Flood – Emergency Response Plan

Climate change is resulting in less predictable, more frequent and intense flooding across the UK.

This Loss Prevention Standard provides guidance on preparing an Emergency Response Plan for flood events.
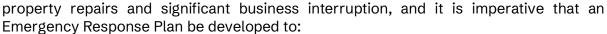
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Flood – Emergency Response Plan

Introduction

Flooding is a common and source of damage to property.

Flooding can occur due to heavy rain and inundation events; from rivers and other watercourses; from coastal surges related to storm events and finally, from seasonal conditions that can impact all of these.

The effects of a flood event can be devastating, often requiring protracted property repairs and significant business interruption, and it is imperative that an Emergency Response Plan be developed to:

- Help prepare for a flood event and mitigate any associated damage.
- Speed up decontamination, clean up, repairs and replacement.
- Support business recovery and continuity.

Creating a flood emergency response plan can help make any business or organisation more flood resilient.

Note: This Loss Prevention Standard relates to flood Emergency Response Planning and is focussed on property loss prevention and related risk management guidance. It is not intended to address liability exposures. The presumption is that all regulatory requirements, such as fire risk assessments and compliance with local building regulations, codes, or standards, have or will be met.

For detailed guidance on flood risk management refer to the Aviva Loss Prevention Standards **Flood Guidance and Mitigation (UK)** and **Flood Guidance and Mitigation (Global)**.

Understanding the Risks

Flood water can enter a building through various different paths including utility pipe and cable routes, doors, air bricks in walls, basements and from drainage systems being overwhelmed and backing up. This can lead to:

- **Structural Damage**. Floodwater can weaken foundations, walls, and floors, leading to cracks, warping, or even collapse. Prolonged exposure to water causes timber, insulation and building linings to absorb moisture, swell, and lose integrity. Surface finishes, paint or other finishes, sealants, etc., will likely require full reinstatement.
- **Electrical Fire**. Water coming into contact with electrical hardware and equipment can cause shorting, sparking and ignition of combustible materials.
- **Corrosion**. Water and condensation can accelerate rust and corrosion on steel framing, components and machinery.

- **Mould and Rot**. Flood water and damp conditions promote mould and bacterial growth, creating significant damage to timber construction elements as well as health hazards.
- **Operational Disruption**. Recovery from a flood event can take many months, leading to business continuity challenges. Supply chains become disrupted leading to direct and indirect loss of income.
- **Long-Term Reputational Damage**. Customers of a business affected by flood will need to find short term or interim alternatives. Once a customer has been lost, even after a business has physically recovered, it can be difficult to regain this lost custom.

Managing the Risks

Environment Agency Flood Warning Levels

A simple first step for preparation is to sign up for flood warnings and alerts. In England, the Environment Agency issues three types of flood warnings (Scottish Environmental Protection Agency (SEPA) in Scotland, and Natural Resources Wales (NRW) for Wales):

Warning Level	Meaning	Action Required
Flood Alert	Flooding is possible – be prepared.	Monitor updates, check flood kit, review emergency plan.
Flood Warning	Flooding is expected – immediate action needed.	Move valuables, activate flood plan, inform staff. Raise stock/electronic equipment. Move vehicles to safe locations. Deploy flood resilience measures.
Severe Flood Warning	Severe flooding – danger to life.	Evacuate if necessary, contact emergency services.

Sign up for free flood alerts:
- The Environment Agency in England.
- For Scotland register with the Scottish Environment Protection Agency (SEPA)
- For Wales register with Natural Resources Wales.
- Northern Ireland does not have a flood alert system, however click here for flood guidance including flood maps.

In other territories, please utilise local alternatives.

