



# SAFEGUARD YOUR ORGANISATION FROM THE EFFECTS OF FLOODING

An unpredictable event, such as a flood, can cause thousands of pounds worth of damage to your property and possessions. This article explains how you can protect your organisation against flooding.

Over the past few years, flooding has been one of the most devastating and commonly-occurring natural disasters in Britain, with the country suffering from at least one major flood each year.

It's essential that organisations prepare themselves, their staff and their premises for the possibility of a flood. This can help to limit the potentially devastating effects on valuable stock and equipment; and what's more, advance planning will save on lost time and stress should flood damage occur.

When it comes to protecting your organisation from a flood, here are some of the key questions that you need to ask yourself:

## Are you at risk?

The Environmental Agency is an essential source for finding out if your premises is in an area that's at risk of flood; simply contact them to find out, or enter your postcode into their website. You can also use their site to look at sea and river levels, meaning that you can be aware of water levels as well as the weather at all times.

## Can you be contacted about a flood warning?

If you are told that your business is at risk, the next step is signing up to receive flood warnings via the Environmental Agency's free telephone service. This automated service operates 24 hours a day, so you should provide them with a number that you can always be reached on, such as your mobile. You can provide your details on their website or by calling them on 0345 988 1188.

## Do you have a flood plan?

Having a documented flood plan at your premises is just as important as having health and safety documents available, particularly if you are a small organisation. A detailed and easy-to-read plan will make it easier to understand and communicate what to do if the worst does happen.

As well as featuring preventative action, useful contacts, a map detailing the location of service shut-off points and protective items (eg. sandbags), your plan should also include a checklist of procedures that staff can tick off, such as:

- Switch off gas and electricity supplies
- Move valuable equipment from the ground to somewhere higher
- Contact a nearby disaster recovery firm, using the directory provided in the plan

It can also be a good idea to carry out actions such as: covering ventilation bricks; raising damp proof courses; fitting water-resistant skirting boards and non-return valves on drains and water pipes; decorating rooms with flooring tiles as opposed to fitted carpets; ensuring electrical sockets, controls, wiring and fuse-boxes are at least 1.5 metres above floor level; and fitting bathrooms and kitchens with watertight materials, not absorbent ones.



### **Would your staff know what to do?**

Every single employee on your team should know the correct flood safety procedure for your premises. With the right training and a clear flood plan on site, both in the employee handbook and saved on your internal network, staff will be equipped to act quickly and efficiently if a flood occurs. This will give you the best chance of protecting your organisation.

### **Are you insured?**

Finally, it's essential to have the right insurance in place if your business is in a flood risk area. There are two cover options available to you:

Buildings and contents insurance - this will cover your premises against accidental damage caused by natural disasters such as fires, storms and of course floods. This includes the building itself, as well as internal contents and computer equipment; you can even choose to cover things such as laptops if you do some of your work at home. However, homeworkers will not be able to take out buildings insurance.

Business interruption insurance - while often overlooked, this type of cover is extremely useful if your business operations have to go on hold after a flood and can help limit the financial damage caused. It will cover loss of income, as well as money spent having to work in a different location if your premises is being repaired, this can often take months, meaning that costs soon add up.

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## **WHY RISK GOING ANYWHERE ELSE?**

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