

Business Flood Plan

Why and how to
prepare, act and adapt



This flood plan has been designed and developed by
The Environmental Design Studio (TEDS) and sponsored by Aviva plc.



The Environmental Design Studio (TEDS) is an award-winning social venture whose aim is to reduce the exposure and vulnerability of communities and environments to natural / human induced hazards (particularly those resulting from or exacerbated by climate change). They work on design, research and training initiatives at a variety of different scales.

Find out more at: www.t-e-d-s.com



Aviva is the UK's largest general insurer and their 'Building Future Communities' report highlighted the challenges being faced by communities from extreme weather. To help small businesses, they have partnered with Enterprise Nation, a UK-wide small business support network with a focus on smaller SMEs, which make up the majority of businesses. As part of the partnership, Enterprise Nation and Aviva have launched a 'Plan it with Purpose' free educational hub, which provides free online events, advice and educational resources to SMEs on a range of sustainability issues, including an educational series of climate resilience. This flood plan will feature on the 'Plan it with Purpose' hub.

More information on the Plan it With Purpose initiative can be found at www.planitwithpurpose.com

What this document contains...

Flood Impacts - pages 3 + 4

Find out about how floods could affect your business.

Be Prepared - page 5

What are the hazards and how can you stay informed?

Emergency Flood Plan - page 6

Learn what critical information & procedures are useful to define.

Warnings & Actions - page 7

Find out about the actions to take at different flood warning levels.

Key Details - page 8

A place to put essential contact details and reference numbers.

Flood Kit - page 9

See the range of items we recommend you include in a flood kit.

PFR Examples - page 10

Property Flood Resilience (PFR) measures you could use.

PFR Checklist - page 11

A place to list the various Property Flood Resilience (PFR) measures your business has, including storage and deployment processes.

