

Business Flood Planning Guide



Image: The Flood Hub

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Introduction

Many businesses in the UK are at risk from flooding and it can sometimes occur with very little time or warning. The average cost of flooding to a business is £82,000, so having all the information you need in one place can save valuable time if a flood is expected.

This guide contains all the information a business needs to include in their flood plan. There is also a copy of a [business flood plan template](#) towards the end of this document which is available to download from the Flood Hub website – www.thefloodhub.co.uk.

The template should be filled in and kept in an appropriate, easy to find location for managers and employees and it is important that senior members of staff provide employees with information and/or training about the flood plan and what the actions to take is flooding occurs. 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.

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:

- Ensure that site managers are signed up to Environment Agency flood alerts and warnings and ensure that everyone understands what they mean. Or if ineligible, have an alternative trigger to put the flood plan into action.
- Investigate the different property flood resilience (PFR) measures that could be used on your property.
- Check that your business insurance covers flood damage to buildings, contents and stock, as well as business interruption and lost revenue cover.
- Back up both paper and electronic records and store them off site, out of the flood risk area. It is critical to be aware of what data is crucial to business continuity so there is minimal disruption to your operation after a flood.
- Make a flood kit.
- Create a list of all the staff who work on the premises and their contact details.
- Make a note of any vulnerable staff who may require assistance when evacuating the premises.

Important Contacts

Having a list of important contacts in place will save you time during an emergency. It should be accessible at all times and should be kept up to date with numbers of friends and family, useful agencies, local councils etc.

Your list of important contacts could be used:

- before a flood to help you prepare;
- during a flood for advice/support and to easily contact friends and family; and
- after a flood, for example to contact your insurance company.

Suggested important contacts:

- Family and friends you would need to contact in an emergency and those who may be able to help you. Preferably these contacts would not be in a flood risk area themselves.
- The Environment Agency's Floodline number (**0345 988 1188**) can be contacted if you are in need of any flooding advice or are unsure of the immediate risk to yourself.
- Your gas, electricity and water utility supplier's contact details are useful in case you are having trouble locating and switching off your supplies.
- Local radio station frequencies - these can provide regular updates on the latest news, weather and travel conditions in your area.

Business Flood Recovery Key Contacts

- Environment Agency's Floodline
0345 988 1188
- Insurance company
- Local flood recovery centre or emergency assistance centre
- Local Authority
 - Financial assistance
 - Environmental Health Department
- All employee contact details
- Supply chain contacts

- Local Authorities can provide information about resources available in your area, such as the location of the nearest emergency assistance centre.
- Your insurance company will advise you on what course of action to take to ensure your claim remains valid.
- Contact details for plumbers and electricians. You may need to get wiring and electrical sockets tested and checked in order to provide light or run heaters and fans. The earlier you can remove wet carpets, open windows and start to dry out your property, the better; but speak to your insurance company first!

Gas, Electricity and Water Supply Details

Your flood plan should contain information on your utility supplies such as:

- The location of them in your business premises;
- Instructions on how to turn them off - this can prevent further damage to your business in the event of a flood and keep you and your employees safe, for example, from electrocution. (marking taps or switches with labels can help everyone remember where they are and how to turn them off);
- Contact details of the supplier; and
- Policy numbers.

If you don't already have these details, you should contact your utility supplier. Having them detailed in your plan enables you to find this information quickly if a flood is imminent and you need to evacuate your business. It also makes the information easily accessible for other members of staff to take action and prepare the business on your behalf if you are away.

It is important to switch your utilities off before flood water enters your business 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.**

Documents, Equipment and Stock

It is important to protect your businesses documents, equipment and stock so that you can recover after a flood event. These points are important to consider whether or not your business is at risk of flooding, as it can be affected by other emergencies too.

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.

Any equipment, stock or other products that need to be protected or moved during a flood should be identified, and listed with their normal location and the location they need to be moved to when flooding is expected, so that they can be quickly accessed and moved to a safe area and protected from floodwater damage.

Important documents and equipment list

- Insurance documents
- Paper files - make a copy
- Databases/electronic files - make a copy on an external hard drive
- Stock, equipment and electrical items - raise items off the ground or store on an upper level of the building.
- Hazardous materials - move, protect with barriers, or secure in place so they can not float away.

