



Environment  
Agency

# would your business stay afloat?

**A guide to preparing your  
business for flooding**



Flooding is the most common and widespread natural disaster in the UK. Since 1998 there has been at least one serious flood every year. Businesses like yours are more likely to be flooded than destroyed by fire. As our climate changes we can expect to see more extreme weather - and more floods.

We aim to reduce the likelihood of flooding by managing land, rivers, coastal systems and flood defences. While we do everything we can to reduce the chance of flooding, it is a natural process and can never be completely eliminated.

By taking action to prepare in advance for flooding, most businesses can save between 20 and 90 per cent on the cost of lost stock and movable equipment, as well as some of the trouble and stress that goes with such an event.

This is a simple guide to some of the easy actions that you can take to make sure that your business is as well prepared as possible.

It tells you about how to find out if your business is at risk, our flood warning service and what our flood warning codes mean. It also has a simple template to use to design a flood plan for your company.

For more information about flooding, visit our website at [www.environment-agency.gov.uk/flood](http://www.environment-agency.gov.uk/flood) or call Floodline on **0845 988 1188**.

Make sure that your business is prepared for flooding.

# How do I find out if my business is at risk from flooding?

There are two quick and easy ways for you to find out if you're at risk.

call us on  
0845 988 1188

Our Floodline service is open 24 hours, calls are charged at local rate. By taking your postcode, our operators will check and see if your business is in a flood risk area.

Look at our web-site  
[www.environment-agency.gov.uk/flood](http://www.environment-agency.gov.uk/flood)

Our online flood map uses the latest technology and data gathered over many years to give the most accurate view of flooding in your area.

By entering your postcode you can find out if your business is at risk. Areas at risk from flooding are shown in dark blue and areas at risk from 'extreme' flooding in light blue.

# My business is at risk from flooding.

## What should I do now?

**Start preparing now. If the weather conditions are right, flooding can happen at any time.**

Remember, floods can happen at any time and any day - make sure you provide a number that can be contacted at all times - even out of working hours.

## Sign up for flood warnings.

The first thing you should do is find out if you can receive flood warnings. In areas of high flood risk, we offer a service called 'Floodline Warnings Direct'. This is a free, 24 hour service that sends automated flood warnings by telephone, SMS text, email, fax or pager.

To find out if you can receive this service, call Floodline on 0845 988 1188.

If your business isn't in an area covered by our warnings you can still check the latest flood warnings in force on our website.

When the situation is serious, flood warnings will also be broadcast on local television and radio news.

# What practical steps can I take to protect my business?

**Now that you've checked your risk and found out about flood warnings, it's time to start thinking about preparing a flood plan specifically for your business.**

Taking simple steps can go a long way to protecting your business from flooding.

Preparing a flood plan could:

- Significantly reduce financial losses, damage to property and business interruption
- Help compliance with regulatory requirements (i.e. Occupier's Liability Act 1984)
- Reduce exposure to civil or criminal liability
- Enhance your company's image and credibility with employees, customers, suppliers and the community
- Help fulfil your moral responsibility to protect employees, the community and the environment
- Help you to obtain insurance cover

# What is a flood plan?

Just as many businesses have health and safety policies and contingency plans for an emergency, they should also have flood plans.

**A flood plan is a written document that outlines how your business will respond to a flood.**

This might include a list of steps you will take in case of a flood and the order you will take them in. It could also include the purchase of flood products and insurance.

A written plan can make information **easy** to access during a flood, **easy** to communicate to staff, and **easy** to remember.

**Small** businesses should make sure there is a plan of action in case of flooding. As the business owner, this may be your responsibility.

If your business is **medium sized**, flood preparation might be the responsibility of a team of people from different areas of the business.

If your business decides to have a flood planning team, this could be led by the business owner or Managing Director.

