

The Environment Agency estimates 185,000 businesses in England and Wales are in an area at flood risk. By planning and preparing you can work towards making your business more resilient. A flood resilient business may experience less of an impact if a flood occurs, allowing for business continuity. From creating a flood plan, to protecting your products, there are many resources available to help you plan and prepare for flooding to your business.

### 1. Know your flood risk

You can find out whether your business is at flood risk by visiting [www.gov.uk](http://www.gov.uk). This free service will provide information on:

- the long term flood risk for your area
- the possible causes of flooding in your area
- how to manage flood risk

### 2. Be prepared

Ensuring your business has an effective flood plan in place will enable you to respond to flooding more efficiently. You can do this by creating a basic action plan, signing up multiple people or staff to receive flood alerts and warnings, and ensure you have adequate flood insurance cover.

### 3. Business continuity

An additional consideration to make your business more resilient is to understand any flood risk impacts to your business supply chain. By implementing steps to minimise risks will protect your ability to continue to operate.

### 4. Flood insurance

It is important that your business is fully insured and covers high value items such as equipment and machinery. There are a number of options available for commercial flood insurance and include;

- Tailored policy through a broker
- Flood excess insurance
- Parametric insurance
- Self insuring

#### Quick reference guide

[www.gov.uk/check-long-term-flood-risk](http://www.gov.uk/check-long-term-flood-risk)

[www.thefloodhub.co.uk/business](http://www.thefloodhub.co.uk/business)

[www.thefloodhub.co.uk/business](http://www.thefloodhub.co.uk/business)

Business Insurance Broker Association  
(BIBA)

[www.biba.org.uk/find-insurance](http://www.biba.org.uk/find-insurance)

Find a Broker Service 0370 950 1790

## Scheme construction – supporting business continuity and resilience

The Environment Agency are constructing a multi-million pound flood risk management scheme to better protect homes and businesses from future flooding. The scheme being delivered along the river corridor in Kendal will span over five years and will directly impact a number of riverside businesses. This guide will provide information on business support available to any business directly impacted by our construction works to ensure business continuity and resilience during this time.

Businesses can suffer financial losses as a direct result of our works in a number of ways;

- Reduced footfall due to access restrictions
- Road and footpath closures
- Closures of parking areas
- Restrictions for deliveries and collections
- Reduced business visibility and/or advertising signage

If your business has suffered a demonstrable financial loss due to one or more of these, please contact us.

## Business support

Compensation for substantiated financial losses as well as other help is available for businesses directly affected by our flood works. If your business has suffered as a direct result of our construction activity, we would like you to get in touch. You can contact us in a number of ways;

- Via email at [Kendalfrms@environment-agency.gov.uk](mailto:Kendalfrms@environment-agency.gov.uk)
- By telephone on 03708 506 506 and ask for Roz Morrison in the Estates Team
- Drop in and see us at the Flood Scheme Information Hub located on Bezon Road (adjacent to Lidl)

## Making a claim

The Environment Agency will determine every claim based on evidence of any financial losses as a direct consequence of our construction works. Each claim raised with us will be discussed and addressed by a specialist team on a case-by-case basis with a bespoke support service provided. All information shared with us in making any claim will be dealt with in a confidential manner.

## Contacting us and keeping up to date

We appreciate that the construction works being delivered through Kendal will have an impact on the local community and we thank you for your continued patience.

If you would like to talk to us, or keep up to date on progress, there are many ways you can do this. Information on how you can get in touch, or where to find information is provided below.

Visit our online information hub at [www.thefloodhub.co.uk/kendal](http://www.thefloodhub.co.uk/kendal)

Follow us on  @EnvAgencyNW

Get in touch by emailing [kendalFRMS@environment-agency.gov.uk](mailto:kendalFRMS@environment-agency.gov.uk)

Contact us on 03708 506 506



Come and see us at our **Flood Scheme Information Hub** located on Beeson Road, Kendal, LA9 6BW. Open every Tuesday and Thursday 10am to 4.30pm.

### VolkerStevin Engage

Our new project app allows you to keep up to date on the Kendal Flood Risk Management Scheme, view construction progress, images and provide feedback. Scan the QR code to download.



### Be prepared, be flood ready

It is important that you are prepared and know what to do if flooding threatens. We encourage you to take 4 simple steps:-

1. Sign up to the Flood Warning Service to receive free flood warnings
2. If you have property level flood barriers, check these are in working order
3. Know what to do when a flood warning is issued. Have a flood plan
4. Keep an eye on the situation. You can view at 5 day weather forecast and monitor river levels online at <https://flood-warning-information.service.gov.uk/> and [www.metoffice.gov.uk/public/weather/](http://www.metoffice.gov.uk/public/weather/)

Further information is available on our website [www.gov.uk/flood](http://www.gov.uk/flood) or by ringing Floodline on 0345 988 1188.