

That Sinking Feeling

Flooding could be devastating for your business

A feature of our climate now seems to be heavy rain rather than extreme temperatures. Persistent rain can often lead to flooding and can be devastating for businesses.

The media tends to concentrate on household flooding but flooding of business premises can be just as costly – especially as many modern business parks are built on flood plains. Disasters attract far less political and public sympathy and, whilst insurers feel they have a duty currently to offer flood insurance to households, they are more selective in providing cover on commercial property.

There are a number of locations in the UK where cover is difficult to obtain or is highly priced. Maps of high risk areas are available on the Environment Agency website www.environment-agency.gov.uk/business/topics/flooding and businesses can subscribe to a flood alert system by calling 0845 0988 11 88. However even if your business is not in a flood-prone area, it can still be hit by flooding caused by a sudden downpour which the drains cannot cope with.

Business continuity plan

It is sensible for those at risk to have a business continuity plan. This should cover all the essential issues regarding contacts, employee evacuation, and shutdown procedures, dealing with hazardous materials, protection and security of assets, salvage procedures and details of specialist drying contractors. Alternative working options should also be investigated in case of a prolonged shutdown.

There are a number of ways a business can minimise the impact of flood in advance. Some of these cost little and others are more expensive and will depend upon the degree of risk of flooding anticipated.

We are aware of all the potential flooding locations in our area and have access to UK maps re potential flood locations. We can also provide you with more detailed advice if you require. If the worst happens and a flood occurs we will be available immediately to help in dealing with any claim.



Need to know more?

For more information contact Colin Bailey or Andrew Milverton on 0118 940 6175 at Cassey Miller James today.

Details of our offices and telephone numbers can be found on our website at www.cmj.co.uk

Good practices

- Consider the height at which goods are stored; the higher the goods the less chance of damage
- Look carefully at equipment stored at or below ground level. Certainly electrical equipment should be kept at as high a level as possible, perhaps on platforms
- Identify a suitable site for evacuation of vehicles to higher ground
- Install back flow valves on all toilets and drains
- Raise electrical sockets above potential flood levels
- Store stock on pallets or shelving
- Raise cabling or position in suspended ceilings above ground level
- Consider purchasing an emergency power generator
- Look at the range of permanent or semi permanent flood protection products available.

If the worst happens and a flood occurs then you need to consider the following:

- Ensure it is safe to enter your property - there may be structural damage
- Be very careful of downed power lines. These could make the building an electrocution chamber
- Do not enter the building until you are sure all mains electrical supplies are disconnected and gas is turned off
- Be careful of slippery surfaces and have the drinking water tested as it could be contaminated
- Watch out for debris as it could be polluted by sewage
- During clean up, wash your hands thoroughly and often
- Keep staff and public away until all health and safety checks have been cleared.