

Here comes the flood

Preparing your business before, when and after flooding



Running a business is demanding enough without battling a natural disaster. While it's not always possible to entirely negate the effect of a flood, you can minimise disruption to your business by having a clear checklist of steps you can take before, when and after a flood to protect everything you've worked hard to build.

Five things to do before a flood

1. Develop an emergency response plan

From laying sandbags to switching off power, make sure you know exactly what to do if a flood should hit. This is especially important if your site is in an area with known exposure to flooding.

To check your short- and long-term risk of flooding and to sign up for free flood warnings, visit the Environment Agency website:

<http://gov.uk/check-flood-risk>

2. Evaluate potential damage

As well as considering the impact of flooding to your contents or stock, buildings and critical equipment, you should also think about loss of business, loss of attraction and denial of access. It's also worth evaluating the potential disruption to neighbouring areas, which may result in electrical supply failure or impassable access roads.

3. Ensure drains are cleaned on a regular basis

It may sound simple, but drainage is one of the most overlooked factors in protecting your premises from flood damage. A blocked drain can increase surface water flood risk and in severe weather, the capacity of rain water downpipes may be overwhelmed.

4. Implement appropriate physical flood protection

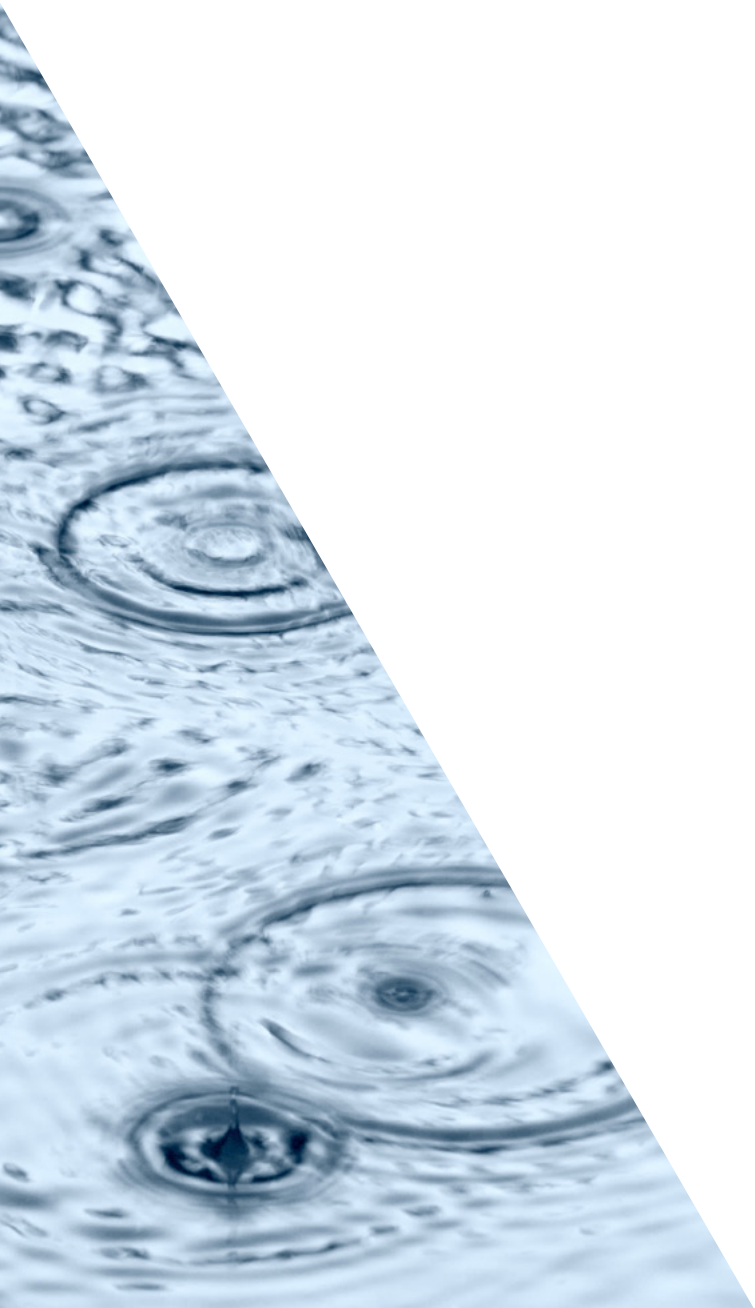
If your premises have a basement that may be prone to flooding, install sump pumps that operate automatically on a float-switch. Place valves on drainage systems as well as flood-gates and shields.

Consider installing flood protection products like door barriers, and using flood-resistant materials.

If you have sandbags, ensure they are easily accessible so they can be quickly placed at entry points. Check all flammable liquids tanks are safely anchored – underground tanks should be full and any empty tanks should be filled with water when a flood is imminent to reduce buoyancy.

5. Elevate or relocate susceptible stock or contents

Do not store inventory directly on the floor, where it is more likely to be damaged should a flood hit. At the very least, place items on pallets to help protect from shallow water. Elevate high-value stock or equipment that is critical to continued operation.



Five things to do when a flood hits

1. Notify your insurers immediately

The first 24 hours are critical to minimising losses. Take a short video and/or photographs of damage. Insurers will instruct the necessary specialists to provide their expert knowledge on mitigation measures.

2. Check electrical supplies

Ensure your site is safe by checking your electrical supplies haven't been damaged before getting qualified personnel to reinstate them.

