

# CLIENT ADVISER

## FLOODING – A BUSINESS RESPONSE

Marsh Risk Consulting offers the following advice to organisations that may be affected by flooding. This Adviser is designed to outline a general business continuity and health and safety checklist to help get your business running back to normal as quickly as possible.

### PRE-FLOOD PREPARATIONS

By taking action to prepare in advance for flooding, businesses can protect premises, equipment, materials, and stock, and be ready to recommence operations more quickly following a flood event. In order to find out if your business is in a flood risk area, call the Environment Agency's Floodline service on 0345 988 1188. Keep abreast of rising water levels in your area by, checking flood forecasts and river and sea levels on the website [www.gov.uk/government/publications/preparing-your-business-for-flooding](http://www.gov.uk/government/publications/preparing-your-business-for-flooding). This website also provides a guide entitled *Would your business stay afloat? A guide to preparing your business for flooding*.

### IMMEDIATE BUSINESS ACTIONS

Businesses need to consider the following actions, which should be featured in their pre-flooding plans:

- Deploy high-capacity diesel pumps to pump out water from levels below ground level. There is likely to be a premium on obtaining such pumps during any disaster, hence early identification and reservation will be important. (Warning: The exhausts from diesel or petrol pumps can be lethal in confined spaces, therefore ensure they are properly ventilated before use.)
- Once pumping out has been completed, drying out will be necessary with industrial-scale blowers.
- Inspect fuel tanks for water contamination.
- Deploy pumps to remove contaminated water from water storage tanks. Until this water is replaced and clean water flushed through, health and safety regulations prevent people from returning to the building and using the facilities.
- Check the drains and sewerage system, as they may well have become blocked and 'backed up'.

- Check all electrical systems thoroughly; some rewiring may be necessary. If power has been switched off or disrupted then systems may need to be checked and reconfigured, for example, alarms, clocks, etc.
- Consider employing specialised restoration businesses to recover damaged technology, documents, and other material, for example, freeze-drying paperwork and employing anti-mould treatments. Note that it is vital that these services are deployed at the earliest opportunity to contain the damage.
- Employ contract cleaners to renovate properties. A list of accredited cleaning companies can be obtained from the British Damage Management Association at <http://www.bdma.org.uk>.
- Secure empty buildings until reoccupation is possible.

### RECOVERY ACTIONS

The viability of businesses going forward will depend on the speed with which they can get back on their feet. Hence, it will be important to:

- Contact insurers with details and photographs of all damage. (Contact salvage and restoration companies, if necessary.)
- Activate alternative recovery sites or move key activities to new premises if possible.
- Focus on maintaining critical activities, for example, staff, utilities, IT, finance, and payroll. (A business impact analysis – a standard part of business continuity planning – would have identified these critical points.)
- Inform clients, customers, and suppliers of the situation and recovery plans.
- Plan for stock replacement and vehicle/fleet servicing.
- Implement a scheme to help staff with their personal circumstances, for example, transport, accommodation, care of dependants, etc.

## HEALTH AND SAFETY ACTIONS

To safeguard your staff and assets, Marsh Risk Consulting recommends the following general health and safety steps:

### CLEANING UP

Floodwater may contain sewage and other pollution. You must ensure that the following steps are taken during clean up:

- Do not re-enter your premises until all floodwater has been removed. The Fire and Rescue Service may be able to help you with pumping water out of your premises.
- Wear waterproof boots and gloves to clean surfaces or move objects that have been in contact with the floodwater.
- Wash your hands thoroughly after handling anything that may be contaminated and use hot soapy water and liquid anti-bacterial soap.
- Ventilate your premises after flooding – less damp is less damage.
- Remove all furnishings and fittings that are damaged beyond repair.
- Wash down all hard surfaces such as flooring, concrete, mouldings, wood and metal furniture, countertops, appliances, sinks and other plumbing fixtures with hot water and laundry or dish detergent. Then disinfect them with a solution of one cup of household bleach to a gallon of water.
- Launder all clothing in a hot wash (60 degrees celsius or the highest temperature indicated on the washing label) to destroy most bacteria present. Clothing that cannot be machine washed should be dry cleaned or disposed of. Clothes worn during the clean up should be washed as above separately from uncontaminated clothes and linens.
- Air dry in the sun any items such as upholstered furniture, which cannot be washed or dry cleaned. These should then be sprayed thoroughly with a disinfectant. All carpeting should be steam cleaned where possible.
- Allow the premises and remaining contents to dry thoroughly dry to help to destroy bacteria left behind. Heating and good ventilation will help the drying process.
- Vacuum any loose material and dust on a regular basis.
- All food contact surfaces, equipment, utensils, work tables, etc. must be thoroughly sanitised before reusing. Any heavily contaminated items should be thrown away.
- All food that may have been contaminated must be destroyed. Initially this must be double bagged and placed in a sealed container to prevent attracting pests.

Directories of local services and the *Yellow Pages online* lists details of qualified assistance, such as plumbers, electricians, and suppliers of cleaning materials and equipment. This can usually be found under “flood damage”. However, you are advised to be aware of the rise in bogus tradespersons that can occur at such times.

