

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 Contacts



- | | |
|--------------------------|--|
| <input type="checkbox"/> | Environment Agency's Floodline
- 0345 988 1188 |
| <input type="checkbox"/> | Insurance company |
| <input type="checkbox"/> | Local flood recovery centre or emergency assistance centre. |
| <input type="checkbox"/> | Local Authority
- Financial assistance
- Environmental Health Department |
| <input type="checkbox"/> | All employee contact details |
| <input type="checkbox"/> | Supply chain contact details |

- 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.

Business Documents and Equipment Checklist	
<input type="checkbox"/>	Insurance documents
<input type="checkbox"/>	Paper files - make sure to have several copies
<input type="checkbox"/>	Electronic files - make a copy on an external hard drive
<input type="checkbox"/>	Stock, equipment and electrical items - store items in a higher location away
<input type="checkbox"/>	Hazardous materials - move or ensure they are protected 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.

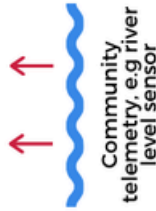
It's important to consider any vulnerable members of staff when planning for an evacuation and ensure that the evacuation centre is accessible.

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.

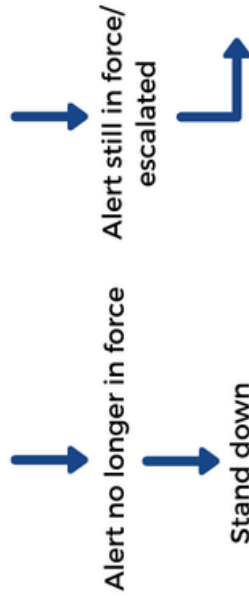
Trigger 1



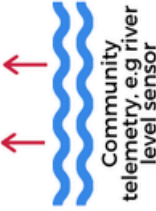
What to do at this stage

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

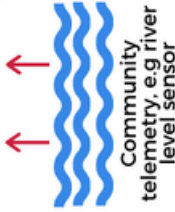


What to do at this stage

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. air brick covers, door barriers.
- 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.**
- Check on vulnerable family, friends and neighbours.
- If safe to do so, turn off utility supplies (see reverse of this sheet).
- Continue to monitor the situation using Floodline, local radio stations etc.
- Evacuation is likely. Gather your flood kit and cooperate with the emergency services.
- Ring 999 if you 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.



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.

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	PHONE NUMBERS	ADDITIONAL INFORMATION
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:



Contact your supplier if you are unsure of where or how to turn off your electricity, water or gas supplies. Mark taps and switches with labels to help you remember.

Last reviewed: December 2021
 For more information visit:
www.thefloodhub.co.uk
 @TheFloodHub

ALTERNATIVE FLOOD WARNING TRIGGERS

The Environment Agency's (EA) flood alerts and warnings focus on the risk of flooding from main rivers and the sea, excluding surface water flooding. Below are some alternative warnings you can use as triggers to activate your flood plan.

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.



Tide tables

Coastal communities can check tide timetables during periods of bad weather. High tides that coincide with strong winds or decreased air pressure may lead to surges or powerful waves, increasing the likelihood of flooding. For tide information, browse the 'Tide Tables' on the BBC Weather site or visit other resources like www.tidetimes.co.uk, which also has an X (previously Twitter) page for updates.

See it for yourself

Visible changes can be observed in watercourses, such as rivers and streams, as well as along the coast. This is particularly useful for small watercourses or those prone to flash flooding. Gauge boards installed on rivers visually represent the current water depth and are beneficial for regular monitoring.

Social Media

To find updates specific to your local area, search social media by typing '#' followed by the name of your area in the search bar. Additionally, consider joining and following local flood groups on Facebook, as well as your Local Authority's social media accounts, for timely updates and important information.

River and sea monitoring

Telemetry Systems

Telemetry systems monitor watercourses to track various data, including water levels, flow rates, rainfall, blockages, and temperature. These systems can be set up by community groups and serve as a trigger for potential flooding.

Gauge Map

Website: www.gaugemap.co.uk

Gauge Map provides information from over 3,000 Environment Agency river and tidal monitoring stations. Each station has a Twitter account that posts updates every 15 minutes during significant movements.

Digital Watercams

Digital Watercams offer live video feeds from water cameras, allowing you to check real-time conditions in your area. The data provided includes graphs of river levels, rainfall, tide times, and an archive of this data.

Local news and radio

Stay updated with news specific to your local area, as this information can provide useful resources such as contact numbers and the locations of evacuation centres.

Emergency App

The British Red Cross offers a free app that provides alerts and information from the Met Office and the Environment Agency. Users can add multiple locations and contacts to monitor, prepare emergency plans, and engage in informative quizzes.



Environment Agency's Check for Flooding Service

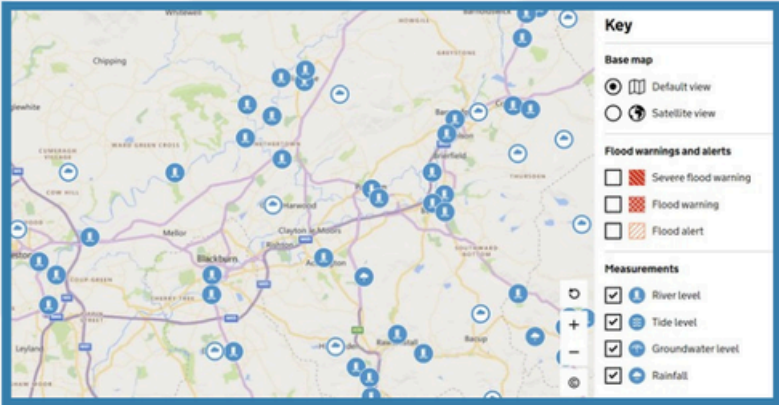
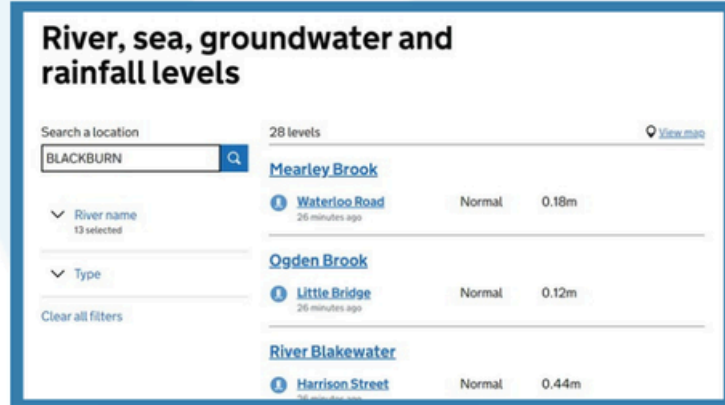
The 'Check For Flooding' service, provided by the Environment Agency, can be used as a trigger to activate your flood plan. By entering their postcode, users can access vital information, including current flood warnings or alerts, river, sea, groundwater, and rainfall levels, as well as the flood risk forecast for the next five days.



Visit: www.gov.uk/check-flooding



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



To find out if you're at risk of surface water flooding, visit: <https://www.gov.uk/check-long-term-flood-risk>.

Environment Agency's Flood Warning Service

Sign up for free flood warnings to receive alerts if your home or business in England is at risk of flooding from rivers, the sea, or groundwater, depending on your location. This service, provided by the Environment Agency, does not cover surface water (flash) flooding. To sign up, you'll need to provide the address for which you want flood warnings, an email address, and a way to be contacted at any time via call, text, or email.



To check if you're eligible, visit www.gov.uk/sign-up-for-flood-warnings or call 0345 988 1188.