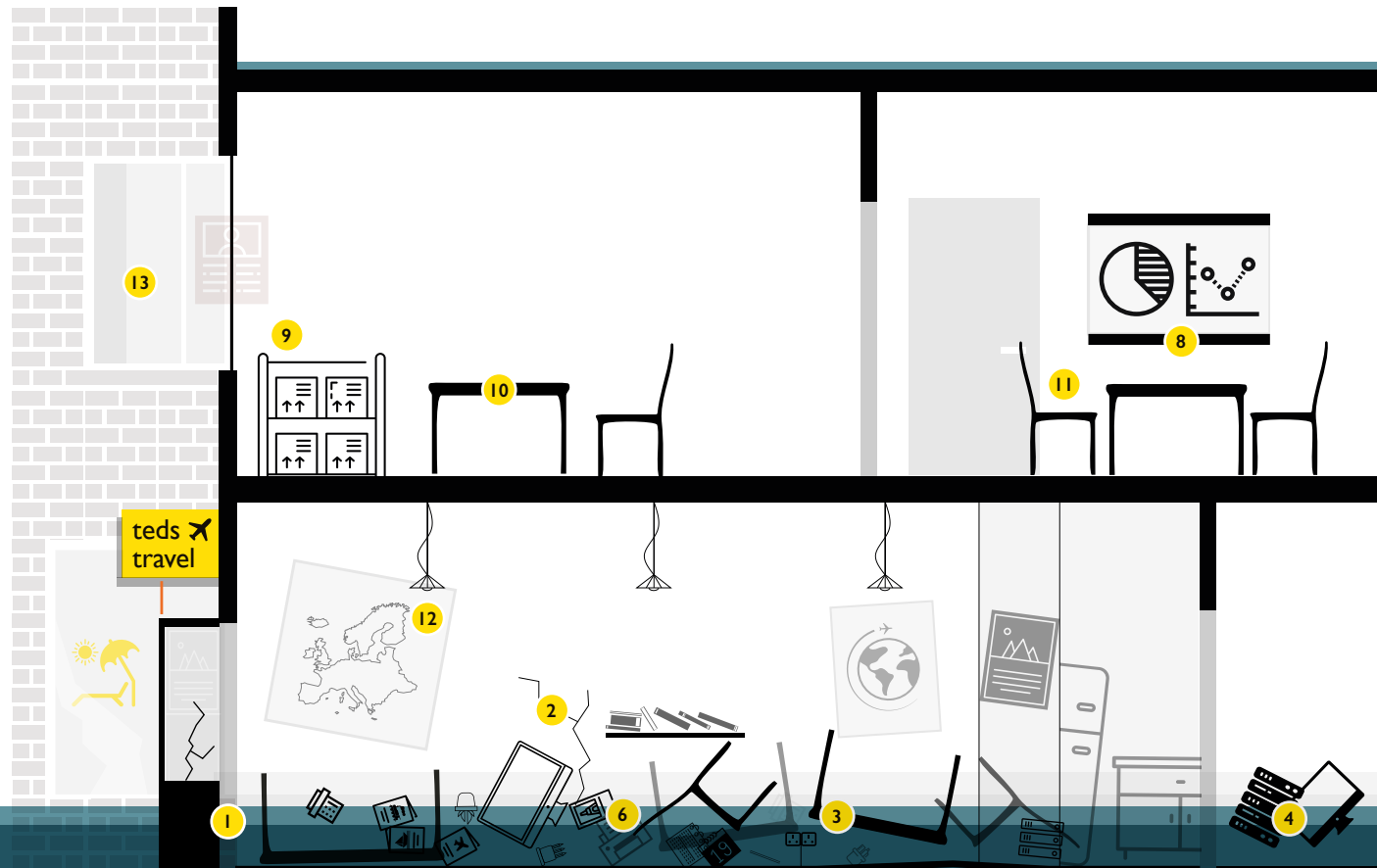


**40% of
businesses
do not
reopen
after a
flood**

1. Rainbow International Restoration. 2019. Flooding Statistics UK.
www.rainbow-int-franchise.co.uk/flooding-statistics-uk

**but... creating a
flood plan and
making your
business more
flood resilient
can significantly
change the
consequences**

How floods can impact your business



Impacts on the property / assets

- 1 Flood water breaches doorway
- 2 Damaged walls / floors / finishes
- 3 Furniture / stock contaminated
- 4 Computers / server inundated, data lost
- 5 Drainage backflows
- 6 Critical business documents damaged
- 7 Vehicles inundated

Impacts to the business and its staff

- 8 Business continuity affected
- 9 Supply chain disrupted
- 10 Business reputation tarnished
- 11 Staff endure stress from the experience
- 12 Potentially lengthy recovery process
- 13 Uncertainty as to whether floods will come again

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Read on to find out how to prepare and adapt your business to be more flood resilient.

- Be Prepared
- Emergency Flood Plan
- Warnings & Actions
- Key Details
- Flood Kit
- PFR Examples
- PFR Checklist

Click to see a specific section by using the tabs

Be prepared

Sign up for flood warnings & alerts

There are three types of warnings;

Flood alert

Flooding is possible, be prepared.

Flood warning

Flooding is expected, immediate action required.

Severe flood warning

Danger to life. Prepare to evacuate.

Register* here: [Scotland](#) | [Wales](#) | [England](#)

*In Northern Ireland, check [here](#)

Call floodline

To report flooding or hear current flood warnings in force, call the 24-hour Floodline service on:

Telephone: 0345 988 1188

Type talk: 0345 602 6340 (for the hard of hearing)

Understand the hazard

Find out your flood risk context

It's important to be aware of the sources of flooding and pathways / routes by which it can reach your business.

Access your national **flood map** :

[Wales](#)

[Northern Ireland](#)

[England \(for planning\)](#) & [long term](#)

[Scotland](#)

For more detailed Information you can;

- Get a flood risk assessment
- Request data sets that show past, present & future flood risk hazards.