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** – raise above ground level or to an upper level of the premise.
- **Vehicles** – move all company and employee vehicles to a safer location, preferably on higher ground away from potential floodwater damage. This could be off site and prior arrangement and agreements should be made with any land owners if necessary.
- **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 floodwater.

Flood Kit 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 have 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, waterproof clothing.
- First Aid Kit.
- Spare mobile phone 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.

Flood Warnings and Triggers



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 in case one runs out of battery or stops 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.

In addition, the **'Check For Flooding' Service**, provided by the Environment Agency, allows users to input their postcode and find out the:

- current flood warnings or alerts
- river, sea, groundwater and rainfall levels
- flood risk in the next 5 days

The page is regularly updated and provides information on the risk of flooding from rivers, the sea and groundwater only. There's information on how to sign up for flood warnings and how to find out your risk of flooding from surface water.

Please remember that you should tailor your flood plan actions to suit the specific needs of your business, but the points on the flood plan template suggest some of the main actions you can consider taking at each stage.

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

If you aren't eligible to sign up for the EA's Flood Warning Service, it is important to ensure that you have an alternative trigger in place for putting your flood plan into action. The following are alternative flood warnings that you could use and are covered in a bit more detail in the 'Alternative Flood Warning Triggers' resource at the end of this guide:

1. Met Office weather warnings
2. River and sea monitoring
3. Social Media
4. Emergency App
5. Local news and radio
6. Tide tables
7. See it for yourself
8. Environment Agency's Check for Flooding Service

Evacuation Plan

When putting your flood plan together, it is useful to think about and note down an evacuation plan. It should contain details of where you and your employees could go if they need to evacuate, including the address and contact details. An emergency assistance centre is usually set up by the Local Authority.

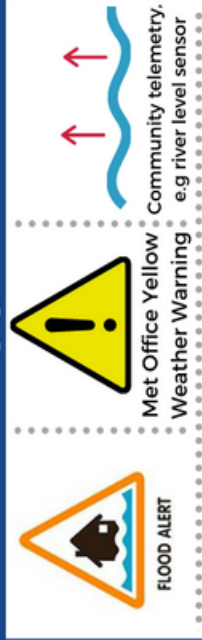
It's important to consider any vulnerable members of staff when planning for an evacuation and ensure that the evacuation centre is accessible.

Steps to consider for your evacuation plan:

- 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. Details of these may be pre-arranged in advance or released at the time of a flood event; so be sure to monitor Local Authority social media channels and local radio broadcasts.

This pre-populated plan can be used as it is, or as a guide to help you create your own flood plan using one of our blank templates. You should give consideration to staff safety, site and buildings and key operational facilities, and keep it up to date..

Trigger 1

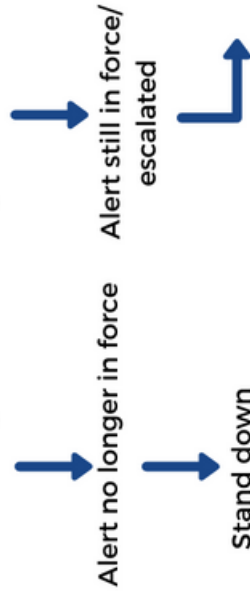


What to do at this stage

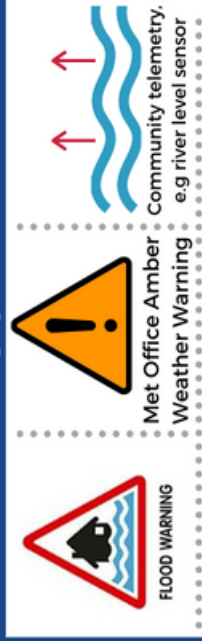
Flooding is possible.

Stay vigilant and make early preparations for a potential flood.

- Monitor the situation through forecasts, the Environment Agency's 'Check for Flooding' service, local radio stations and monitoring stations.
- Locate flood kit, check it is complete and ready if needed.
- Check reverse of sheet is completed and you know what to do if the situation gets worse.
- Ensure that your property flood resilience is in working order and ready to install.



Trigger 2



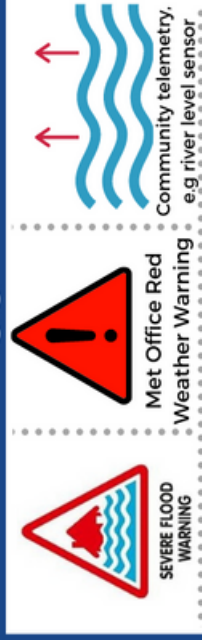
What to do at this stage

Flooding is expected.

