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Business Network



# WOULD YOUR BUSINESS PREMISES BE READY FOR A FLOOD?

How property flood resilience measures  
can help protect your business



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The Property Flood Resilience Code of Practice, launched in February 2020 by the Property Flood Resilience Roundtable, provides practical guidance aimed at a range of audiences. We understand the importance of the Code of Practice and have created easy to implement suggestions to summarise and advise small businesses on how to prepare for flooding.

## £82,000

The average cost of flood damage to businesses in the 2013/2014 floods<sup>1</sup>.

## 40%

of businesses fail to re-open after a flood<sup>2</sup>.

Many businesses in the UK are at risk of flooding, with 40% of businesses failing to re-open after a flood. During 2013/2014 floods, the average cost of flood damage to businesses was £82,000 and on average small businesses lose 50 working days when they are flooded<sup>3</sup>. However, these costs and the disruption that flooding brings can be minimised by making your business prepared for flooding.



## HOW CAN PROPERTY FLOOD RESILIENCE HELP MY BUSINESS?

Flood resilience measures can help reduce damage and speed up recovery by limiting the amount of water that enters your premises and minimising the damage it causes. The Property Flood Resilience Code of Practice has been developed by industry professionals to help you. It outlines good practice measures to make your property better prepared for flooding.

## WHAT PROPERTY FLOOD RESILIENCE MEASURES COULD HELP MY BUSINESS?

There are many measures you can implement to make your business premises more flood ready. Here are a few examples:

- Air brick covers to stop water entering through ventilation holes
- Flood barriers on windows and doors
- Adding flood boards or automatic flood barriers to doorways or driveways
- Non-return valves to prevent the back-up of sewage in downstairs bathrooms
- Replacing carpets with hard flooring, such as tiles
- Sealing gaps in external walls and entry points
- Keep external drains and gullies maintained and accessible
- Keep plug sockets and electrical equipment above the height of potential flood water

<sup>1</sup> Environment Agency. 2018. Estimating the economic costs of the 2015 to 2016 winter floods: [www.gov.uk/government/publications/floods-of-winter-2015-to-2016-estimating-the-costs](http://www.gov.uk/government/publications/floods-of-winter-2015-to-2016-estimating-the-costs)

<sup>2</sup> Rainbow International Restoration. 2019. Flooding Statistics UK: [www.rainbow-int-franchise.co.uk/flooding-statistics-uk](http://www.rainbow-int-franchise.co.uk/flooding-statistics-uk)

<sup>3</sup> Crichton, D. 2006. "Climate Change and its effects on Small Businesses in the UK." Published by AXA Insurance UK: <http://www.greensuffolk.org/assets/Greenest-County/Adaptation/General/Business/SMEs-Climate-Change.pdf>

**Before installing any measures, the Code of Practice advises business owners to have a professional survey of their property undertaken to ensure the right measures are chosen for you and your property.**

You can find the Code of Practice here [www.ciria.org/copforpfr](http://www.ciria.org/copforpfr)

There is also lots of information on how to be prepared for a flood at [www.floodguidance.co.uk](http://www.floodguidance.co.uk) and the Property Flood Resilience E-magazine [www.bit.ly/36Qw9RJ](http://www.bit.ly/36Qw9RJ) demonstrates what many property flood resilience measures look like in-situ.

## WHAT OTHER STEPS CAN I TAKE TO HELP MAKE MY BUSINESS FLOOD READY?

### Flood Warnings

Make sure you are informed about when a flood could occur by signing up to flood alerts so you can take steps to protect your business ahead of a flood. Sign-up here [www.gov.uk/sign-up-for-flood-warnings](http://www.gov.uk/sign-up-for-flood-warnings)

### Insurance

Check you are covered for flooding and how long your income is protected for if your business did have to close.

### IT equipment

Should be placed in suitable locations. Moving equipment upstairs or placing it on raised desks or shelves will reduce the risk of flood water reaching it.

### Stock & equipment

If you store equipment and stock on the premises, ensure that it is kept safe from flood water by installing shelves to keep it off the ground.

### Raw materials and finished products

If you keep raw materials and/or finished products in stock, you may want to consider how much is stored and how long for.

Reducing the amount of stock stored on site will reduce the chance of it getting damaged should a flood occur.

### Create a Flood Emergency Response Plan

This should detail the procedures to be adopted if access to the property is denied due to flooding of the surrounding areas and



## YOU ALSO MAY WANT TO THINK ABOUT:

- Is there an alternative site for staff to continue working from or can they work from home?
- Is there alternative storage for stock and equipment?
- What would the impact on your customers be if you were unable to provide your product or service?
- Are any of your customers and/or suppliers in a flood risk area? If they flooded what effect would this have on your business?
- Have you got your insurance company's details ready in case you need to make a claim?



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For information on more basic measures you can take to protect your business, check **BITC's Resilience Starter Kit** and the **Would You Be Ready? Guide**.

### **Business in the Community**

137 Shepherdess Walk  
London N1 7RQ

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