



Business Flooding Toolkit



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**Are You
Prepared?**

Heavy Rains and Floods

Courtesy of The Risk Hub Ltd

According to the Environment Agency (EA), the Scottish Environment Protection Agency (SEPA) and Northern Ireland's Rivers Agency, there are over 5 million properties in the United Kingdom at risk for flooding. Forecasting floods largely depends on the type and nature of the events that trigger them, such as when and where a storm will hit or how much rain it will bring. Short periods of intense rainfall can create flash floods, in which the rain falls so fast that the underlying ground cannot drain it away fast enough. Roads can become like rivers and sweep away cars, and buildings can be flooded. These are particularly dangerous as there is very little warning between the rain falling and the flash flood occurring. Longer periods of heavy, widespread rain and storm surges can cause coastal flooding.

Be aware of flood hazards no matter where you live or work, but especially if you live or work in low-lying areas, near bodies of water or downstream from a dam. Even very small streams, creeks or low-lying ground that appears harmless in dry weather can flood.

Met Office Flood Warnings

The United Kingdom's National Weather Service, the Met Office, provides up-to-date weather advisories and warns the public of severe or hazardous weather through its National Severe Weather Warning Service. Warnings are given a colour (Green, Yellow, Amber or Red) based on the combination of both the likelihood of the severe weather event occurring and the impact the weather conditions may have. Make sure you check your local weather forecast to find out whether the Met Office has released any warnings for your area. You can also find the latest warnings at www.metoffice.gov.uk. You can also get advice and information 24 hours a day from the EA, SEPA and local authorities during flood emergencies by calling Floodline at 0345 988 1188 for England, Scotland and Wales, or the Northern Ireland flooding incident line at 0300 2000 100.

The content of this document is of general interest only and not intended to apply to specific circumstances. It does not purport to be a comprehensive analysis of all matters relevant to its subject matter. It does not address all potential compliance issues with UK, EU or any other regulations. The content should not, therefore, be regarded as constituting legal advice and not be relied upon as such. It should not be used, adopted or modified without competent legal advice or legal opinion. In relation to any particular problem which they may have, readers are advised to seek specific advice. Contains public sector information published by the Met Office and licensed under the Open Government Licence v1.0.
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The Met Office provides the following examples of what to expect during heavy rains and floods.

<p>Very Low Threat (Green)</p>	<ul style="list-style-type: none"> • Some flooding of low-lying fields, recreational land and car parks but little or no disruption to travel. • Wet road surfaces and the possibility of ponding water, leading to difficult driving conditions. • Take extra care when driving in affected areas.
<p>Low Threat (Yellow)</p>	<ul style="list-style-type: none"> • Localised flooding of low lying fields, recreational land and car parks. • Flooding of a small number of homes and businesses. • Wet road surfaces and the possibility of ponding water, especially in known trouble spots. • Local disruption to travel—expect longer journey times. • Water on roads—drive according to the conditions encountered.
<p>Medium Threat (Amber)</p>	<ul style="list-style-type: none"> • Some flooding of homes, businesses and transport links possible. • Disruption to travel likely. • Disruption to gas, electricity, water supplies and telecoms. • Some evacuations may be required. Be prepared to protect yourself and your property.
<p>High Threat (Red)</p>	<ul style="list-style-type: none"> • Widespread flooding of property. • Severe disruption to travel. • Loss of gas, electricity, water supplies. • Significant disruption to communities. • Evacuation expected. • Significant risk to life. • Take action to protect yourself and follow the advice of emergency services.

If the Met Office issues a warning for heavy rain and flooding in your location, make sure you are prepared. Use the following tips and hints to help ensure your safety if heavy rains and flooding are prevalent.

Before a Flood

What would you do if your property or business were flooded? Are you prepared? Even if you feel you are in an area with a low risk of flooding, remember that anywhere it rains, it can flood. Just because you haven't experienced a flood in the past doesn't mean you won't in the future. Flood risk isn't just based on history, it is also based on a number of factors, including rainfall, topography, flood-control measures, river-flow and tidal-surge data and changes due to new construction and development.