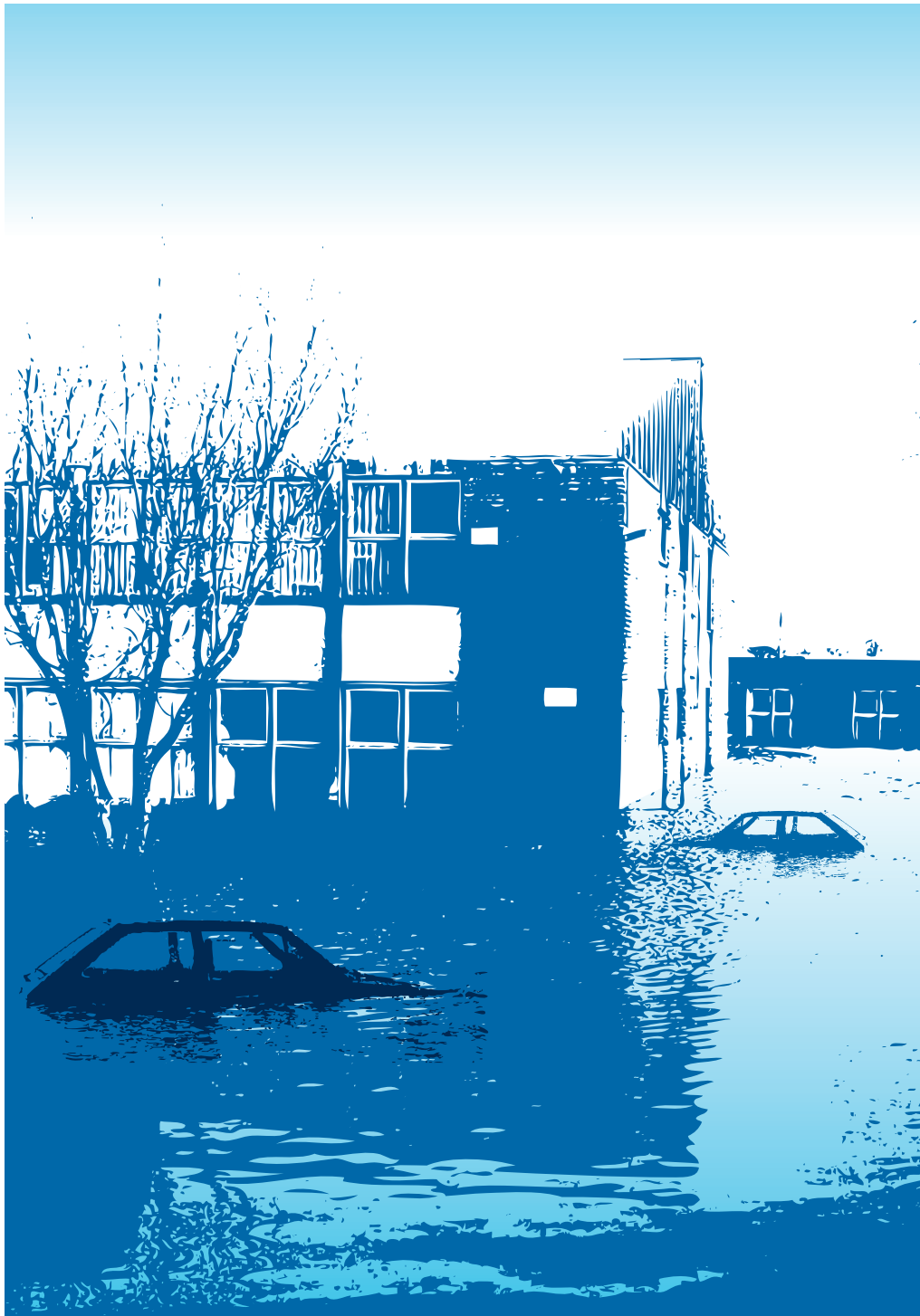
The leader of the flood planning team will need to let staff know about the plan once it is finished.

All members of the team should also keep a copy of important flood contacts at home for easy access.

Key areas to consider in your flood plan are:

- human resources
- maintenance/facilities
- finance and purchasing

Once you have completed your plan don't forget about it. Look at it regularly and make sure it is up to date and in the event of a flood **use it**.



**Would you like to find out more about us,  
or about your environment?**

**Then call us on  
08708 506 506**

**email  
[enquiries@environment-agency.gov.uk](mailto:enquiries@environment-agency.gov.uk)**

**or visit our website  
[www.environment-agency.gov.uk](http://www.environment-agency.gov.uk)**

**incident hotline 0800 80 70 60  
floodline 0845 988 1188**



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# draft business flood plan



A written flood plan is recommended for businesses.

It should include:

- A list of important contacts, including Floodline, building services, suppliers and evacuation contacts for staff
- A description or map showing locations of key property, protective materials and service shut-off points
- Basic strategies for protecting property, preventing business disruption and assisting recovery
- Checklists of procedures that can be quickly accessed by staff during a flood

If a flood is imminent, your main priority is to make sure that your staff are safe. However there may be other actions that you can take to prepare your building and it's contents to minimise damage and post-flood repair and restoration costs.

