

Business Flood Plan

Risk Engineering Services



A flood plan should be formulated to assist with damage mitigation and reduced business interruption. An effective flood plan should:

- 1) be a formal, concise and user friendly document that fully details how the business will respond and take action in a pre-flood/flood threat, actual flood and post flood situation.
- 2) be readily available and accessible to all key staff having responsibilities and appropriate training for its implementation.
- 3) be reviewed/re-assessed on a regular basis (minimum quarterly throughout the year) to reduce the potential for any changes to invalidate it, with alterations/updates etc., made as appropriate. In addition, the plan should also be reviewed/ updated after a flood to take account of any lessons learnt from the incident.
- 4) be regularly tested (minimum annually).

To help with the implementation of the plan, detailed checklists for pre-flood/flood threat and post flood conditions, should be incorporated as an aide memoire, indicating the order in which processes, plant, equipment and utilities etc. are to be shut down/ isolated as appropriate and the site/premises etc. made secure. Within the pre-flood/flood threat checklist, the length of time required to complete the tasks should be determined in advance, so that the appropriate action can be taken at the right time.

A copy of the plan and any checklists should be forwarded to Chubb for review/record purposes before formal implementation into company policies/procedures.

As a minimum, the following areas/items should be formally included in the plan:

- A list of all useful and applicable contacts (web addresses and telephone numbers as appropriate), e.g. local environment agency 'Floodlines' where available, including the flood warning schemes, and updates on any proposed changes in flood defences which would improve/downgrade the flood protection for the site, private and public utility providers, emergency services, local authorities, public health authorities, customers, suppliers and available alternatives, contractors for flood protection product installation and clean-up/repair/replacement operations, local Chubb office, insurance brokers
- Instructions to contact the local Chubb office, insurance brokers in the event of receiving any of the flood warning codes
- Instructions for alerting the emergency services as appropriate
- Strategies for protecting the site, buildings, plant, equipment, stock and all other contents, including vehicles and mobile plant etc.
- Provision of suitable and sufficient flood protection measures and products (resistant measures {reduces the amount of water that gets into the building} and resilient repairs {reduces damage when water gets into the building}, as appropriate) e.g. sand, sand bags, grease, anti-rusting compounds, plastic sheeting, tarpaulins, boards, 'skirting systems', covers, non-return valves to prevent sewage back-up, etc. as appropriate, together with appropriate tools and equipment needed to install and where available the use of BSI approved permanent or temporary flood protection products
- Plans/maps which highlight the location of all flood protection products and instructions/training in their storage and use as appropriate
- Plans/maps which highlight any business critical private and public utilities, plant, equipment, stock, data, buildings, areas and contents

- Plans/maps which highlight the location of hazardous, flammable, combustible and volatile materials, gases or liquids
- Plans/maps which highlight the location of processes or storage facilities that would be susceptible to flood water ingress/contamination/damage, and if affected could result in an extended interruption in business
- Plans/maps which highlight the location of isolation/ shut-down points for plant, equipment, processes (including flammable liquids, combustible liquids, gas and air lines etc.), private and public utilities (gas, water and electric), buildings, areas etc.
- Instructions for emergency isolation and shutdown procedures for all plant, equipment, processes (including flammable, combustible liquids, gas and air lines etc.), private and public utilities (gas, water and electric), buildings, areas, in the event of flood warnings being received
- Instructions for the relocation of business critical plant, equipment, stock, data, vehicles, mobile plant, all other contents and hazardous, flammable, combustible and volatile materials to safer areas on and off-site as appropriate
- Procedures and strategies for securing, compounding and fencing yard contents, stock, plant, cylinders, equipment etc. and relocating any mobile plant and vehicles to safer areas that would not be affected by the flood as appropriate
- Strategies for reducing the business interruption potential and assisting in the recovery process, contingency planning process
- Provision of appropriate and sufficient equipment for clean-up/repair after a flood, e.g. torches, mops, buckets, hoses, shovels, pumping equipment, emergency electrical power and lighting as appropriate

Useful contacts / information sources

The Environment Agency (EA) – www.gov.uk/government/organisations/environment-agency or by contacting the Floodline on 0345 988 1188

Scottish Environment Protection Agency (SEPA) – www.sepa.org.uk or by contacting the Floodline on 0345 988 1188

The Office of Public Works (Ireland) – www.opw.ie/en/flood-risk-management

Natural Resources Wales – www.naturalresources.wales or by contacting the Floodline on 0345 988 1188

The Rivers Agency for Northern Ireland – www.infrastructure-ni.gov.uk/topics/rivers-and-flooding

National Flood Forum – www.nationalfloodforum.org.uk

The Flood Protection Association – www.floodprotectionassoc.co.uk

Met Office for weather warnings – www.metoffice.gov.uk/www.met.ie

Local Water Authorities – www.water.org.uk

The local council/authorities, drainage/ sewerage contractors – refer to www.ofwat.gov.uk for a list of water and sewerage companies

The Association of Drainage Authorities – www.ada.org.uk

Local libraries, historical newspaper articles, old photographs, architects, property surveyors, builders etc.

The Association of British Insurers (ABI) – www.abi.org.uk

British Standards Institute Kitemark approved flood protection products – www.bsigroup.com/en-GB/our-services/product-certification/industry-sector-schemes/construction/flood-protection-and-waterproofing-materials

The Construction Industry Research and Information Association (CIRIA) – www.ciria.org.uk/flooding

Royal Institute of Chartered Surveyors – www.rics.org

Chartered Institute of Water and Environmental Management – www.ciwem.org

British Hydrological Society – www.hydrology.org.uk

Public Health England – www.gov.uk/government/collections/flooding-health-guidance-and-advice

Contact us

Chubb European Group
100 Leadenhall Street
London EC3A 3BP
T. +44 20 7173 7000
chubb.com/uk

About Chubb

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services; affluent and high net worth individuals with substantial assets to protect; individuals purchasing life, personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage; companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members; and insurers managing exposures with reinsurance coverage.

Chubb's core operating insurance companies maintain financial strength ratings of AA from Standard & Poor's and A++ from A.M. Best. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb maintains executive offices in Zurich, New York, London and other locations, and employs approximately 31,000 people worldwide.

Chubb. Insured.SM

All content in this material is for general information purposes only. It does not constitute personal advice or a recommendation to any individual or business of any product or service. Please refer to the policy documentation issued for full terms and conditions of coverage.

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662. UK business address: 100 Leadenhall Street, London EC3A 3BP. Supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>