This guide provides useful, straightforward information to help protect your businesses, properties and possessions in the event of a flood and the aftermath. It gives helpful tips and valuable guidance on what to do and who to contact for more information as well as financial assistance.

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YOUR FLOOD GUIDE

INFORMATION AND FORWARD PLANNING

The risk from flooding is one faced by millions of businesses and households in the UK. Whether from rivers and seas, or from more unpredictable surface water, floods can cause large scale damage and stress.

To help, this guide aims to provide useful, straightforward information for businesses and households to prepare for a flood, act in the event, and begin recovery. It builds on lessons learned from flooding events in recent years.

Practical information makes it easier for you to plan and manage the risks that may affect your business or property where you live. The guide offers helpful tips and information on what to do and who to contact for general guidance.
ASSESSING YOUR RISK

FLOODING – THE FACTS:
Flood damage costs the UK an estimated £1.1bn per year. Over 5.2 million (one in six) properties in England are at risk of flooding from rivers, the sea, or surface water.

SOME INDICATORS OF RISK:
- Your premises are near the sea, river or stream
- Your premises are in a hollow or at the bottom of a hill where floodwater could collect
- You/your business’s drains have overflowed in the past

DIFFERENT TYPES OF FLOODING:
Proximity to watercourses like a river or the sea is a well-known source of flood risk. However there are others that you should be aware of:

One example is Surface Water Flooding:
When rainwater does not drain away through the normal drainage systems or soak into the ground, but lies on or flows over the ground instead.

This example of flooding can be difficult to predict but a significant number of properties are susceptible to it. Previously insurance claims for surface water flooding outnumbered claims for river or tidal flooding by 6:1.

IF IN DOUBT:
The ENVIRONMENT AGENCY and SCOTTISH ENVIRONMENT PROTECTION AGENCY (SEPA) website postcode finder will also help you determine whether your premises are at risk from flooding by nearby rivers.

NEXT: SIGN-UP FOR FLOOD WARNINGS
PREPARING FOR FLOODS

SIGN-UP FOR FLOOD WARNINGS

Floodline Warnings Direct is a free service which sends you a direct message when flooding is expected and may affect your premises or the property where you live. Flood warnings will give you time to prepare for flooding which could save you time, money and heartache. You can receive warnings by telephone, mobile, email, SMS text message or fax, whichever you prefer.

FLOOD DEFENCES

Water can enter your premises via a number of different routes, these include:
- Walls and floors
- Doors, windows, airbricks and vents
- Drains, sewers and pipeworks

Flood defences can be purchased to help tackle this. They can be divided into two categories:

a) **Dry Proofing (flood resistance)**
   - measures to keep water out of the building (e.g. permanent/moveable flood barriers, non-return valves on sewers to prevent back flow, etc.).

b) **Wet Proofing (flood resilience)**
   - These safeguard your property once floodwater has entered (e.g. flood resistant building materials in floors, raising electrical wiring above expected flood levels).

You can also sign up for Floodline Warnings Direct by calling Floodline on 0845 988 1188 or Typetalk 0845 602 6340.

FOR A FULL LIST OF AVAILABLE FLOOD PROTECTION PRODUCTS AS WELL AS LINKS TO CERTIFIED SUPPLIERS, PLEASE VISIT:

- Floodline Warnings Direct
- Floodline Warnings for Scotland
- Flood Protection Association
- National Flood Forum’s Blue Pages
- The Environment Agency’s How to Make a Flood Plan
FLOOD WARNING SYSTEM

Listen to the news on TV and local radio stations and read the Environment Agency or the Scottish Environment Protection Agency (SEPA) websites. Try not to act purely on information from social media, even the best intentioned updates could be inaccurate and increase risks.

FLOOD ALERT
Flooding of low-lying land and roads is expected.

WHAT TO DO
• Monitor local news and weather forecasts
• Be aware of water levels near you
• Be prepared to act on your flood plan
• Charge your mobile phone
• Make a list now of what you can move away from the risk

FLOOD WARNING
Flooding of businesses is expected. Act now.

WHAT TO DO
• Move valuables and important documents to safety
• Get flood protection equipment in place
• Turn off gas, electricity and water supplies if safe to do so
• Be prepared to evacuate your premises
• Protect yourself and help others
• Act on your flood plan
• Roll up carpets and rugs, hang curtains over rods
• Inform contacts that you may need to leave your premises
• Get your emergency kit together

SEVERE FLOOD WARNING
Act now! Severe flooding is expected with extreme danger to life and property.