# This is a draft template for a business that you can use as a guide

Flood plan for Joe Bloggs Ltd dated 1 December 2008

Registered address \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_ Postcode \_\_\_\_\_

## Staff contact list

please continue on a separate sheet if necessary

Name	Address	Telephone/ mobile	Emergency contact	Emergency telephone and address
Joe Bloggs	32 The Drive, Hightown, HT1 1SE	01234 987654 07987 654 321	Jane Bloggs	19 The Avenue, Hightown, HT1 4SE

## Note staff who may require assistance in the event of a flood.

Members of staff with special needs	Office location

## Key locations

Service cut-off	Description of location
Electricity	
Gas	
Water	

## Answer the following if applicable

	Description of location	How to protect from a flood (i.e. move, cover, tie down)
First Aid Kit		
Oil based products (gasoline, oil, cooking oil etc.)		
Chemicals (including cleaning products)		

## Protective actions

Identify stock, equipment and possessions that may need special protective measures, and describe the actions you will take to prevent damage in the event of a flood. We have suggested items and ways to protect them, but make sure you follow through on your plans.

Please continue on a separate sheet if necessary.

### think about:

- Computers
- Tables / heavy furniture
- Vehicles
- Paper files
- Electrical items
- Chairs / stools
- Databases
- Soft furnishings
- Computer files
- Staff files

### ways to protect items

- Make a copy of important documentation and store in safe location
- Raise items above ground level
- Buy flood protection products
- Buy new flood-resistant items
- Move items to a safer location if possible - to an upper level of the building or off site

Valuable item	Protective action	New location (if applicable)	Done

## Suggested basic building materials to help protect your property

If materials are not needed, leave the relevant section blank

Materials	Used for	Items to protect / where to use	Storage location	Done 
Sand and sand bags (unfilled), shovel	Creating flood barriers (used with plastic sheeting)			<input type="checkbox"/>
Tools - hammer, nails, saw	Boarding up doors, windows and openings, creating shelves			<input type="checkbox"/>
Wood - plywood, blocks of wood	Boarding up doors, windows and openings, creating shelves			<input type="checkbox"/>
Sturdy plastic sheeting	Sandbag barriers, pulling up around furniture and appliances			<input type="checkbox"/>
Strong plastic bags	Putting around legs of tables and chairs			<input type="checkbox"/>
Pallets	Raising stored stock above flood level			<input type="checkbox"/>
Emergency power generator	Maintaining function of air conditioning units (can help dry out a building), running fridges and freezers, medical equipment if appropriate			<input type="checkbox"/>

**Identify people** who can help you before, during and after a flood, and what they can do.

We have suggested ways they might be able to help, but you'll need to discuss this with them.

Please continue on a separate sheet if necessary.

## Ways people can help

- assistance with installing flood products
- assistance with transporting stock/materials to new location if possible
- provision of emergency storage
- provision of emergency supplies or medical support if required

# discussion guide

This discussion guide sums up the key areas of flood planning. Some of this information can be found in this pack to help get you started.



## Research

- Look at your existing business policies, and think about whether they are appropriate in the event of a flood.

## Staff

- Make a list of **employees' contact details in the event of an evacuation**. This might include mobile telephone numbers, or numbers for their home or the home of a friend or relative.
- Think about staff who **may need special assistance** in the event of a flood (e.g. elderly, deaf, blind etc.)

## Security procedures

- **Locking windows, doors and setting the alarm**. You might need more than one person to help do this.
- Insurance policies - **Are you insured for flood damage**, business interruption and lost revenue?
- Employee manuals - You might **add flood safety to staff information packs**, or adapt job descriptions to include flood warden duties.
- Hazardous materials plan - You must ensure that **chemicals, oils and other substances in your possession are kept safe** and do not contaminate flood water.
- Health and safety assessment - Plan to **check the functioning of flood products and flood warning systems regularly**, just as you do for fire safety equipment.

**Check codes and regulations that might apply to your business in the event of a flood. The following could provide guidance on the right actions to take:**

- Occupational health and safety regulations
- Environmental regulations



## **Important contacts**

Make a list of **important telephone numbers**, including contacts for gas, electricity, water and telephone providers.

## **Key locations**

- **Know the location** of cut-off points for gas, electricity and water. Ideally, these should be marked on a map that is stored with your flood plan.
- Know the location of chemicals, oils or other materials that could be dangerous or contaminate flood water. These should be stored safe from floods and other damage.