Flood maps have been created to show the flood risk for your community. For more information about your flood risk and to view flood maps for your area, visit these websites:

- England: www.environment-agency.gov.uk/flood
- Wales: <https://naturalresources.wales/flooding>
- Scotland: www.sepa.org.uk/flooding
- Northern Ireland: www.nidirect.gov.uk

To prepare for a flood, you should:

- Sign up for advance flood warnings for all of the United Kingdom by clicking [here](#).
- Create a personal flood plan. Download a template [here](#).
- Prepare a flood kit with essential items such as your insurance documents, a torch, a wind-up or battery-powered radio, warm clothing and blankets, a first aid kit and any prescription medicine, bottled water and non-perishable foods.
- Prepare your property for flooding.
 - o Elevate the furnace, water heater and electric panel if you live in an area that has a high flood risk.
 - o Protect your valuables and expensive electronics by elevating or removing them.
 - o Consider installing 'check valves' to prevent floodwater from backing up into the drains.
 - o If feasible, construct barriers to stop floodwater from entering the building and seal walls in basements with waterproofing compounds.

During a Flood

If a flood is likely in your area:

- Listen to the radio or television for more information.
-

- Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move.
- Be aware of streams, drainage channels and other areas known to flood suddenly. Flash floods can occur in these areas with or without typical warnings such as rain clouds or heavy rain.
- Turn off utilities at the main switches or valves. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.
- Do not walk through moving water. Fifteen centimetres of moving water can knock over an adult. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be swept away in just 0.6 metres of moving water.
- Gather essential items and move to a higher, safer area.
- Listen to the advice of emergency services and evacuate if told to do so.

After a Flood

Although floodwaters may be down in some areas, many dangers still exist. Here are some things to remember:

- Use local alerts and warning systems to get information and expert advice as soon as available. Play it safe. Additional flooding or flash floods can occur.
 - Find out from emergency services if it is safe to re-enter your property.
 - Avoid moving water.
 - Stay away from damaged areas unless your assistance has been specifically requested by police, fire or a relief organisation.
 - Stay off the roads and out of the way as emergency workers assist people in flooded areas.
 - Use extreme caution when re-entering buildings—there may be contamination and hidden damage, particularly in the foundations.
 - Call your buildings and contents insurance companies.
 - Take photos of the damage to your property.
 - Flood debris may hide animals or broken bottles, and it's also slippery. Avoid walking or driving through it.
 - If you must walk or drive in areas that have been flooded:
 - o Stay on firm ground. Standing water may be electrically charged from underground power lines.
 - o Take another route if you come upon a barricade or flooded road. Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection.
-

- o Remember that flooding may have caused familiar places to change. Floodwaters often erode roads and walkways.
- o Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.

Staying Healthy

A flood can cause physical hazards and emotional stress. You need to look after yourself and those around you as you focus on clean-up and repair.

- Avoid floodwaters—water may be contaminated by oil, petrol or raw sewage.
- Service damaged septic tanks and anything else containing raw sewage as soon as possible. Damaged sewer systems are serious health hazards.
- Listen for news reports to learn whether the community's water supply is safe to drink.
- Clean and disinfect everything that got wet. Mud left from floodwaters can contain sewage and chemicals.
- Keep a manageable schedule. Make a list and do jobs one at a time.

Stay safe when severe weather strikes by being prepared and checking weather forecasts and warnings.

Preparing Your Business for Flooding

Floods can sometimes be predictable. For example, charting the habitual swelling of the tides establishes typical water levels and indicates when coastal areas might be prone to flooding. However, more often than not, floods can arise without warning—rivers, lakes or the sea can overrun, swamp defences and surge through the surrounding areas.

