

Business Flood Planning Guide



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Introduction



Many businesses in the UK are at risk from flooding. Therefore a flood plan is a very useful resource for businesses that are located in a flood risk area. Flood plans enable businesses to plan and prepare for a flooding event and help them to become more resilient to the effects of flooding. The flood plan is a written document located on the premises which provides information on how to reduce the impact of flooding and help with business continuity.

Flood plans enable business and land owners to take action once a flood alert or warning has been received, for example, by deploying any temporary resistance and resilience measures to protect the property or land from the impacts of flood water. This will reduce financial losses to a business and allow for continuity.

When creating a business flood plan, or when your business has one in place, it is important that the site manager or other senior members of staff provide employees with information and/or training about the flood plan and what they should do if they find themselves in that situation. Aside from the flood plan, other documentation may be kept alongside it, for example, a map showing the locations of key items which will need protecting and the areas where utility supplies can be cut off.

You can download a copy of a business flood plan from the Flood Hub website at www.thefloodhub.co.uk. The template provided can be edited on the computer for you to fill in with your personal details, which you can then print off, laminate and keep in an appropriate and easy to find location, such as in the staff room.

Side A

The first side of your flood plan should include:

A checklist for completing your flood plan, a list of important contacts, information of the premises utility supplies, information regarding important documents and equipment and a flood kit checklist, all of which must be regularly updated and maintained.

1) Checklist

Firstly, create a checklist with steps to check off once you have finished creating your flood plan. The checklist can be reviewed prior to a flood event to ensure that you have done everything you can to prepare for it.

What you can include in your checklist:

- o Ensure that site managers and head office staff are signed up to the Environment Agency flood alerts and warnings and ensure that all staff understand what they mean
- o Investigate the different property flood resilience (PFR) measures that could be used on your property (make sure you consider both flood resistant and flood resilience methods).
- o Check that your business insurance covers flood damage to buildings, contents and stock, as well as business interruption and lost revenue cover.
- o Back up records and store them off site, out of the flood risk area, both paper or electronic records (it is critical to be aware of what data is crucial to business continuity so there is minimal disruption to your operation).
- o Make a flood kit.
- o Create a list of all the staff on the premises and their contact details.
- o Make a note of any vulnerable staff who may require assistance when evacuating the premises.

2) Important contacts

Next, create a list of important contacts. This can be used prior to a flood to help you prepare, during the time of the flood for advice/support/to easily contact other staff members or the emergency services, and during the aftermath of the flood, for example to contact your insurance company, customers and suppliers. This contact list will be useful if you have to evacuate your business premises as you can keep it with you and have all the numbers you need in the wake of a flood.

Having this contact list already written down in one place will save you time in the emergency and should be easily accessible at all times during the flooding event. Make sure that this list is kept up to date with the numbers of staff members as well as useful agencies, local councils, etc.

Suggested important contacts are:

- The Environment Agency's Floodline (**0345 988 1188**) can be contacted if you are in need of any flooding advice or if you are unsure of the immediate risk to yourself and staff. Their incident hotline (**0800 80 70 60**) should be used to report a flood.
- It is useful to have the contact details of your utility suppliers in case you are having trouble locating and turning off your supplies.
- Radio stations can provide regular updates on the latest news, travel and weather conditions.
- Local Authorities can provide information about resources available in your area. For example, the location of the nearest emergency assistance centre or the contact details of your local flood action group, should yourself and/or your employees require them.
- Your insurance company is an important contact to have as they will advise you on what course of action and procedures to take to ensure your claim remains valid.
- Important customers and supplier contact details to arrange business continuity.

3) Information on your property's gas, electricity and water supplies

Ensure yourself and the employees involved in the flood plan know the location of your gas, electricity and water main supplies and how to turn them off. If you or your employees require assistance, contact your supplier and mark taps or switches with labels to help everyone remember. It is important to make a note in your flood plan of where they are all located. By keeping your electric on during the flood, there is a risk of electrocution and this may be heightened if your workplace has a large volume of electrical equipment. In addition, having the gas supply on could cause fires, endangering yourself and employees.

It is important to switch these off before flood water enters your property if possible, as there are extra risks that could occur as a result of them being left on. You must NEVER switch off the electricity whilst standing in water.

4) Documents and equipment



This part of the flood plan should be updated and checked on a regular basis, despite whether your business is in a flood risk area. This is so that if you can't access important documents and equipment in a flood or an unexpected flash flood, they are saved and backed up. Any equipment, products or documents that need to be protected or moved during a flood should be identified and placed on a list along with their location so they can be quickly accessed.

Important documents should be regularly backed up on either an external hard drive stored out of the flood risk area, an online storage system such as Google Drive, or better still – both! This is a crucial part of the flood plan and is key to business continuity so that any data and/or equipment can be stored in a safe area and be protected from damage from flood water.