Immediate action is required to protect yourself and your property.

- Continue to monitor the situation.
- Move electrical equipment, stock and valuables to a higher level using racking or pallets or put items on top of desks.
- Deploy property flood resilience e.g. door barriers, pumps and air brick covers.
- Ensure all employees are safe.
- Move vehicles to high ground out of the flood risk area.

Trigger 3



What to do at this stage

Severe flooding is expected and is likely to cause significant risk to life and destruction of property.

Prepare to evacuate and cooperate with emergency services.

- If safe to do so, turn off utility supplies (see reverse of this sheet).
- Continue to monitor the situation, e.g., check river levels and listen to the local radio.
- Evacuation is likely. Start your emergency evacuation plan and cooperate with the emergency services.
- Ring 999 if you or any of your staff are in immediate danger.

If your business is located in an area where flash flooding occurs, there can be very little warning. It is best to be as prepared as possible at all times.

Business Flood Plan



Pre-populated Plan

This pre-populated plan can be used as it is, or as a guide to help you create your own flood plan using one of our blank templates. You should give consideration to staff safety, site and buildings and key operational facilities, and keep it up to date..

ADDRESS OF EVACUATION CENTRE

FLOOD PLAN CHECKLIST:

- ☐ Sign up to Environment Agency flood alerts and warnings (ensure appropriate staff members are registered to receive these notifications).
- ☐ Understand what the flood alert and warning codes mean and what to do if you receive one (see reverse of this page).
- ☐ Check your business insurance covers flood damage to buildings, contents and stock, as well as business interruption and lost revenue cover.
- ☐ Investigate Property Flood Resilience (PFR) options (e.g. door barriers, pumps, racking, shelves).
- ☐ Back up records and store off site out of the flood risk area, whether paper or electronic (identify what data is crucial to business continuity).
- ☐ Make a flood kit if necessary.

CONTACT LIST

Environment Agency Floodline	0345 988 1188	@EnvAgencyNW	
Electricity North West	0800 195 4141	@electricityNW	
Electricity Helpline	105		
National Grid	0800 111 999	@nationalgriduk	
United Utilities (sewer flooding)	0345 672 3723	@unitedutilities	
Local Council			
Lead Local Flood Authority (LLFA)			
Insurance Company			
Local radio station			
Evacuation centre			
Gauge Map monitoring station		https://www.gaugemap.co.uk/	
Flood Warden			

WHEN PROTECTING YOUR BUSINESS, CONSIDER:



- ☐ Having a communication tree, contact details of all staff and important contacts.
- ☐ Including flood events in evacuation procedures (different assembly points may be required).
- ☐ Installing racking/shelving to raise important items such as servers and stock.
- ☐ Protection of any hazardous materials.
- ☐ Identifying key locations for the installation of Property Flood Resilience (PFR) options.
- ☐ Creating a flood kit to include: a copy of the flood plan, staff contact info, important documents for business continuity inc. data back up, two-way radios, first aid kit.

PROPERTY FLOOD RESILIENCE (PFR) AND EQUIPMENT LIST

ITEM:	WHERE IT IS KEPT:	HOW TO INSTALL IT:

WHERE IS THE...?

Location of electricity cut off:
Location of water cut off:
Location of gas cut off:
Location of flood kit:



ALTERNATIVE FLOOD WARNING TRIGGERS

The Environment Agency's (EA) flood alerts and warnings cover the risk of flooding from main rivers and the sea, and not from surface water flooding. Here are some alternative warnings you can use as triggers to put your flood plan into action.

#1 Met Office weather warnings

- **Yellow:** Be Aware that the situation may worsen, and prepare for possible disruption to plans.
- **Amber:** Be Prepared to follow the actions outlined on your flood plan.
- **Red:** Take action as there is extreme weather expected that may cause risk to life.

#3 Social Media



Search Twitter for tweets and updates in your local area by typing '#' followed by the name of your area in the search bar.

Join and follow any local flood groups on Facebook as well as your Local Authority's social media accounts for updates and information.

#5 Local news and radio

Keep up to date with news specific to your local area. This can provide useful information such as contact numbers and the location of evacuation centres.