Sign up to met office weather warnings

You can sign up to stay informed [here](#)

Monitor river levels

Check your local river gauge levels [here](#)

Crucial steps

- ▶ Find out your businesses flood risk context.
- ▶ Sign up for flood warnings / floodline.
- ▶ Complete the key details form on page 8 of this document.
- ▶ Plan / rehearse your evacuation plan.
- ▶ Train staff on the practices / procedures set out in your flood plan.
- ▶ Follow the process set out in the [Code of Practice for Property Flood Resilience](#).

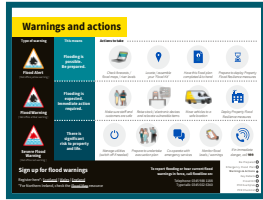
*Remember, flooding can arise from;
Heavy rainfall / Surface water flows, Groundwater,
Sewers / Burst pipes, High tides, Storm surges &
Tsunamis, Breaches, Rivers, and Snow / Ice melt.*

You don't have to live anywhere near a river or the sea to be at risk.

- Be Prepared ●
- Emergency Flood Plan ○
- Warnings & Actions ○
- Key Details ○
- Flood Kit ○
- PFR Examples ○
- PFR Checklist ○

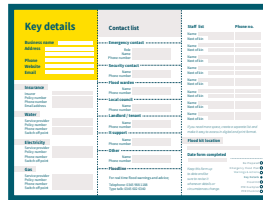
Emergency flood plan

Key elements to help your business prepare / adapt to flooding



Follow the actions for each flood warning

(See page 7)



Define your critical contacts + key details

(See page 8)



Assemble / access your flood kit

(See page 9)



Move / deploy measures in the PFR checklist

(See page 11)

What will be the hierarchy of decision making?

Primary

Name
Phone number

Secondary

Name
Phone number

Tertiary

Name
Phone number

Emergency plan lead time

Flood source

Est. Lead time

Evacuation plan

Make a **safe exit plan** (with clear site map) to indicate the exit routes that staff and customers on site should follow.

Where to go

Safe refuge location

Site name
Address

Description of location and route

When to go

Timing

Things to consider

- ▶ Identify in advance which individuals could be sent home, if safe to do so.
- ▶ Consider road network & conditions around the site.
- ▶ Consider the ground conditions and accessibility of any evacuation route. It should be appropriate for those with restricted mobility.
- ▶ DON'T assume that people have local knowledge of the area, staff and customers will need to be guided to a safe route / location.
- ▶ Before re-occupation of the site or premises, check that it's safe to do so with the emergency services and local authority. The site can contain many hazards.
- ▶ **Review and update** your flood plan regularly.

Evacuation procedure

- 1
- 2
- 3
- 4
- 5
- 6
- 7
- 8
- 9
- 10

Procedure if access to the premises is denied

- Be Prepared
- Emergency Flood Plan**
- Warnings & Actions
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Warnings and actions

Type of warning



Flood Alert

[Met office yellow warning]



Flood Warning

[Met office amber warning]



Severe Flood Warning

[Met office red warning]

This means

**Flooding is possible.
Be prepared.**

**Flooding is expected.
Immediate action required.**

There is significant risk to property and life.

Actions to take



Check forecasts / flood maps / river levels



Locate / assemble your 'Flood Kit'



Have this flood plan completed & to hand



Prepare to deploy Property Flood Resilience measures



Make sure staff and customers are safe



Raise stock / electronic devices and relocate vulnerable items



Move vehicles to a safe location



Deploy Property Flood Resilience measures



Manage utilities (switch off if needed)



Prepare to undertake evacuation plan



Co-operate with emergency services



Monitor flood levels / warnings



*If in immediate danger, call **999***

Sign up for flood warnings

Register here*: [Scotland](#) | [Wales](#) | [England](#)

*For Northern Ireland, check the [Flood Map](#) resource

To report flooding or hear current flood warnings in force, call floodline on:

Telephone: 0345 988 1188

Type talk: 0345 602 6340

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Key details

Business name

Address

Phone

Website

Email

Insurance

Insurer
Policy number
Phone number
Email address

Water

Service provider
Policy number
Phone number
Switch off point

Electricity

Service provider
Policy number
Phone number
Switch off point

Gas

Service provider
Policy number
Phone number
Switch off point

Contact list

Emergency contact

Role
Name
Phone number

Security contact

Name
Phone number

Flood warden

Name
Phone number

Local council

Name
Phone number

Landlord / tenant

Name
Phone number

IT support

Name
Phone number

Other

Name
Phone number

Floodline

For real time flood warnings and advice;
Telephone: 0345 988 1188
Type talk: 0345 602 6340

Staff list

Name
Next of kin

Name
Next of kin

Name
Next of kin

Name
Next of kin

Name
Next of kin

Name
Next of kin

Name
Next of kin

Name
Next of kin

If you need more space, create a separate list and make it easy to access in digital and print format.

Flood kit location

Date form completed

Keep this form up to date and be sure to revise it whenever details or circumstances change.

Phone no.

- Be Prepared
- Emergency Flood Plan
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Assemble a flood kit



Key business continuity documents



Data back ups



A list of key contacts & ref. Numbers



A copy of the evacuation plan



Food and drink supplies



First aid kit



Phone / two way radios



Back up power



Protective / warm / high viz clothing



Keys



Suitable Footwear



A torch

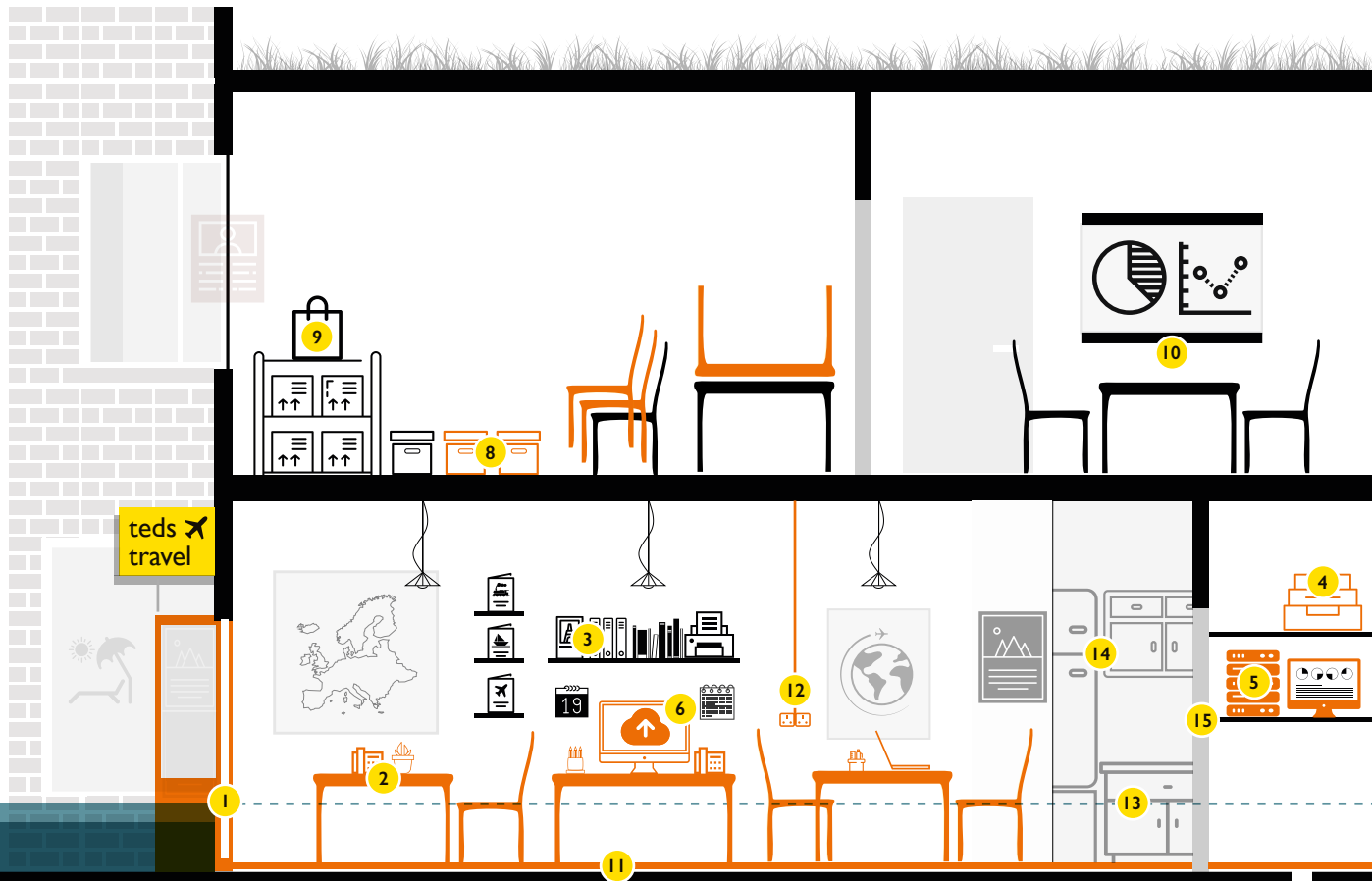
Floods can happen quickly & strike at any time of day, night or year.