## **Protective actions**

- Note key stock, equipment and possessions that may **need special protection** from flood water.
- Consider things you may need during or after a flood (i.e. sandbags, plastic sheeting, loudspeaker etc.)
- See if it's **possible to move key operations**, such as shipping or customer services, to another building.

## **Suppliers and external links**

- Identify products and services you won't need in the event of a flood, or which suppliers may not be able to provide. **Make back-up plans** or arrangements for short-notice cancellation of deliveries.
- Consider contracting in advance with companies whose help you may need after a flood.

# business checklist

## Are you prepared for flooding?

If you answer ‘no’ to any of the questions overleaf, there may be more you can do to protect your business.

The relevant sections will give you valuable information on effective actions you can take to prepare for a flood.



Please tick  relevant boxes.

## Know if you're at risk

- Do you know if you're at risk of flooding?
- Are flood warnings available in your area?
- Do you know how you can receive flood warnings?

## Preparing a flood plan

- Do you know how your business will respond to a flood?
- Do you have a list of useful numbers including Floodline, local authority and insurance company?
- Do you know how to shut off your gas/electric/water supplies?
- Are your stock, fittings and valuable equipment stored above flood level?
- Have you developed flood contingency plans with suppliers and/or clients?
- Can you call someone to help you in the event of a flood?

## Staff training and evacuation

- Are you aware of correct flood safety procedures for you and your staff?
- Have you trained your staff on flood safety procedures?
- Can your staff work quickly and efficiently to protect your business in the event of a flood?

## Protecting your property

- Have you installed flood protection products?
- Do you have a stockpile of useful materials including plywood, plastic sheeting, sandbags (unfilled), sand, nails, hammer, shovel, blocks of wood and a saw?
- Have you installed non return valves in your toilets and drains?
- Do you and your staff have high ground where you can park your cars?
- Are your electrical sockets above flood level?
- Do you have computer equipment in the basement?

## Flood insurance

- Do you have sufficient insurance cover in the event of a flood situation?
- Do you know what information your insurer will require to support a claim?

## Evacuation

- Do you have an easy way to let your staff know about an evacuation?
- Do you know which roads will stay open in your area during a flood?
- Have you identified where staff can shelter in the event of a flood?
- Could you control staff panic during a flood?



# understand your flood warning codes

Our Flood Warning Service uses four different flood warning codes.

The codes are used to tell you about the severity of flooding in the area and the actions that you should take.

They are not issued in any specific order and may change over time. The codes are:



## What it means

Flooding of low lying land and roads is expected.

## What to do

- Monitor local news and weather forecasts.
- Be aware of water levels near you.
- Be prepared to act on your flood plan.
- Check on the safety of pets and livestock.
- Charge your mobile phone.



## What it means

Flooding of homes and businesses is expected. Act now!

## What to do

- Move cars, pets, food, valuables and important documents to safety.
- Get flood protection equipment in place.
- Turn off gas, electricity and water supplies if safe to do so.
- Be prepared to evacuate your home or business.
- Protect yourself, your family and help others.
- Act on your flood plan.



### **What it means**

Act now! Severe flooding is expected with extreme danger to life and property.

### **What to do**

- Collect things you need for evacuation.
- Turn off gas, electricity and water supplies if safe to do so.
- Stay in a high place with a means of escape.
- Avoid electricity sources.
- Avoid walking or driving through flood water.
- In danger call 999 immediately.
- Listen to emergency services.
- Act on your flood plan.



### **What it means**

No further flooding is expected. Water levels will start to go down.

### **What to do**

- Keep listening to weather reports.
- Only return to evacuated buildings if you are told it is safe.
- Beware sharp objects and pollution in flood water.
- If your property or belongings are damaged, contact your insurance company. Ask their advice before starting to clean up.

# useful contacts

Fill in the contact details you may need if your business floods.  
Keep it in a safe place, where you can hold of it quickly.

	Company name	Telephone number/s
Environment Agency Floodline		0845 988 1188*
Electricity supplier and meter number		
Gas supplier and meter number		
Water supplier and meter number		
Telephone provider		
Local authority emergency services		
Insurance company 24-hour number and policy number		
	Policy No.:	
Insurance agent		
Local radio station for news alerts and weather updates		
<b>Companies that may be able to help you after a flood</b>		
Electrician		
Plumber		
Builder		
Equipment repair/suppliers		
Security services		
Water pumping services		
Emergency power suppliers		

\*BT calls cost up to 4p/min plus 6p set up fee from your home. Other providers and mobiles may vary.