

Don't dilute your flood recovery plan

As your insurance broker our business focus is keeping you in business. We have helped our clients stay afloat when extreme weather events have damaged their business.

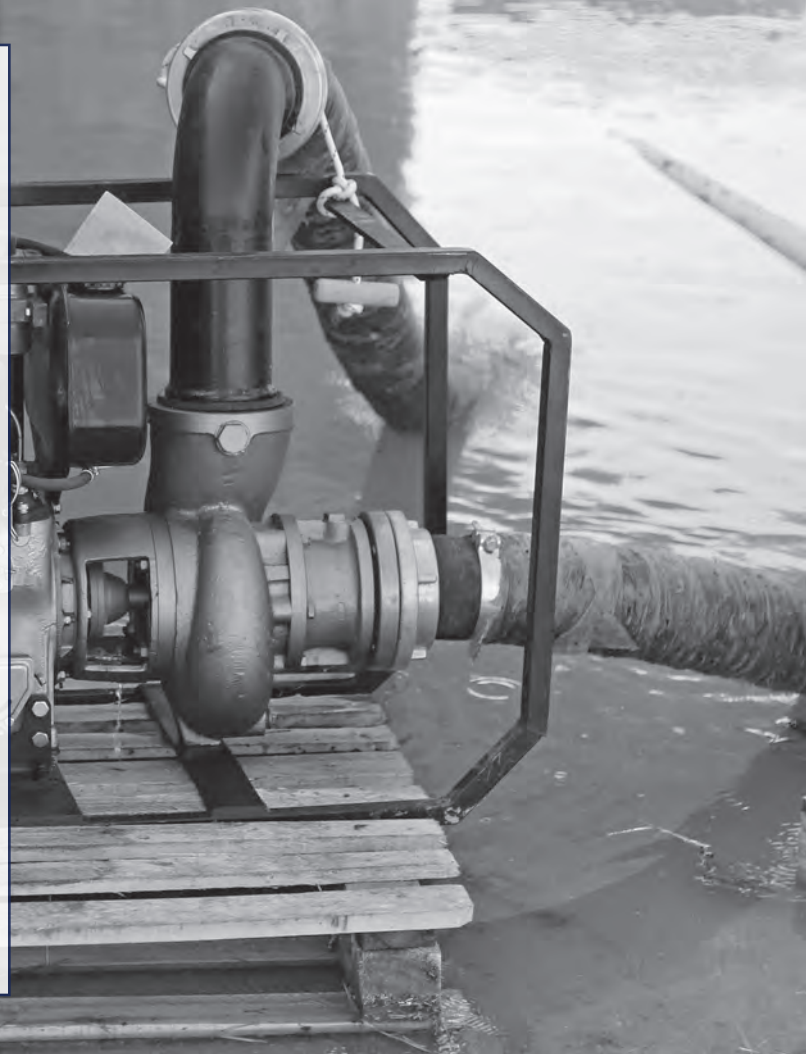
We are writing to you now to help you review your flood defences in case we get a repeat of the wettest winters on record in 2013-14 and in 2015-16 resulting in severe floods.

Emergency Management

Your business continuity plan for flood defence needs to be communicated. Your staff need to know the plan and understand their role in it. Flood plans should be periodically reviewed and a copy of the plan kept offsite at an out of risk location.

Managing the emergency

- Close the business to avoid people becoming trapped. Your location may be safe, but access roads may become submerged.
- If staff/customers become trapped in the premises, they will need food, drink, first aid, mobile phone together with a battery powered radio.
- Remove company vehicles to a safer location.
- Gas/water/electricity terminals may need to be switched off.
- Obtain emergency lighting and small generators.
- Remove valuable stock and contents that might be contaminated by flood water.
- Contact customers and suppliers to keep them informed as the situation progresses.
- Keep a note in your mobile of insurance claims helpline numbers, as well as other useful emergency phone numbers including local authorities, gas and electricity.





Reducing Risk

It is unlikely that businesses at risk can relocate to safer areas. You can evaluate actions to limit damage and improve the speed of business recovery. The actions we have found can make a difference are listed below. You need to decide which of these are practical for your business.

- Install demountable purpose made flood barriers or boards to doors and other openings.
- Easy access to install automatic flood proof air bricks or the provision of specially designed air brick covers to prevent water ingress.
- Fit non-return valves or backflow valves to drainage systems.
- Install resilient flooring.
- Raise electrical fuse boxes, sockets, controls and wiring above likely flood levels.
- Locating key stock and contents (including IT and Telecoms equipment) at a higher level. Ensure data and software is backed up regularly and stored offsite – in a place which is unlikely to be affected by the same event.
- Anchoring fuel and other liquid storage tanks to prevent flotation.

Risk Recovery

Your business interruption insurance cover will take care of your lost income. You can aid your business recovery with these basic steps..

- Keep a record of equipment and contents to speed the purchase of replacements.
- Agree alternative premises for staff and storage if necessary.
- Maintain contact lists including commercial estate agencies (in case temporary relocation is necessary) as well as builders, contractors, IT specialists etc, so that reinstatement of the damage can begin.
- Keep staff informed of the situation
- Regularly update major customers and suppliers by whatever method suits the business. An email distribution list may be helpful if there are many people to keep informed (making sure GDPR compliant).
- Maintain a log to note all actions taken and expenses incurred. This assist with your insurance claim.



Looking after business. Taking care of people.