

◀ FLOODING: IMPROVING RESILIENCE FOR YOUR BUSINESS ▶

A WASH OUT

Flooding is one of the most damaging impacts of severe weather. After recent flooding in the UK, 38% of businesses reported damaged stock and 22% reporting a decrease in trade; with costs averaging £7,000 per business. Climate change is likely to cause increased frequency and severity of flooding. Future estimations of the average annual cost to businesses from disruption due to flooding is £24-50 million by the 2020s and £26-72 million by the 2050s.

IDENTIFY RISKS

Before a flood occurs, it is important to consider the potential risks and impacts on your business. The Environment Agency and Local Resilience Forums provide some key resources on how to identify if you're at risk, actions you can take to prepare and where to get help during and after a flood. Actions you can take to help make a flood plan include:

- ▶ **Assess** your flood risk
- ▶ **Research the cost** of flood protection
- ▶ Build flood risk into your **Business Continuity Planning**
- ▶ **Develop proactive responses** to avoid or lessen the impact of flooding
- ▶ Check your **insurance cover**
- ▶ **Know** who to contact in the event of a flood

PREPARE AND PROTECT

A flood plan is a good way to ensure you are prepared to react in the event of a flood and minimise the potential impacts and disruption to your business. Your plan should include:



List of key contacts, such as Floodline, insurance, suppliers and emergency details for staff



Basic strategies to protect property, prevent disruption and assist recovery



Checklists of procedures that can be accessed quickly by staff during a flood



A description or map of locations of key property, flood protection measures and utility shut-offs

STAYING SECURE

To help keep your business and employees safe if and when a flood occurs, there are several steps you can take:



Check local flood warning systems regularly



Lock windows and doors and set the alarm



Know how to access your insurance policies remotely



Consider adding information on flood safety to employee manuals



Ensure any hazardous substances are kept safe and don't contaminate floodwaters



Take appropriate action to protect employees and customers at your premises

ONCE THE WATER HAS GONE



Maintain communication with suppliers & customers



Maintain communication with your employees



Contact your insurance company to start the claim process



Take photos of any damage to stock or buildings/equipment



Make sure buildings are safe before re-entry



Make sure you know what building repair you may be responsible for

BE AWARE



The Environment Agency maintains flood maps of the UK to help assess risks to an area - visit www.gov.uk/check-flood-risk



For advice before or during a flood, you can call the Environment Agency's 24 hour Floodline on 0345 988 1188



Sign up for [MET Office Weather Alerts](#) for your area to be aware of any preparations you may need to make for incoming severe weather

For more information on how to prepare for flooding, visit:

<https://www.gov.uk/government/publications/preparing-your-business-for-flooding>

<https://www.kentprepared.org.uk/page1.aspx?p=15&t=2>

<http://www.lse.ac.uk/GranthamInstitute/news/economic-impacts-of-flooding-in-the-uk/>