The fickle nature of UK weather only exacerbates the unpredictability of floods, and with so many areas susceptible to flooding, one unexpected severe storm can trigger widespread, damaging floods. In England and Wales alone, more than 5 million properties—as many as 1 in 6—are at risk of flooding. One in 14 Scottish properties and 1 in 20 Northern Ireland properties are also at risk. With these odds, there is a good chance that one of these properties at risk belongs to you.

Neglecting to prepare your property for possible flooding can sink your business. Stay afloat with solid preparation and a thorough flood plan.

Preparing for Floods

It is impossible to completely flood-proof your property, but flood preparation can lower your business' risk of damage and reduce business interruptions.

Begin your preparation by consulting your area's flood risk map. The Environment Agency (EA) publishes maps for England [here](#), for Wales [here](#), for Scotland [here](#), and for Northern Ireland [here](#). The EA makes three types of maps, each addressing a different flood hazard: surface water, reservoirs, rivers and the sea.

For areas of high flood risk, the EA offers Floodline Warnings Direct, a free service that provides flood warnings via telephone, mobile, email, SMS text messaging and fax. Sign up [here](#).

The Environment Agency estimates that with proper flood preparation, most businesses can save 20 to 90 per cent on the cost of lost stock due to flooding.

Once you have assessed your risk, it is time to prepare your business accordingly. Buy and install products in advance that fortify your property against water. Consider the following precautions against flooding when building or remodelling:

- Purchase flood boards for your doors that you can install when flooding is imminent.
- Seal floors to prevent water seeping up through the ground.
- Fit non-return valves to drains and both inlet and outlet water pipes.
- Install high shelving where you can store items when flooding is inevitable.
- Raise electrical sockets, fuse boxes and wiring at least 1.5 metres above the floor.

Preparing Your Business for Flooding

- Keep a pump in the basement or lowest level to remove flood water.

In combination with your business' physical flood prevention measures, adopt the organisational precautions listed below for more comprehensive flood preparation:

- Compile a list of useful telephone numbers, including Floodline, your local authority and your insurer.
- Learn how to shut off your gas, electricity and water.
- Develop a flood contingency plan with suppliers and clients.
- Designate an emergency flood contact.
- Train your employees in correct flood safety procedures, and establish a safe meeting place in case you need to evacuate.
- Stockpile useful materials like plastic sheeting, plywood, sandbags, nails, hammers and shovels.

Creating a Flood Plan

A flood plan is a written document outlining how your business will respond to a flood. Store your business' flood plan in an easily accessible location—everyone should know where it is at all times. All flood plans should include the following:

- A list of important contact information, including Floodline (0845 988 1188) and any additional flood warning systems, building services, suppliers and evacuation contacts
- A map showing locations of supplies, protective materials and shut-off points
- An outline of basic strategies for protecting property, ensuring health and

safety, minimising business disruption and facilitating recovery

- Procedural checklists for staff to use during a flood

Review and update your plan annually. Flood risks and procedures can change, so make sure your business is prepared.

Staying Prepared

Flood insurance is the ultimate preparation for your business. Check your commercial cover to make sure you are covered for flood damage. Flooding poses a substantial—but not ruinous—threat to UK businesses. The insurance professionals at The Risk Hub Ltd are poised to help fortify your property. Rely on us to provide more flood-preparation materials and help keep your business from going under.

Restoring Your Business After a Flood

Floods can be miserable ordeals, even with extensive preparation. They can spring up with little to no warning and saddle you with the responsibility of a lengthy, expensive restoration period. Your business could be underwater in a flash, and you could be faced with mounting repair bills and extended interruption to your business.

But floods can also be regenerative. Large-scale damage to your business is an opportunity to rebuild and minimise potential damage and disruption that could be caused by future floods. If your business has sustained flood damage, do not panic. Think of it as a chance to fortify your business against future flood damage rather than nothing but a ruinous misfortune.

