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FLOOD ADVICE FOR BUSINESSES

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A recent insurance study revealed that businesses take around 14 months to recover from a flood if they have no continuity plans in place. If the organisation operates over multiple sites, each site will need a separate Continuity Plan of its own based on the principles outlined in this leaflet.

Is your Business at Risk of Flooding?

First check to see if your business is at risk of flooding from Surface Water, Reservoirs and Rivers at **https://check-for-flooding.service.gov.uk/find-location**.

Floodline Warnings Direct

If your business is at risk of flooding, sign up at **https://www.gov.uk/sign-up-for-flood-warnings** or call **0345 988 1188**.

Ask Yourself the Following Questions

- Do you have a business continuity officer to lead and organise this workstream?
- Does your business insurance cover flood risk?
- Where are your vulnerable areas? Produce a list including suppliers, human resources, systems, processes, technology etc.
- How essential is each department's work to the overall performance of the business on a day-to-day basis?
- How long can the business cope without its key services?
- How easy would it be to relocate?

Assessing the Risks

To identify risk look at the vulnerable areas of the business, as well as considering some of the more generic "what if" scenarios.

The essential part of any Risk Assessment is to ask three simple questions:

- How likely is it to happen?
- What effect will it have on the business?
- What factors can reduce the likelihood, effect or mitigate the risk entirely?

The main priority is to make sure that all staff are always safe. Always try to consider the worst case scenario when carrying out the risk assessment. This will mean that less serious incidents will be easier to manage.

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Test the plan

A plan needs testing regularly to help all involved to realise their role, how it fits in to the bigger plan and how important each role. This should be carried out on a six monthly basis to allow new staff to understand and rehearse their role.

Protecting your Business

It may not be possible to prevent flooding to your business, but you can plan for it by ensuring that stores are located on high ground wherever possible, allowing space for expensive equipment and vehicles in protected areas.

Produce:

- A catalogue of the business assets for insurance and recovery
- A list of important contacts, including Floodline, insurance provider, suppliers and contacts for staff
- A description or map showing locations of key property, protective materials and service shut-off points
- A Basic plan and delegate roles to key staff for protecting property and assisting recovery
- Checklists of procedures that can be quickly accessed and followed by staff during a flood.

There may be other actions that can be taken to prepare business buildings and contents to minimise damage and associated repair and restoration costs.

- Ensure storm drains are clear and operating as they should
- Move and store electrical, boxed, material, food, critical and perishable goods to an area at least one metre above floor level
- Place all chemicals in a proper storage locker to prevent contamination, spillage and loss
- Raise electrical sockets and separate ring mains
- Ensure delegated personnel know how and when to turn off gas, electric and water supplies
- Enclose or lock down items that may float or cause damage if moved
- If there are areas that need protecting, fit flood barriers recommended for that use. Ensure delegated personnel are trained and know how and when to deploy these items.
- Have clean up equipment and a recovery plan ready.

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Further guidance

Oxfordshire County Council Business continuity planning guidance:
http://www.oxfordshire.gov.uk/cms/content/business-resilience

Environment Agency:
https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/292937/LIT_5284_ab06c2.pdf

Help to produce a business continuity plan:
http://www.businessresiliencehealthcheck.co.uk/

Insurance for Small Businesses: A Guide to Protecting Your Business:
https://www.abi.org.uk/globalassets/sitecore/files/documents/publications/public/migrated/liability/insurance-for-small-businesses-a-guide-to-protecting-your-business.pdf

National Flood Forum information for Small Businesses:
https://nationalfloodforum.org.uk/about-flooding/insurance/small-businesses/

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