WHAT TO DO
• Collect things you need for evacuation
• Turn off gas, electricity and water supplies if safe to do so
• Stay in a high place with means of escape
• Avoid electricity sources
• Avoid walking or driving through flood water
• If in danger, call 999 immediately
• Listen to emergency services
• Act on your flood plan

ALL CLEAR
No further flooding is expected. Water levels will start to go down.

WHAT TO DO
• Keep listening to weather reports
• Only return to evacuated buildings if you are told it is safe
• Beware sharp objects and pollution in flood water
• If your property or belongings are damaged, contact your insurance company. Ask their advice before starting to clean up

YOUR FLOOD GUIDE
DO’S AND DON’TS

WASTE DISPOSAL

Some flood waste may be taken away by the normal refuse collection, but normally it will need to be loaded into skips. Local councils may sometimes provide these. Otherwise contact a skip hire company (you will need a licence to put a skip on a public highway). Waste taken to local tips will be classified as controlled waste and must be handled properly. Waste management firms can be found online.

If you have contents insurance, don’t throw anything away if you are planning to claim for it – it is evidence!

Your insurer will arrange for a loss adjuster and other specialists to visit your property to assess the damage. They will project manage much of the clear up, so speak to them before acting on anything. If you are a tenant, you will need to speak to your landlord or managing agent.

DO’S AND DON’TS:

DO:
- Keep extension cables out of water and wear rubber boots
- Avoid enclosed areas which may not be ventilated and where hazardous fumes may build (e.g. garages and cellars)
- Wash cuts and grazes and cover with a waterproof plaster
- Call the National Grid immediately if you smell gas or suspect a leak
- Beware of rogue traders and cold callers who may try to exploit the aftermath of flood hit areas

DON’T:
- Walk through floodwater, along river banks or cross river bridges if avoidable. 15cm of fast-flowing water can knock you over and banks or river bridges may collapse in extreme situations
- Let children play in flood water or with contaminated belongings
- Re-enter your property unless you are sure it is safe to do so
RETURNING AFTER A FLOOD

FIRST STEPS

- Contact your insurer for advice before starting to clean up.
- Have power and gas supplies checked by a professional electrician or gas plumber before turning them back on.
- Clean taps and run them before use.
- Throw away food (including freezer items if power has been off) that may be contaminated and restock your supplies.

THE THREE-STEP CLEAN-UP

IF PRACTICABLE, DON’T FULLY REOCCUPY YOUR PROPERTY UNTIL IT HAS BEEN POSSIBLE TO:

1. REMOVE WATER AND MUD
   - The Fire & Rescue Service can pump out standing water but will charge for non-emergencies. Otherwise use a pump (from hire or DIY shop), or use buckets followed by a wet/dry vacuum
   - Shovel out mud (which may be contaminated) then hose out or use a garden sprayer

2. CLEAN AND DISINFECT
   - Wear protective clothes, boots and rubber gloves
   - Use a brush, soapy water and heavy duty cleaner, then rinse
   - Floodwater will be contaminated so disinfect all areas affected after cleaning. Make sure you wash your hands with disinfectant after cleaning up. Disinfecting also helps to avoid mildew and moulds

3. DRY
   - Take furniture and clothing outside, to avoid mould
   - Use fans plus industrial heaters and dehumidifiers
   - Have the central heating on at 22°C or above
   - Drying out needs to be controlled and can take weeks or even months. If it is done too quickly it can cause damage to the structure
   - Good ventilation is essential – keep windows and doors open on dry days and remove any air brick covers

For guidance for businesses on how to clean up after a flood, visit The Environment Agencies’ Flood advice for Businesses.
“HOW WILL THE REPAIRS BE UNDERTAKEN TO MY PROPERTY?”
Provided you have an adequate sum insured then subject to policy limits the repairs should be undertaken to put you back in the position you were in prior to the damage. Before work begins your insurer should provide a proposal of exactly what will happen. This should include anticipated timescales, subject to change as works proceed. If you have to move to alternative accommodation, you will need to seek agreement from the contractor to return to the house if repairs are still being undertaken.

“WHAT ABOUT MY CONTENTS?”
If your contents are insured, a loss adjuster or other suppliers will advise you on what can and what can’t be restored, which will depend on the nature and construction of the item and the type of contamination.

“WHAT CAN I DO TO MINIMISE DAMAGE TO MY BUSINESS?”
Being prepared for an emergency will reduce the risk to you and the property and limit the damage to the property or/and your business. One way to minimise risk, is to compile a Business Continuity Plan that establishes the best emergency actions and identifies who does what when flooding looks set to strike. Business continuity planning complements an effective insurance programme by giving a detailed analysis of how a business should react in different kinds of crisis – it goes beyond just making the insurance claim to specific logistical issues that make a big difference during a crisis. The process seeks to identify threats which may have both insurance and non-insurance implications.