Preparing a Flood Emergency Response Plan

A plan should include at least the following:

- **Roles and Responsibilities.** Establish roles and responsibilities for all employees. Create a full list of critical contacts; identify keyholders and include a decision-making hierarchy that considers holiday and sickness periods.
- **Evacuation Procedures.** Identify evacuation procedures, safe routes and refuge locations, formally on a site map. Ensure this covers employees, contractors, visitors and customers:
  - ✓ Establish local road conditions and whether/when it is safe to evacuate the site.
  - ✓ Consider ground conditions and accessibility, particularly for those who have restricted mobility.
  - ✓ Rehearse the evacuation plan.
- **Communication Strategy.** Establish a full communication strategy for employees, customers, suppliers and other stakeholders.
- **Critical Data Backup.** Establish formal data and IT infrastructure backup and recovery plans for important systems.
  - ✓ Duplicates of critical documents should be held at a secure secondary location.
- **Shut off.** Locate and clearly label (including within drawings) all isolation switches or shut-off valves for gas, electricity, and water (and any other materials that could cause issues if exposed to flood water, e.g., bulk chemicals, reactive chemicals, etc).
- **Flood Resilience.** Purchase appropriate temporary demountable flood barriers, air brick covers, etc., in anticipation of a flood event:
  - ✓ Move or deploy these devices and install them as needed.
  - ✓ Move any critical or high value equipment or contents to higher levels or move to outside of the anticipated flood area.
  - ✓ Protect items from water or humidity damage.
- **Before Re-Occupation.** Check it is safe to do so with emergency services and the Local Authority.
- **Decontamination & Recovery.** Clean and decontaminate affected areas, arrange dehumidification, replace/repair damaged areas, inspect electrical distribution boards and power outlets, boilers, telecommunications, etc.
- **Review.** Review, test and update the flood emergency response plan regularly, e.g., at least annually of after a change to the property or site personnel.

Emergency Contact and Information List

Maintain a printed and digital copy of:
- **Emergency services**. Include Local Authority contacts.
- **Environment Agency**. Contact details and numbers.
- **Floodlines.** United Kingdom - 0345 988 1188 and Northern Ireland - 0300 2000 100
- **Insurance**. Policy numbers, insurer and claims contact details and phone numbers.
- **Insurance Broker**. Contact details and phone numbers.
- **Utility Providers**. Electricity, gas, water, telecommunications, etc., with account numbers, contact details and numbers.
- **Key Service Providers**. IT, security, cleaning, dehumidification, recovery and restoration) – contact details and numbers.
- **Contact List**. Include names and numbers for emergency contacts, security contact, flood warden, local authority, landlord/tenant, IT support, customers, suppliers.
- **Employee List**. Include names, contact numbers and next of kin.
- **Business Continuity Plan**. Ensure this is updated to include flood response plans.

Flood Emergency Kit Essentials

For flood responders, store the following in an accessible, waterproof container:

- Rubber gloves, boots and other appropriate PPE.
- High-viz vests or jackets.
- Wet weather and spare clothing.
- Flood barriers.
- Torch and spare batteries/charged.
- First aid kit(s).
- Mobile phone chargers and battery banks.
- Warm spare clothing and stock of blankets.
- Property keys.
- List of emergency contacts including keyholders, staff contacts, insurance and utility providers, etc.
- Copies of important documents including key business continuity documents and evacuation plan.
- Ensure data back-ups are up to date (ideally, these should be cloud based).

Property Flood Resilience (PFR) Measures

Flood resilience measures help protect property, equipment and stock from water damage, potentially reducing repair costs and downtime. By preventing or minimizing flood impact, businesses also maintain operational continuity. Consider the following flood resilience measures:

- Flood-resistant doors and windows.
- Raised electrical sockets, boilers and appliances.
- Electrics supplied from the ceiling rather than up from beneath flooring.
- Non-return valves on waste pipes, drains and toilet furniture discharges.
- Waterproof wall coatings.
- Waterproof flooring.
- Sump pumps and drainage improvements.
- Elevated HVAC and IT systems
- Storage elevated off the floor to at least 75mm in normal circumstances or higher if the anticipated flood water inundation is expected to exceed this.
- Temporary or permanent flood barriers. To be stored in a well-managed area free from vermin to avoid damage and degradation of seals which will impair water resistance.