Cleaning Up After a Flood

Once flood waters start to recede, you may want to immediately get your hands dirty and start the clean-up effort. Fight that urge. Never re-enter premises until you are absolutely sure they are safe. Floods leave a myriad of hazards in their wake, such as exposed wires, weakened buildings and contaminated water. Your first priority should be the safety of yourself, your employees and anyone else who might enter or pass near your business.

Local councils and insurers often visit flood-damaged premises and offer guidance after flood waters start to retreat. Until then, use extreme caution when visiting your business. Before entering your flood-damaged building, heed the following advice:

- Notify your insurer. Take pictures of contents and damage for your insurer—the more the better—but only if it is safe to do so.

- Turn off your building's gas, electricity and any fuel taps. Never touch sources of electricity when standing in flood water.
- Check for structural damage before entering the building. Do not enter if there is any chance it may collapse.
- Assume that all water-damaged structures are unstable until proven otherwise.
- Treat all stairs, floors, roofs and overhangs as unsafe until they are inspected.

Floods can be miserable ordeals, but rebuilding afterwards can provide an opportunity to minimise potential damage and disruption that could be caused by future floods.

Your insurer will send a loss adjuster and other specialists to assess your business' damage. After ensuring that your property is stable, it is time to get dirty. When beginning clean-up efforts, follow the guidance listed below:

- Ensure you and your employees follow every health and safety precaution, such as wearing boots, rubber gloves and other personal protective clothing.
- Use caution when handling debris—it may be contaminated or harbour unseen sharp objects.

Provided by The Risk Hub Ltd

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Restoring Your Business After a Flood

- Dispose of equipment only after notifying your insurer.
- Disinfect your property with ordinary household cleaners, but follow the manufacturer's directions to ensure you are disinfecting properly. Let cleaned surfaces dry completely.
- Open a window and leave the building if you smell gas or hear blowing or hissing—these may be signs of a gas leak.
- Operate electrical equipment only if the ground is dry—never operate electrical equipment that is in or near water.
- Clean any water taps that may have been submerged in contaminated flood water with a bleach solution. Let the water run for 30 seconds prior to using it.
- Drain water away in stages to avoid discrepancies between the water pressure inside and outside your building.
- Shovel mud out in stages so the pressure inside and outside remains equal. Remove the rest of the mud with a hose, but make

- Leave central heating on at 20 degrees Celsius or above to encourage drying if it is safe.

Upgrading After a Flood

Make the most out of an unfortunate situation by using your flood damage as an opportunity to repair your property with flood-resistant products. Consider installing the following flood-resistant precautions:

- **Pumps and pump systems** sit below the ground floor to remove water which enters through the ground.
- **Flood skirts** are barriers erected around any potential inlet for water.
- **One-way valves** are fitted to water pipes to prevent water backing up into your property.
- **Water-resistant sealants** refer to a wide variety of sealants—you can use them all over your property.
- **Plastic fittings** in kitchen or lavatory areas are more durable than reconstituted wood, which disintegrates in a flood.

Restoring Your Business After a Flood

Contact the insurance professionals at The Risk Hub Ltd for more information about keeping your business afloat when faced with flood damage.



Checklist

Reviewer(s):

Date:

Business Flood Preparation

Your Flood Risks

YES

NO

COMMENTS

Is your business at risk of flooding?

☐
☐

Make sure to check local flood risk maps from relevant environment agencies and local authorities.

Are you signed up for advance flood warnings through mobile, email or text?

☐
☐

Do you know the different types of floods that could affect your business (surface water, coastal, river)?

☐
☐

Creating a Flood Plan

YES

NO

COMMENTS

Do you have flood procedures in place?

☐
☐

Have you created a list of important phone numbers to call in the event of a flood, including your local authority, national floodlines, insurance broker, insurer, etc?

☐
☐

Do you know how to shut off your main utilities, such as electric, gas and water?

☐
☐

Are your valuable items, stock and fittings stored above possible flood levels?

☐
☐

Are there continuity plans with vendors and clients in place in the event of a flood?

