

What to do in the Event of a Major Flood

✔ Call the Fire Service

Not as daft as it sounds. The Fire Service can assist with pumping water away from your premises. Bear in mind, however, that your business may not be the only premises effected so you may not get immediate assistance.

✔ Contact your Business Continuity Team

Within your business continuity plan, you will already have decided on who to call in the event of an emergency and have up to date telephone numbers for you to contact these people “out of hours”.

✔ Telephone your insurers

You should have a 24-hour emergency contact number for your brokers and/or insurers so that they can instruct Adjusters to attend the site as soon as possible. Besides Adjusters, and depending on the nature of the damage to your property other cleaning experts can be brought in by the Adjusters such as general cleaners and specialist electrical equipment.

✔ Download your Asset Register

You should have an up to date list of all your equipment, stock etc. It is far easier to maintain such a list than trying to remember what you had in the aftermath of a flood. It is also useful nowadays to take a number of photographs, or even better a recording, of your premises and update this every 6 months or so to act as a useful reminder.

✔ Inform your Suppliers/Customers

Don't let your suppliers and customers find out through the media. Get in touch with suppliers to halt imminent deliveries of materials to your site and contact your customers to let them know what has happened and let them know what you propose to do about their orders.

✔ Inform your Employees

Your employees may find out about the incident via social media but get in contact with them as soon as possible to let them know whether you want them to stay at home or come in to assist with the clear up when it is safe to do so.

✔ Business Continuity Meeting

Together with the people you have identified under your Business Continuity Plan as being essential to getting the company “back on its feet”, meet to discuss implementing your plan. In the first few days after the flood, and depending on its severity, you will need to decide who is to look for alternative premises, who will arrange for your orders to be sub-contracted, if possible and who, within your team, will liaise with the insurers to provide them with the information and documentation they require to progress the claim.

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✓ **Other Matters to Consider**

When discussing the rebuild of your premises ascertain whether any additional flood measures can be considered. This will reduce the chances of a similar occurrence in the future and also ensure that flood cover for your property can be maintained at a reasonable rate.

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