

PROTECTING
EVERYTHING
YOU'VE WORKED
HARD TO BUILD



WEATHERING THE STORM, PROTECTING YOUR BUSINESS

Five things to do before a flood

1. Develop an emergency response plan



From laying sandbags to shutting down electricity, 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 find out if your business is at risk of flooding, visit the Environment Agency website:
gov.uk/check-flood-risk

2. Evaluate potential damage



Not only must you consider the impact of flooding to your storage, buildings and critical equipment, it's also worth evaluating disruption to neighbouring areas, which may result in electrical supply failure and impassable access roads.

3. Ensure drains are cleaned on a regular basis



Sounds simple, but it's one of the most overlooked factors in protecting your premises from flood damage.

4. Prepare appropriate physical flood protection



- Install sump pumps that operate automatically on float-switch operation in basements that could flood
- Place valves on drainage systems as well as flood-gates and barriers
- Ensure sandbags are easily accessible
- Check all flammable liquids tanks are safely anchored. Underground tanks should be full and any empty tanks filled with water before imminent flood to reduce buoyancy.

5. Elevate or relocate susceptible storage items



Do not place stock directly on the floor, where it is more likely to be damaged should a flood hit. At the very least, place items and equipment on pallets to help protect from shallow water ingress.

Five things to do when a flood hits

1. Notify insurers immediately



The first 24 hours are critical. 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. Then have qualified personnel reinstate them.

3. Start security measures



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

4. Start stabilising and restoring



In order to prevent further damage, and make restoration a bit easier, pump out any floodwater as soon as you can and start any cleaning operations.

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 useful in assisting recovery.

Five things we can help you with after a flood

1. Assess the damage and the impact



Our in-house loss adjusters will visit your premises to assess the damage and agree actions needed to dry the property, restore equipment, replace stock, or strip out damaged contents.

2. Appoint suppliers



We will appoint suppliers to start cleaning and drying, and where possible, restoring damaged stock / equipment.

3. Monitor progress



As the drying progress begins, we will review and monitor the progress to ensure it is achieving the desired result in the right time frame.

4. Agree replacement



If any damage or loss has been incurred (e.g. to stock, contents, machinery), we will agree replacement / repair as appropriate.

5. Improve resilience



We don't leave it at that. We will help you to improve resilience for future losses.



GETTING YOU BACK IN BUSINESS AFTER A FLOOD



FIND OUT MORE

Contact your broker