☐
☐

Do you have plans in place to deal with clean-up after a flood?

☐
☐

Are your flood plan and procedures reviewed on a regular basis?

☐
☐

Staff Training	YES	NO	COMMENTS
Are your employees properly trained and knowledgeable on flood safety procedures?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have communication procedures set up to alert your employees in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do your employees understand the different types of flood warnings and how to respond appropriately?	<input type="checkbox"/>	<input type="checkbox"/>	
Are your employees aware of safety issues that can arise with flooding, including contaminated rubbish, utilities concerns, sharp objects and pest infestations?	<input type="checkbox"/>	<input type="checkbox"/>	

General Flood Procedures	YES	NO	COMMENTS
Do you have flood protection products installed?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have flood prevention materials, such as plywood, plastic sheeting, sand, sandbags and tools available and ready for use?	<input type="checkbox"/>	<input type="checkbox"/>	
Are electric sockets and wiring raised above potential flood levels?	<input type="checkbox"/>	<input type="checkbox"/>	
Is your customer and supplier data stored safely and backed up on a regular basis?	<input type="checkbox"/>	<input type="checkbox"/>	
Are all of the drains running from your premises in good working order?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have clean-up procedures in place?	<input type="checkbox"/>	<input type="checkbox"/>	
Have you removed all valuable equipment to higher areas?	<input type="checkbox"/>	<input type="checkbox"/>	
Have all vehicles been moved to higher ground?	<input type="checkbox"/>	<input type="checkbox"/>	

Flood Insurance	YES	NO	COMMENTS
Do you have flood insurance? Is it sufficient to cover possible losses and damage from a flooding situation?	<input type="checkbox"/>	<input type="checkbox"/>	

Does your flood insurance cover business interruption?	<input type="checkbox"/>	<input type="checkbox"/>
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Do you know what information you need to provide or document when submitting a claim?	<input type="checkbox"/>	<input type="checkbox"/>
Do you have your broker's/insurer's contact information at the ready?	<input type="checkbox"/>	<input type="checkbox"/>
Do you keep a current inventory of your important possessions to facilitate any claims that are submitted?	<input type="checkbox"/>	<input type="checkbox"/>

Evacuation Procedures	YES	NO	COMMENTS
Do you have a system in place to evacuate employees and any third parties on the premises in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Can your employees execute the evacuation plan quickly and efficiently?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have a safe shelter for your employees to evacuate to in the event of a flood?	<input type="checkbox"/>	<input type="checkbox"/>	
Do you have procedures in place to prevent employee panic during a flood?	<input type="checkbox"/>	<input type="checkbox"/>	

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Business Flood Plan

Location: [INSERT LOCATION]

Effective Date: [INSERT DATE]

Revision Number: [INSERT #]

Delapena Group Ltd

By preparing in advance for floods, businesses can minimise damage and costs incurred—businesses can save up to 90 per cent on the cost of lost stock and movable equipment. The following SAMPLE Business Flood Plan outlines how your business will respond in the event of a flood. Adapt and customise it to your business and specific circumstances.

BUSINESS DETAILS

Company Name	
Registered Address	
VAT Number	
Insurance Policy Number	

RESPONSIBILITIES

In order for this plan to be successful, commitment to executing this flood plan is required from every person in our workforce.

Senior management will:

Require company-wide integration of this plan and provide full support as needed.

Designate a Flood Plan Coordinator to adopt, implement and monitor this plan.

