

BUSINESS RISK SUPPORT

Weather Guidance



As climate change becomes more noticeable, premises will increasingly be affected by severe weather events.

This document covers <u>Weather Guidance</u> <u>Wind and hail</u>

Weather Guidance

The damage caused by weather can be limited with careful planning and robust defences.

Flooding preparations

With a changing climate and more extreme weather events, there is a continual increasing exposure to flooding, whether river, coastal or surface water. It's often stated, however, that if you take effective action in response to a flood or extreme weather warning, you can avoid significant damage to your business.

Effective action requires effective planning and preparation and the first step is identifying the risk and setting up warning systems. Don't rely on last minute ad hoc measures and fall victim to the resulting business interruption.

The more at risk your business is, the more important it is for you to take steps to try to manage that risk before it happens.

Key actions to protect against flooding

- Assess your flood risk using the various tools available online and by conducting a survey of your premises, or employ a competent contractor to do this for you. Basement areas, slopes or steps down into lower parts of a building, local drainage systems, and where utilities enter the premises are examples of aspects that will require consideration.
- Remember flooding can occur during any time of the year (not just the winter period), and from various sources including river, coastal and surface water run-off from flash flooding; so include these aspects in your flood risk assessments.

- Sign up for flood and extreme weather warnings, so that you can set into motion the emergency actions you have planned at the earliest possible moment.
- Plan for the possibility of flooding. From your investigations, you should have established to what depth it is predicted flood waters might reach. This, together with the nature of your buildings and the likely effect on your business, will influence the decisions that you take and the plans you make.
 - Make sure you have considered all sources of flooding as part of a suitable business continuity plan (sometimes referred to as a disaster recovery plan) to help prepare your business cope with the various events which might disrupt it.
- Make sure you keep copies of your flood response and business continuity plan away from the area around your premises that is likely to be flooded.
 - Advice (including an example) on what to include in a flood plan, can be found within the Environment Agency's guide, "<u>Would your business stay afloat? A guide to preparing your business</u> for flooding"
- Don't forget routine items that can also be helpful to reduce the risk of water damage, e.g. periodic inspection, maintenance and cleaning out of drains, gullies and gutters.
- Seek specialist advice if you are considering either a permanent barrier wall around a site or a proprietary barrier system for a building. How well suited a building is for a particular flood protection product or system depends upon a range of factors, particularly the type of external walls involved, how strong they are, how likely they are to allow water to seep through (e.g. via joints, seams or other gaps and openings) and the pressure which will be exerted upon them by the depth of flood water expected.
 - With barrier schemes it is also necessary to take into account the risk of flood water entering a building via toilets, drains, etc., so check the need for non-return valves on them.
 - Air bricks also need to be considered for protection.
- Consult the Environment Agency's publication, "<u>Sandbags: how to use them to prepare for a flood</u>" if/ where you've decided not to provide a permanent proprietary barrier system and are instead going to rely upon sandbags and other removable barriers.
- Raise important equipment and installations, such as electrical intake panels, electrical plug sockets, boilers, computer servers and other expensive vulnerable items, above the floor level. You should be aiming for at least 100mm or more where possible.
- Other flood resilient measures should be considered, such as specialist interior finishes, fixtures and fittings etc, allowing flood waters to drain away without any damage or need for repair.
 - Repositioning items onto higher floor levels should also be considered if available/practical.
- Areas below ground level, such as basements, are naturally vulnerable to flooding as water will always find the lowest point and require special consideration. Think about;
 - Suitable drainage, including sump pumps where appropriate
 - Avoiding storage, vulnerable high specification finishes, valuable equipment and critical services, such as electrical, gas etc intake

- If storage is unavoidable, minimise the amount or keep raised off the floor by at least 100mm or sufficient to clear the depth of expected flood waters
- Flood resilient measures as previously detailed.
- Include procedures in your flood plan to ensure that unauthorised and untrained individuals don't enter a flood damaged building until it's been made safe. It can be dangerous to enter a flood damaged building, as, for instance, there may be structural damage or a live or damaged electrical supply.
 - Utilities (e.g. gas supply) may be affected and need to be checked, cleaned or purged and/or replaced.
- Keep in mind that there may be contamination from sewage and other pollutants in the flood water and this will present a health hazard until removed by trained, suitably protected, professionals, working to a risk assessment-based safe system of work.
 - You may need to make special arrangements for damaged or contaminated items which have to be disposed of, particularly if they do, or may, fall into the category of "hazardous waste" as defined under regulations.
 - Don't dispose of affected goods until you've spoken to your insurance advisor or the loss adjuster appointed by the insurance company.

Wind and hail

Buildings, inside and out, can be impacted if there are any defects that need repairing or strengthening.

Even if your business comes out the other side of a storm relatively unscathed, the effect it has on utilities and infrastructure, such as public roads and transport, can make it difficult for employees to get to work and suppliers and customers may also be unable to reach you. Your business continuity plan needs to be ready so that you can react quickly.

Although we cannot change the weather there are steps you take that may reduce the risk of your business being affected.

Key actions to prepare for wind and hail

- Implement a proper planned preventative maintenance programme for your buildings
- Have your roofs, gutters and drains inspected, checked for defects and cleaned at least annually. Where there are trees close by, it may be necessary to check the gutters more often. This is particularly important for buildings where the roofs are pitched with valleys, or are surrounded by a parapet wall.
- Make sure that you are signed up to receive weather alerts from the Met Office or a similar reputable forecaster. This will allow you as much time as possible to prepare and protect your property.

- Get the trees within your site inspected on a regular basis by a suitable and competent arboriculturalist and try to gain support and coordinate with your neighbours. During strong winds, there is a risk of branches breaking off, as well as damaged or diseased trees coming down, and falling onto people, vehicles or roofs.
- Consider moving vehicles to somewhere sheltered and secure if a hailstorm is forecast. It's worth thinking about where you could find temporary shelter if it's unlikely that you will be able to protect all of the vehicles on your premises. For example, a local shopping centre's multi-storey car park could be an option, but do check parking restrictions and charges, and consider asking permission beforehand.
- Use blankets or car covers to protect each vehicle, securing them in a way that won't damage the paint but also so they don't blow off in the wind (where it's not possible or practicable to move vehicles to roofed areas). You may be able to find and purchase covers designed specifically for protection against hail.
 - Do not begin this task if the storm is a moment away personal safety is more important than preventing property damage.