

FLOODING – Prevention, Preparation and Recovery

1. What the flood warnings mean



**FLOOD
ALERT**

PREPARE

- Prepare a bag that includes medicines and insurance documents
- Visit [flood-warning-information.service.gov.uk](https://www.flood-warning-information.service.gov.uk)



**FLOOD
WARNING**

ACT

- Turn off gas, water and electricity
- Move things upstairs or to safety
- Move family, pets and car to safety



**SEVERE
FLOOD
WARNING**

SURVIVE

- Call 999 if in immediate danger
- Follow advice from emergency services
- Keep yourself and your family safe

2. Create a ‘Disaster Recovery Plan’

To ensure that your business continuity is fail-safe, you must take proactive steps to ensure that everything is covered in the eventuality of incident. This means all of your systems, data and files are protected against all types of disastrous events.

A disaster recovery plan should detail the steps to take to ensure efficient recovery of your business – the document must be held in place/s which can be easily acceptable in the case of a disaster.

Our BPIF HS&E experts are available to support with templates, guidance, review of your Disaster Recovery Plan [click here](#)

Disaster recovery planning should be the number one priority for any business, so if/when an incident or natural disaster occurs, the plan will support the operation to recovery;

- Review critical processing, schedules and work outstanding to ensure the ongoing communications with clients and staff, with a status level
- Minimise the risk of an emergency to employees, clients and customers etc.
- Provide a response plan for both man-made and environmental disasters
- Plan to ensure the business has the relevant information and resources to deal with an unforeseen emergency
- Provides an overall communication and response plan for the business, clients, media etc.
- Focus on the impact to both the operation and the financials, as a result of the loss of critical business functions
- Allows organisations to plan for a loss of function that has potentially larger, more severe consequences
- Supplies compliance or insurance with the reasons for a plan
- Assists in the development of an official public statement regarding a disaster and its effects on a business
- Monitors a business’ progress and presents the recovery status
- Provides ongoing support and guidance to teams with pre-planned operations

3. Understand flood alerts and prepare for evacuation

A flood alert means you need to prepare as ‘flooding is possible’

If you haven’t already done so, you’ll need to;

- Refer to your company Disaster Recovery Plan – if you haven’t already prepared this document then this is highly recommended. Speak to our [HS&E experts](#) who can support with templates and materials or click here to access the [BPIF H&S road map](#)
- Check your flood risk – [click here](#)
If your site shows as ‘Flood Warning’ or ‘Severe Flood Warning’ you must inform your insurance company immediately. They’ll provide advice and guidance as to how to manage your specific situation.
- Sign-up for flood warnings – [click here](#)
- Keep up to date with the latest situation and the latest flood updates – [click here](#)
 - Call Floodline on 0345 988 1188
 - Typetalk and Textphone on 0345 602 6340
 - Open 24 hours a day – 7 days a week
- Hold a grab-bag and conduct regular checks to ensure you have vital items such as insurance documents; inventory; disaster recovery plans; client details etc.
- Check the management team or facilities team are aware how to turn off your supplies for; Gas; Electricity and Mains Water
- Plan how you’ll communicate through employees

4. The following provides guidance if a flood occurs

Not all of these measures may apply to every flood, and what happens will depend on the location, severity and type of flood, and also how long it lasts.

Contact your Insurance Company -

- Inform them of the situation
- Ask their advice and next steps
- Continue to keep them informed of any changes

1 - 3 days after the flood

- roads and bridges may be closed due to damage or need to be inspected before they can be re-opened
- police will increase vigilance to prevent looting of discarded items or empty properties
- voluntary organisations like the Red Cross, may arrive in the area to help the recovery
- flood management authorities such as the council and the Environment Agency will map affected areas to record the scale and extent of flooding
- the Environment Agency may also send flood support officers to provide advice if you’re affected by floods

1 week after the flood

- loss adjusters may visit the property to assess flooding insurance claims, perhaps earlier if the flooding is localised
- the Environmental Agency and other flood risk management authorities will be inspecting flood defences for damage and prioritising repairs
- your local authority may provide assistance on council tax and other measures if your business is affected by flooding
- your local authority may establish a flood fund and manage the raising and allocation of funds and donated goods

1 month after the flood

- where there has been serious infrastructure damage, repairs may continue for months or even years
- you can contact your local council to find out if flood recovery grants are available and how to apply for them
- if flood defences have been damaged, your area may be at greater risk of future floods and flood warnings may be issued until defences are repaired
- your local authority may issue an approved trader list to help businesses avoid dishonest and incompetent traders

3 months after the flood

- your local authority may hold a review, with local meetings and business impact surveys, to capture lessons learned and establish an action plan
- there may also be a local authority effort to bring trade back where local economies have been affected by floods

1 year after the flood

- major infrastructure repairs may still be going on after 12 months if damage has been severe
- flood risk management authorities may still be planning or have begun building improved flood defences
- the Environment Agency, local authority and community flood action groups may be involved in exercises that test new flood response plans