Flood Plan Coordinator	Phone	Email	Office Location
Name:			

The Flood Plan Coordinator will:

Maintain, update and monitor the plan as required. This will include an annual audit on flood risks and procedures.	Date Last Reviewed:
Provide necessary training to managers, supervisors and employees.	Completed? <input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ADDITIONAL RESPONSIBILTIES HERE	

STAFF CONTACT LIST AND DETAILS

Name	Address	Phone/Mobile	Emergency Contact/Phone	Special Assistance Required?
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO

				<input type="checkbox"/> YES <input type="checkbox"/> NO
				<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ADDITIONAL STAFF HERE				<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ADDITIONAL STAFF HERE				<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ADDITIONAL STAFF HERE				<input type="checkbox"/> YES <input type="checkbox"/> NO

KEY LOCATIONS AND DOCUMENTS

Know the key locations of utility shut-off points and important documents and supplies in the event of a flood.

Utilities	Shut-off Location and How-to
Electricity	
Gas	
Water	
Phone	
ADD ADDITIONAL UTILITIES HERE	

Documents/Items	Location
First-aid kit	
Fire extinguisher	
Evacuation plan	

Insurance policy and details	
Emergency contacts list	
INSERT ADDITIONAL ITEMS HERE	
INSERT ADDITIONAL ITEMS HERE	

PREVENTIVE ACTIONS—EQUIPMENT, STOCK AND DOCUMENTS

Your business likely has stock, equipment and other belongings that may require special preventive measures in the event of a flood. Identify these items and describe the actions that you will take to protect them. Make sure these actions are communicated to employees.

Items	Actions to Take	Complete
Computers	Move items above flood levels or move to another site or level. If this is not possible, consider covering items in protective materials.	<input type="checkbox"/> YES <input type="checkbox"/> NO
Customer files (physical and electronic)	Make copies and store in a separate, safe location. If possible, move physical copies to this location: .	<input type="checkbox"/> YES <input type="checkbox"/> NO
Electrical items		<input type="checkbox"/> YES <input type="checkbox"/> NO
Staff files (physical and electronic)		<input type="checkbox"/> YES <input type="checkbox"/> NO
Furniture		<input type="checkbox"/> YES <input type="checkbox"/> NO
Any dangerous chemicals or materials		<input type="checkbox"/> YES <input type="checkbox"/> NO
Vehicles (company and staff)		<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ANY ADDITIONAL ITEMS HERE		<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ANY ADDITIONAL ITEMS HERE		<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ANY ADDITIONAL ITEMS HERE		<input type="checkbox"/> YES <input type="checkbox"/> NO

PREVENTIVE ACTIONS—PROTECTING YOUR PROPERTY

Consider things you may need to use or do to protect your building and property during a flood.

Actions to Take	Materials Needed	Complete
Creating flood barriers around the property	Accredited flood barriers, sand, unfilled sand bags, shovel, plastic sheeting	<input type="checkbox"/> YES <input type="checkbox"/> NO
Boarding up doors, windows and openings	Plywood, blocks of wood, hammer, saw, nails	<input type="checkbox"/> YES <input type="checkbox"/> NO
Creating barriers around furniture, such as tables and chairs	Plastic sheeting, plastic bags, etc	<input type="checkbox"/> YES <input type="checkbox"/> NO
Raising equipment and stock above flood levels	Pallets	<input type="checkbox"/> YES <input type="checkbox"/> NO
Installing emergency power generator to run necessary equipment and systems	Power generator	<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ANY ADDITIONAL ACTIONS HERE		<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ANY ADDITIONAL ACTIONS HERE		<input type="checkbox"/> YES <input type="checkbox"/> NO
INSERT ANY ADDITIONAL ACTIONS HERE		<input type="checkbox"/> YES <input type="checkbox"/> NO

USEFUL CONTACTS

Fill in any contacts that may be useful or need to be contacted in the event of a flood. This can include individuals, suppliers and companies that install flood prevention products, provide emergency storage or even clean up after a flood.

Contact	Name/Company Name	Phone/Mobile
Relevant Environment Agency/Floodlines		
Local authorities		
Water supplier and meter number		
Electricity supplier and meter number		
Gas supplier and meter number		

Telephone provider		
Insurance broker		
Electrician		
Plumber		
Builder		
Suppliers		
Security services		
Water pumping services		
Emergency power suppliers		