## REDUCING THE RISK TO HEALTH

The risk of infection can be reduced by ensuring staff take the following general hygiene precautions and wear protective clothing (waterproof boots and gloves, for example) when cleaning up:

- Always wash hands with soap and clean water:
  - When eating or preparing food.
  - After using the toilet.
  - After being in contact with flood water, sewage, or items that have been contaminated by flood water.
  - After being involved in flood water clean up.
- Keep cuts or sores clean and wear waterproof plasters to prevent exposure to flood water.
- Advise staff to visit their GP if they develop symptoms such as sickness, diarrhoea, stomach cramps, or illness following the accidental swallowing of mud or contaminated water.
- Ensure any mould growth is properly treated.

## REDUCING THE RISK TO SAFETY

The risk to safety can be reduced by taking the following precautions:

- It may be necessary to contact utility suppliers to reconnect supplies. Do not use electrical circuits or equipment exposed to flood water until checked by a qualified electrician.
- Do not use any internal lifts until power supplies are back to normal.
- Do not enter any confined spaces, for example, cellars where there is known oil/petrol contamination.
- Take care with timber floorboards, as they may contain raised nails. Similarly, there may be a risk of injury from sharp edges on damaged tiled floors.
- Check for structural damage to the property and, if you think there may be damage or danger, seek professional advice from your insurers or a structural engineer.
- Replace dislodged manhole covers.

## OPERATING WITHOUT AN ELECTRICITY SUPPLY

In the event of a loss of electricity, a risk assessment should be carried out to determine whether or not it is safe to continue working. The Workplace, Health, Safety and Welfare Regulations require that the workplace is adequately ventilated, there is suitable and sufficient lighting, and a suitable temperature is maintained (the temperature in the workplace should normally be at least 16 degrees Celsius, unless much of the work involves severe physical effort, in which case the temperature should be at least 13 degrees Celsius). It is unlikely that a business would be able to operate safely for any extended period of time where there is a loss of electricity supply.

## OPERATING WITHOUT A MAINS WATER SUPPLY

In the event of a loss of mains water supply, a risk assessment should be carried out to determine if it is safe to continue working. The Workplace, Health, Safety and Welfare Regulations require that workplaces have suitable and sufficient sanitary conveniences and washing facilities in readily accessible places. Washing facilities should have running hot and cold water.

An adequate supply of drinking water free from contamination should also be provided. Bottled water is an acceptable secondary supply where drinking water cannot be obtained directly from the mains. The containers should be refilled at least daily. The risk assessment should identify the methods that will be employed to keep sanitary conveniences and drinking water supplies available to staff. If this cannot be done, it is not likely to be acceptable for you to continue to operate.

## CHEMICAL HAZARDS

In order to protect against chemical hazards, the following steps should be taken:

- Contact the relevant manufacturers and fire and rescue service for advice in the event of any major chemical contamination.
- Remove oil, diesel, or petrol contamination by using a detergent solution and washing the surface down after initial cleaning has been carried out.
- Remove vehicle batteries (including those immersed in floodwater) with great caution using insulated gloves, as these may still contain an electric charge.
- Avoid contact with acid, which may be spilled from vehicle batteries.
- Avoid contact with contaminated water and materials, and wear protective gloves and clothing where this cannot be avoided.
- Avoid enclosed areas which may be chemically contaminated as hazardous fumes may build up.

## EMERGENCY GENERATORS

Petrol or diesel generators, dehumidifiers, and pressure washers must not be used indoors without adequate ventilation.

*This advice incorporates information from NHS Direct, the Environment Agency, BBC and Health and Safety Executive.*

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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## DAMAGED GOODS

Do not dispose of any damaged goods until your insurers have had a chance to inspect them. It may help to take photographic or video evidence.

## FURTHER HELP

Marsh Risk Consulting has the skills and tools that organisations need to identify, prioritise, and manage the wide variety of risks they face. Whether the threat is a flood, a terrorist, or a fire, our experts can help you to make sure your assets are protected. Furthermore, when faced with an actual crisis situation, Marsh Risk Consulting can guide you through such events by helping to ensure you are back in business as quickly as possible and that your employees receive the support required. Working with you, we can make sure you stay ahead of your risk issues and manage your recovery efforts.

For larger claims involving extensive property damage and business interruption our forensic accounting and claims service (FACS) team can assist. The FACS team provides proactive, on-the-ground support to help our clients manage and respond to a major flood loss. Our specialist team of ex-adjusters, forensic accountants, and engineers can help you prepare your claim to mitigate your losses, allowing you to focus your attention on your employees and community, and achieve a timely recovery and return to business.

## FOR FURTHER ADVICE AND ASSISTANCE, PLEASE CONTACT YOUR USUAL MARSH REPRESENTATIVE OR:

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## SOURCES OF ADDITIONAL INFORMATION

FOR THE LATEST WEATHER AND TRAVEL NEWS, VISIT:

**MET OFFICE**  
<http://www.metoffice.gov.uk>

**HIGHWAYS AGENCY**  
<http://www.highways.gov.uk>

**BBC WEATHER**  
<http://news.bbc.co.uk/weather/>

**ENVIRONMENT AGENCY**  
<https://www.gov.uk/government/publications/preparing-your-business-for-flooding>