Documents and equipment to consider:

- Paper files – make a copy of any important documentation and store in a safe location.
- Databases – make a copy of it on an external hard drive and store in a safe location.
- Stock, equipment and electrical items should be raised above ground level or to an upper level of the premise.
- Vehicles – move all company and employees vehicles to a safer location, preferably on higher ground away from potential flood water damage. This could be off site and prior arrangement and agreements made with any land owners.
- Hazardous materials – The containers must be protected if they are in a flood risk area and moved to a safe location. They may also be protected by barriers or secured so that they cannot float in the flood water.

5) Floodkit checklist



In the event of a flood reaching the severe flood warning stage and all employees having to evacuate the business premises, it may be necessary to prepare a flood kit in case members of staff are not able to reach an evacuation centre or go home. It can be useful to put a flood kit checklist in your flood plan to ensure it is well equipped and stocked with some essentials that may be required. Items such as batteries should be regularly replenished.

Some items to consider putting in your kit:

- Multiple copies of the flood plan.
- Bottled water and non-perishable food.
- Blankets and warm and waterproof clothing.
- First Aid Kit
- Mobile phones and chargers.
- An up to date staff contact list, including out of office numbers.
- Important documents, such as those which will maintain business continuity or insurance documents. These should be placed in plastic packets to prevent damage.
- Two way radios for staff members, so that each department and key personnel may have one if necessary.
- Torches and batteries
- Camera – to take images and record damage for a potential insurance claim.
- Images of the business premises prior to a flood.
- Keys
- A battery operated radio to keep up to date with the news and weather forecast.

Side B

The second side of your flood plan should include:

The actions you should carry out at flood alert, flood warning and severe flood warning stage. Outlined below is an explanation of what each warning stage means, and recommended examples of what you can do at each stage; however these should be amended to suit your specific business needs.

Environment Agency flood alerts and warnings

The Environment Agency (EA) flood alerts and warnings are a free of charge service that you can sign up to **if your business is located in a flood risk area**. The alerts and warnings can be received via landline and mobile phone calls, text messages, or email by anyone signed up at a property. It is useful for multiple staff members to be signed up for the warnings, and for more than one device to be signed up, should one run out of battery or stop working.

Sign up for EA flood alerts and warnings at www.gov.uk/sign-up-for-flood-warnings or by calling Floodline on **0345 988 1188** which is a 24 hour service. You will need to provide the address you are registering, a phone number and an email address.

These flood warnings can be used as a trigger to put your flood plan into action and so it is important to understand what each warning means and decide what actions you wish to take at each stage.

Please remember that you should tailor your flood plan actions to suit the specific needs and situations of your business, but the following points suggest some of the main actions you can consider taking at each stage and adding to side B of your flood plan.

When acting on your flood plan, ensuring that you and your staff members are safe is always the priority.

Flood Alert Stage - Flooding to low lying land and roads is possible

Make sure that the business owner, head office staff and other employees stay vigilant and begin to make early preparations for a potential flood. There is the possibility that your flood plan may need to be put into action.



- Monitor the situation and regularly check the weather forecast for any updates.
- Check the local rivers current river level.
- Ensure you have access to your flood plan, flood kit and property flood resilience products.

Flood Warning Stage - Flooding is expected

Put your flood plan into action as immediate action is required to protect yourself, your employees and your premises. Many people use this stage as a trigger to put your flood plan into action.



- Start to back up any critical databases or data needed for continuity if they aren't already.
- If possible, evacuate staff who are not needed to put the flood plan in place prior to a severe flood warning being issued.
- Move all staff cars/vehicles on the premises out of the flood risk area.
- Deploy temporary flood resistance products, following instructions on side A of this plan carefully.
- Move important stock, equipment and data upstairs to safety.
- Make safe and seal any chemicals or contaminants if evacuation is required.

Severe Warning Stage - Severe flooding is expected

Severe flooding is expected. There is significant risk to life and the property. Prepare to evacuate and cooperate with emergency services.



- Turn off all gas, electricity and water supplies if safe to do so - see details on side A of this plan if needed.
- Evacuate yourself and all staff from the premises and cooperate with the emergency services.
- Take the flood kit with you if necessary.

Along with the Environment Agency flood alerts and warnings, the following are alternative flood warning options which you can choose to use instead:

- Gauge Maps.
- Met Office weather warnings
- Local news and radio
- The British Red Cross Emergency app.
- See it for yourself at your local river using gauge boards, if it's safe to do so.

Evacuation plan

It is useful to have an evacuation plan in place and noted on your flood plan. This section should contain details of where you should go if you need to evacuate and cannot make your way home, and should include the address and contact details of an emergency assistance centre if they are known. This section should also include the names and contact numbers of any vulnerable members of staff who may require assistance in an evacuation.

Steps to take whilst evacuating should be added to side B of your flood plan where relevant. Most evacuations happen at severe flood warning stage.

Steps to consider:

- Ensure the safety of yourself and your staff members.
- Locate your flood kit if you have one.
- Turn off gas, water and electricity supplies if safe to do so.
- Make your way to the emergency assistance centre.

A flood plan template can be downloaded from the Flood Hub website at www.thefloodhub.co.uk. Here you can also find more information regarding planning, preparing and recovering from a flood event. By following this guide, you can fill in your plan to suit your needs and store it in a safe and accessible place..