#7 See it for yourself

Visible differences will be seen in watercourses such as rivers and streams, as well as the coast. This is most useful with small watercourses or those prone to flash flooding.

Gauge boards on rivers visually represent the current depth of water and are helpful with regular inspection.



#2 River and sea monitoring



Telemetry systems

These monitor watercourses to track various data including water levels, flow rates, rainfall, blockages and temperature. They can be set up by community groups and used as a trigger for when flooding is possible.

Gauge Map www.gaugemap.co.uk

Provides info from over 3,000 EA river and tidal monitoring stations. Each station has a Twitter account which posts updates every 15 mins at times of significant movement.

Digital watercams

Provides live video feeds from water cameras so you can check real-time conditions in your area. Data provided includes graphs of river levels, rainfall, tide times, and an archive of this data.

#4 Emergency App



Provided by the British Red Cross this is a free app offering alerts and information from the Met Office and EA.

You can add multiple places and people of interest to monitor, prepare emergency plans and take informative quizzes.

#6 Tide tables



Coastal communities can check tide timetables in times of bad weather. High tides coinciding with strong winds or decreased air pressure could cause surges or powerful waves, which may mean flooding is more likely.

Browse 'Tide Tables' on the BBC Weather site or other sites including www.tidetimes.co.uk which also has a Twitter page.



Environment Agency's Check for Flooding Service



The 'Check For Flooding' Service is provided by the Environment Agency and it can also be used as a trigger to put your flood plan into action.

It allows users to input their postcode and find out the:

- current flood warnings or alerts
- river, sea, groundwater and rainfall levels
- flood risk in the next 5 days

Where do you want to check?

Town, city or postcode in England

Continue

[Check for flooding in England](#)

Flood forecast for the next 5 days

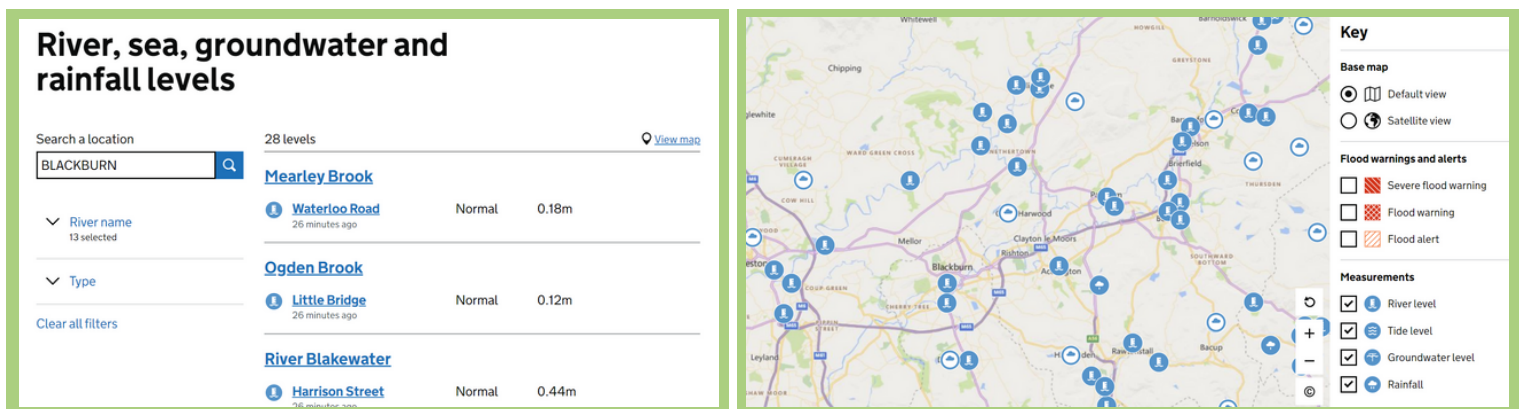
The flood risk for the next 5 days is very low.

Updated 10:30am on 18 November 2021.
Produced by the Met Office and Environment Agency

The page is regularly updated and provides information on the risk of flooding from rivers, the sea and groundwater only and how to sign up for flood warnings.



To check it out, visit: www.gov.uk/check-flooding



Images: Environment Agency

To find out your risk of flooding from surface water flooding visit <https://www.gov.uk/check-long-term-flood-risk>.

