

Flood – Risk Review and Actions

Comment	Comments	Action identified
Things to consider in determining if you're at risk from flooding:		
What's been the history of flooding at the site?		
What is your proximity to rivers, streams, similar water channels and open bodies of water such as lakes or reservoirs?		
Are you close to a water drainage ditch or stream?		
Is the property located in a low lying area?		
Is the property situated in a known flood plain?		
Any basements, cellars or similar used by you which may be affected by surface water flooding/ingress?		
What to do if you have identified a flood risk:		
Raise critical equipment and stock off the floor or relocate particularly vulnerable equipment to other parts of the premises or to an upper floor.		
Stock in the open should be on purpose made, elevated metal racking secured to the ground.		
Fuel storage tanks should be suitably anchored to limit the potential for damage or pollution under flood conditions.		
Where critical plant is located in basements and it can't be relocated then the area should be protected from the potential of flooding.		
Raise electrical and telecommunications points such as sockets, telephone connections, cabinets and servers to a higher point. Consider raising them to 1 metre or above expected water levels.		
Consider replacing susceptible linings, furniture, fixtures and fittings with more water resistant alternatives.		
Develop or extend existing emergency plans to include actions in the event of flooding known as flood emergency response plans (FERP).		

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Agree contracts and agreements with appropriate salvage, recovery and restoration organisations.		
Make up a flood kit. Make sure it contains your insurance broker & insurers emergency helpline numbers, details of the policy and other useful numbers such as customers, suppliers, the local council and emergency services to hand.		
Where available subscribe to flood alert warnings such as the Environment Agency flood alert scheme.		
Consider investment in local property flood protection devices such as demountable barriers, air brick covers, non-return valves for drains and waste pipes. Ensure staff familiarity with these devices and how to use them.		
Consider the health and safety of employees and visitors in the event of a flood.		
Regularly check the building structure for defects, cracks and gaps through which water could enter the premises and seal them.		
Ensure that routine inspection, maintenance of drainage systems such as guttering, down pipes and drains are done at least once a year.		
If you become aware that the local street drainage system can't cope in times of rainfall, report this to the controlling authority as it may be that it has become silted up and needs cleaning.		
What you can do if the threat of flooding is imminent:		
Where possible, turn off gas, electricity and water supplies at the mains and ensure that power to alarm/security systems can be maintained during these times.		
Unplug all electrical items and where possible store them up high or on upper storeys. With heavy electrical items consider the possibility of raising them above anticipated water levels.		
Close off flow valves on gas tanks and oil tanks that supply the premises through pipes and fittings.		
Consider the need to move furniture, machinery and stock to upper storeys.		
Deploy any temporary flood protection measures.		
Move vehicles and trailers to higher and secure ground.		

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Be alert to the risk of flooding caused not only by rivers but also surface water building up and overwhelming drains following heavy spells of rainfall leading to localised floods.		
Consider relocating any vulnerable stock which may be in any open yards where possible.		
What you can do during a flood:		
Cooperate with the emergency services if they tell you to evacuate during flooding.		
Be prepared to act quickly to get yourself and your employees to safety.		
Don't try and walk or drive through flood waters – 6 inches of fast flowing water can knock you off your feet and 2 feet of water will float your car.		
Be aware that manhole covers may come off and there may be other hazards you can't see under the flood water.		
Don't walk on sea defences, river banks or cross bridges as they may collapse or you could be swept off by a large wave.		
Avoid contact with flood water as it may be contaminated with sewage.		
Get in touch with your insurance broker or insurance company if your broker does not offer a fully managed claims service. Make sure they know how to contact you if you have had to move out of the premises.		
If you're making an insurance claim, avoid disposing of any items until they have confirmed this ok.		
Don't use electrical or gas supply in flooded properties until appropriate checks have been undertaken by a qualified person.		
Take photos of the damage to any contents, stock or building as this may assist with settlement of your claim.		
Immediate actions following a flood:		
Covers and barriers should be removed once the flood has receded to allow air to circulate and any trapped water to escape.		
Flood protection devices should be cleaned as soon as possible to avoid potential contamination.		

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Reducing damage and disruption in the future:		
<p>All properties that have been flooded could benefit from some degree of flood-resilience repair. Some resilience techniques may not cost substantially more than standard repair and these may be an appropriate way to repair a range of flooded properties.</p>		
<p>If your business continues to have a significant risk of flooding, it would be worth repairing your property after a flood with a comprehensive set of flood resilience measures and in such instances some expenditure may be required by you which are beyond the costs covered by your insurance cover.</p>		
<p>Repairing a property that has been flooded offers an opportunity to minimise the damage and disruption that could be caused by flooding in the future to your property. There are two main approaches:</p> <ol style="list-style-type: none"> 1. Flood resilience – reduces damage caused when flood water gets inside the property. 2. Flood resistance – reduces the amount of water that gets inside the property. 		
<p>Develop a flood emergency response plan (FERP) from your findings after a flood – what worked and what should be done differently if this were to happen again?</p>		

For further advice or to discuss your insurance requirements, please contact us on 0800 038 9733



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