3. Start security measures

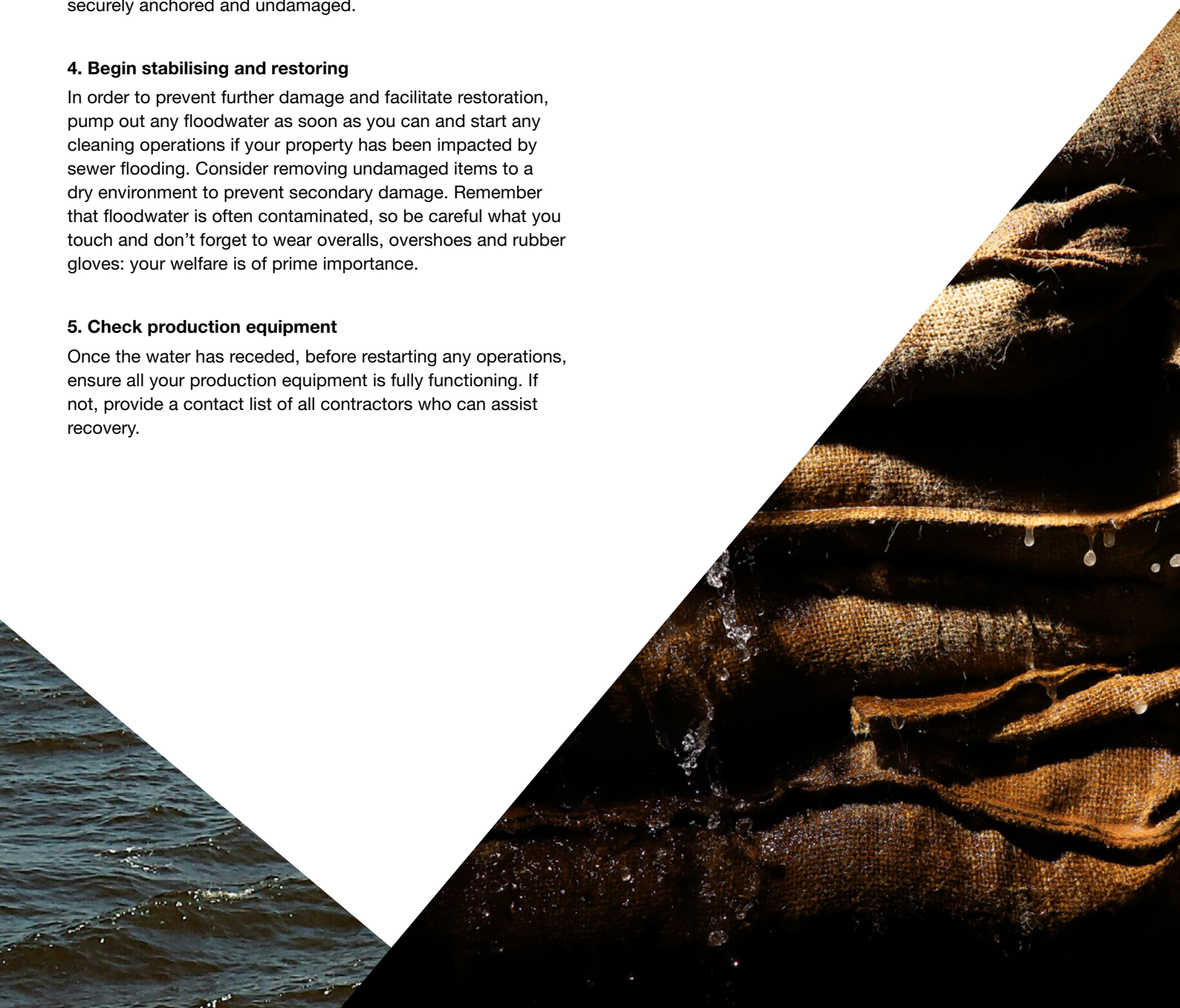
Ensure security is maintained and working as normal to prevent theft, and check your fire protection is still effective. Check flammable liquids and gas storage units are still securely anchored and undamaged.

4. Begin stabilising and restoring

In order to prevent further damage and facilitate restoration, pump out any floodwater as soon as you can and start any cleaning operations if your property has been impacted by sewer flooding. Consider removing undamaged items to a dry environment to prevent secondary damage. Remember that floodwater is often contaminated, so be careful what you touch and don't forget to wear overalls, overshoes and rubber gloves: your welfare is of prime importance.

5. Check production equipment

Once the water has receded, before restarting any operations, ensure all your production equipment is fully functioning. If not, provide a contact list of all contractors who can assist recovery.



Five ways we can help you after a flood

1. Assess the damage and the impact

Our in-house loss adjusters can provide immediate, impartial advice over the phone. They will visit your premises to assess the damage and agree actions needed to dry the property, decontaminate sewer flooding if necessary, restore equipment, replace stock, or strip out damaged contents.

2. Appoint providers

We will appoint providers to start cleaning and drying, and where possible, restore damaged stock or equipment.

3. Monitor progress

As the drying process begins, we will monitor the relative humidity and temperature to ensure the drying equipment is effectively reducing moisture in the building structure and air.

4. Agree replacement

If any damage or loss has been incurred, such as to stock, contents or machinery, we will agree replacement or repair as appropriate.

5. Fast-track straightforward claims

Our dedicated team of specialist claims handlers can provide express settlement of straightforward property claims up to £5,000 within 24 hours of receiving all the required information, to help you get back on track faster.

In the event of a flood, your insurance policy should cover your buildings, stock, equipment, fixtures and fittings. However, it pays to check you are adequately insured against storms and floods, and covered for business interruption – a vital lifeline when your business is at its most vulnerable – and if not, contact your broker and amend your policy accordingly.