Having these items ready & to hand can be incredibly useful.

Flood kit location

- Be Prepared
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An example of Property Flood Resilience (PFR) measures for a business



Quick measures to implement

- 1 Fit flood resistance products (e.g. flood barriers)
- 2 Have furniture that is easy to move, fold or stack
- 3 Place valuable items at higher level
- 4 Raise stock and machinery to a higher level
- 5 Position computer servers at high level
- 6 Back up data off-site / on the cloud
- 7 Move vehicles to a safe area
- 8 Locate stock on 1st floor / low flood risk areas
- 9 Create a flood plan and assemble a flood kit
- 10 Create and practice an evacuation plan

Medium / long term changes

- 11 Use flood recoverable floor / wall finishes
- 12 Raise sockets & have wiring fed from 1st floor down
- 13 Install a flood resilient kitchen
- 14 Locate fridge, cooker & cabinets at high level
- 15 Have solid core or easy to remove doors
- 16 Fit a sump and pump
- 17 Fit non-return valves



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These measures can help to **maintain business continuity, minimise damage and speed up recovery!**

To find out more about how you can adapt your business and its premises to be more flood resilient, follow the **Code of Practice for Property Flood Resilience**, check out Aviva's **Loss Prevention Guidance** and read '**Retrofitting for Flood Resilience**'

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The PFR checklist

List out the **Property Flood Resilience (PFR)** measures and actions that need to be undertaken to prepare & adapt your business.

PFR measure / item list Stored at / in Installation process / action to take


Primary

PFR measure / item list Stored at / in Installation process / action to take

Secondary

Be sure to keep this form up to date and revise it if details change. Date completed

 **Practice the process**

 **Ensure measures are regularly checked and maintained**

Context is key.

To find out more about how you can adapt your business and its premises to be more flood resilient, follow the UK's **Code of Practice for Property Flood Resilience**

Watch an overview video about it [here](#)

The PFR process set out in the code is;

Stage 1	Hazard Assessment
Stage 2	Property Survey
Stage 3	Options development & Design
Stage 4	Construction
Stage 5	Commissioning & Handover
Stage 6	Operation & maintenance

Search for Property Flood Resilience (PFR) specialists [here](#)

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Please Note:

This document contains general information and guidance and is not and should not be relied on as specific advice. The document may not cover every risk, exposure or hazard that may arise. We recommend that you obtain specific advice relevant to the circumstances. Aviva & TEDS accepts no responsibility or liability towards any person who may rely upon this document.

This plan is also available in braille and large print. If required please write to us at contact@t-e-d-s.com to request a version more suitable for you.