5. The following provides a useful step-by-step guide following a flood

Step 1 – take care of yourself and your employees first

Take Care –

- communicate well through your employees, explain factually, be understanding and reassuring
- discuss an ongoing communication plan
- set a manageable schedule
- seek support from employees for the clean-up operation
- take on board any support which is offered
- think of floodproofing as you clean-up and rebuild
- watch for signs of stress on yourself, family and employees

Stay Healthy –

- wash your hand with soap and water, thoroughly and often
- confirm the water is clean and safe
- avoid injuries
- watch out for fatigue on yourself and others, take rest
- be safe around chemicals
- be aware of health hazards
- be patient

Protecting yourself during the clean-up -

Make sure you wear protective clothing when you clean-up following a flood. Flood water can be contaminated with sewage, chemicals and animal waste. You'll need to disinfect anything that has been in contact with the flood waters -

- wear protective clothing – waterproof jacket, trousers, rubber gloves etc.
- use a face mask
- wash your hands with disinfectant if you have been in contact with flood waters, mud or handled items that have been in contact with contaminated water.
- ensure any open cuts or wounds, or vulnerable skin irritations are covered by a waterproof plaster

Clearing up after a flood can be stressful and you could potentially become ill from pollution or sewage in flood water – if you start to feel unwell, contact your GP immediately.

Step 2 – give your property first aid

Initial approach to the property –

- think about what can be recovered quickly, make a list of the most valuable items i.e. financial items, schedules, client details etc.
- make sure it's safe to go back into the property
- turn-off the electricity
- turn-off the gas
- enter the property carefully and not alone
- protect the property from further damage;
 - get fresh air moving through the property
 - patch holes which are evident
 - repair any sagging floors, roof sections
 - remove any immediate debris
 - check for any broken or leaking water pipes
- drain any basement areas carefully
- hose the property and its contents

Step 3 – get organised

Call your insurance agent –

- insurance will usually cover losses caused by wind, storms or broken water pipes, but not surface flooding
- flood insurance covers most losses caused by surface floodwater
- wind and hail insurance covers losses in coastal areas from the winds of a hurricane
- check your insurance cover – read the small print prior to final policy sign-off

Begin listing the damage –

- think about any machinery and tools inventory you may have
- office machinery and furniture
- studio machinery and equipment
- list the structural damage also

Plan for the recovery –

- make sure it's safe to work
- decide what you can and can't do
- decide if you need financial assistance

Create the recovery plan –

- review what you can and can't do
- decide if you need any financial assistance
- review the safety and whether work can start on the property
- if there's a mortgage – check with the mortgage holder
- if you're renting – check with the landlord
- keep your employees updated

Step 4 – dry out your property

Process of drying-out the building -

Drying out your building can take weeks or months, depending on;

- how serious the flood was
- type and thickness of the building materials

You can use central heating to support the dry-out of the premises, once the heating system has been inspected by a competent Gas Engineer - the temperature should be set at least 20°C-22°C - ventilation during this time is also advisable.

However, it's generally advisable to speed up the drying process by using a de-humidifier or larger drying equipment to remove water from the air in your premises. During this period, you'll need to keep external doors and windows shut.

Check unseen moisture in flooring, walls etc. with a pin or moisture meter, as walls and flooring can appear dry but only a moisture reading will confirm whether it's advisable to start the re-decoration stage.

Flood water and the impact of properties –

- water damaged materials; wallboards will disintegrate if it stays wet too long; wood can swell, warp or rot; electrical parts can short out, malfunction and cause fires or shock
- mud, silt and unknown contaminants in the water not only get everything dirty; they are also unhealthy
- dampness promotes mildew growth; mould or fungus that can grow on everything

Reducing the Flood Waters –

- once the water levels are lower outside, than inside your property, begin to get rid of the water by using a pump or buckets – depending on the amount of water.
- you can hire or buy a pump and generator from a DIY shop or your insurance provider may provide this for use, so place this on the list of things to ask.
- if you use a generator, ensure this is placed outside of the premises, to prevent any risk of carbon monoxide poisoning

Commence the dry-out –

- run dehumidifiers
- use desiccants
- if required use a specialist for advice, call a contractor
- open up the airflow
- open up any furniture on site, that you can – desks, doors, machinery
- use fans to increase the airflow
- drain and dry ceilings and walls of any residue
- dry out floors where you can, mop and waste the water safely

Start the sort-out –

- review the contents on site understanding what's worth keeping
- discard of any debris

Step 5 – restore utilities

Machinery Restoration –

- where machinery has been flooded, these will have been turned-off safely
- communicate with your insurance company and ask their assistance with how to move forward
- you may need to have machinery cleaned professionally, check out local companies who could support this
- if you are not experienced and comfortable then call a professional

Contacting utility suppliers / local councils -

Contact your utility suppliers immediately as power and heating will invariably be disconnected until checked by a competent engineer. Some councils may reduce or suspend payments if your building is unoccupied or deemed uninhabitable for a period.

