed (GDPR compliant, of course)
- Maintaining a log to note all actions undertaken and expenses incurred
- The latter will assist with any insurance claim, while the former can be used to judge how the plan actually worked and allow any alterations to be made to improve business resilience in the future

Existing 'Business Continuity Plans' should include generic emergency and recovery action lists that will most likely require very little adaptation to deal with such a situation.

ABOUT US

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Call us now on:
01305215500

Email us on:
enquiries@riskstop.co.uk

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