Checking your Electricity Supply and Electrical Appliances -

Electricity is extremely hazardous and there are essentials to consider;

- check that the electricity supply is switched off at the mains
- if you aren't sure the electricity is turned off, get a qualified person to do this for you
- don't touch sources of electricity whilst standing in flood water
- get any electrical appliances that have come into contact with flood water, checked by a qualified electrician before using them again

To report electricity supply is off in your premises, contact your supplier and take meter readings at this point, and following the use of any drying equipment.

To check your Electrical Engineer is suitably registered to NICEIC – [check here](#)

Checking your Gas Supply and Gas Appliances after a flood -

If you use gas heating or gas appliances in your building/s, you'll need to gas a Gas-Safe Engineer to carry out an inspection after the flood.

To check your Gas Engineer is suitably registered – [check here](#)

Step 6 – clean up

You should only start cleaning when you're certain it's safe to return to your premises after a flood. Water pressure can raise man hole covers which may be around your premises which cannot be seen whilst water levels are high. Flood water may be contaminated and building and equipment integrity will have been compromised.

You will need to do an initial clean and follow this by disinfecting all surfaces that were contaminated by flood water. You can clean contaminated surfaces with a brush, hot water and household cleaning fluid. If the flood water was contaminated with oil or diesel, you'll need to use a detergent like washing-up liquid.

Once the clean-up is complete, use household disinfectant on everything that was in contact with floor waters and you'll need to wash contaminated clothing on a high temperature wash.

Before you start to clear up, you should –

- find out if it's safe to return to your property/premises
- contact Environmental Health in the local council for information about cleaning up and support in the disposal of waste
- source support from your insurance company to request whether help and support is available from professional cleaners
- obtain the support of an electrician to check your electrical appliances and a Gas Safe-registered engineer to inspect the gas supply.
- always wear protective clothing to clean parts of your premises due to potentially contaminated by flood water

Every flooded part of the site will need to be thoroughly cleaned and disinfected –

- walls, floors and floorboards
- rooms and closets
- kitchens, refreshment areas; cupboards and shelves
- all contents throughout the site
- some can be carried out by you, others may require professional help

Get yourself a substantial clean-up supplies –

- skip if relevant and if there's space
- strong rubbish bags
- brooms, mops, brushes, sponges
- buckets, hose
- rubber gloves
- rags and cleaning products
- disinfectants
- lubricating oil

Cleaning Tips –

- tackle one room at a time
- use one bucket for the cleaning solution and another for the rinse water
- replace the rinse water frequently

Step 7 – check on financial assistance

How much you can rebuild and replace depends on what you can afford.

Insurance –

- if you have flood insurance, call your insurance agent to file a claim and report the damage as soon as possible after the flood
- an adjuster will be assigned to your home to settle your claim
- while you are waiting for the adjuster, organize the information you will need:
 - o Take photos or videotape the damage
 - o Separate your damaged and undamaged belongings
 - o Find receipts, cancelled checks or proofs of purchase
- listen to your local TV and radio for businesses that are contributing to the recovery process.

Check eligibility for financial assistance - Scheme for Emergency Financial Assistance (SEFA) –

- if your site is flooded due to heavy rainfall, contact the local council and ask about emergency payments scheme within the Flood Protection Solutions – [click here](#)

Step 8 – rebuild and flood-proof

Major re-decoration or repair work -

Get professional advice from a competent builder if you need to do any major re-decoration or repair work on your building, following a flood. Use a builder recommended by your local council or insurance company and ensure they're competent by obtain their relevant Risk Assessments and Method Statements (RAMS), plus the completion of a pre-qualification document capturing all relevant safety information.

It's advised that conversations are undertaken with the insurance company to ensure all work is signed-off, to avoid repayment being classed as null and void due to procedures not being followed.

A good contractor will agree that you take the following steps –

- carry out a pre-qualification of the contractor – ensure competence
- obtain proof of insurance
- obtain a contract for the work
- ask for any guarantees in writing
- don't sign off before the job is finished and that you're happy

Don't just build it back, build it back better -

Flood-proof your site by remodelling or rebuilding it using materials and methods that will prevent or minimize damage from future floods. There are five flood-proofing strategies:

- elevation
- relocation
- floodwalls
- dry floodproofing
- wet floodproofing

Remember that local building codes usually require a building permit before you start to repair or alter the site.

Step 9 – prepare for the next flood

Purchase flood insurance, if you didn't already –

- even if you have flood proofed your site, you still need insurance to protect you from unexpected events, such as a flood that rises higher than your flood protection level.
- if you have insurance, find out if you have the right kinds of coverage, and if the coverage is adequate.
- remember that insurance policies may not cover damage from floods, but you can purchase flood insurance through any licensed insurance company or agent.

Flood Response Plan –

- develop a response plan based on your flood protection level, local warning procedures and the amount of warning time you will have to respond before the flood comes.
- develop a checklist of steps to take before flood waters reach your property -
 - o listen to local TV and radio for flood information and evacuation routes
 - o put supplies needed for clean-up and recovery in a safe place
 - o install flood shields and other flood-proofing measures you have prepared
 - o protect against wind damage
 - o turn off electricity, gas, oil and water
 - o keep documentation in a safe place – scan and hold online if possible

For more information on this please contact your regional BPIF HS&E Adviser – [click here](#)