Further information on flood resilience measures can be found in the Aviva Loss Prevention Standard **Flood Guidance and Mitigation (UK)**

Checklist

A generic **Flood Emergency Response Checklist** is presented in Appendix 1 which can be tailored to your own organisation.

Specialist Partner Solutions

Aviva Risk Management Solutions can offer access to a wide range of risk management products and services at preferential rates via our network of Specialist Partners.

- Flood protection Services - **Apex Flood Solutions**
- Flood risk management – **Ashfield Solutions**
- Flood risk assessments - **JBA Consulting**

For more information please visit: Aviva Risk Management Solutions – Specialist Partners

Sources and Useful Links

- National Flood Forum – A National Charity Supporting Flood Risk Communities
- Property Care Association – A Trade Association Representing Specialists Across the UK Who Resolve Problems Affecting Buildings
- CIRIA – Code of Practice for Property Flood Resilience
- Check for flooding service (England)
- SEPA Flood checking (Scotland)
- Natural Resources Wales Flood checking (English)
- Natural Resources Wales Flood checking (Welsh)
- NI Direct – Flood checking (Northern Ireland)
- Met Office – Flood warnings guide
- Aviva Flood Guidance & Mitigation

Note: Whilst UK standards and legislation are referenced in this document, other international standards and legislation should be referenced where applicable.

Additional Information

Relevant Aviva Loss Prevention Standards include:
- **Flood Guidance and Mitigation (UK)**
- **Flood Guidance and Mitigation (Global)**
- **Weather-Related Property Damage**
- **Wind and Windstorm - Property**

To find out more, please visit Aviva Risk Management Solutions **or speak to one of our advisors.**

Email us at riskadvice@aviva.com or call 0345 366 6666.*

*The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Appendix 1 – Flood Emergency Response Checklist

Location	
Date	
Completed by (name and signature)	

	Flood Warning	Y/N	Comments
1.	Have you registered for Environment Agency flood alerts (or SEPA/NRW equivalents)?		
2.	Has a person/team been established to monitor alerts and communicate updates?		
3.	Are flood warning levels understood (Alert, Warning, Severe Warning)?		

	Emergency Plan	Y/N	Comments
4.	Is a written flood emergency plan in place?		
5.	Have roles and responsibilities defined (including cover for absence)?		
6.	Are evacuation routes and refuge points mapped and displayed?		
7.	Are evacuation plan rehearsed with staff?		
8.	Has a communication strategy for staff, customers, suppliers been documented?		
9.	Are emergency contacts and keyholder lists up to date (printed and digital)?		
10.	Has the Business Continuity Plan updated to include flood response?		

	Flood Kit	Y/N	Comments
11.	Has a waterproof container with PPE (gloves, boots), high-viz vests, torches, batteries, first aid, chargers, blankets, bottled water, snacks, etc., been provided?		
12.	Are spare property keys and copies of critical documents stored remotely?		
13.	Are flood barriers, air brick covers, and resilience devices available and maintained?		

	Property Protection	Y/N	Comments
14.	Are critical equipment and stock raised above anticipated flood levels?		
15.	Are electrical systems protected (raised sockets, isolation switches marked)?		
16.	Are drains, gutters, sump pumps clear and operational?		
17.	Are non-return valves fitted on waste pipes and drains?		
18.	Are HVAC and IT systems elevated or protected?		
19.	Are Flood-resistant doors/windows and waterproof coatings installed?		

	During Flood Alerts	Y/N	Comments
20.	Are processes to shut off gas, electricity, and water being prepared?		
21.	Have vehicles been moved to safe locations?		
22.	Have flood barriers and air brick covers, etc., been deployed?		
23.	Have workers and other relevant persons been informed and briefed on next steps?		

	Severe Flood Warning	Y/N	Comments
24.	Is the evacuation procedure for staff and visitors ready?		
25.	Are emergency services contact details accessible?		
26.	Has the designated person to liaise with emergency services been agreed and instructed?		

	Post Flood Actions	Y/N	Comments
27.	Has safe re-entry been confirmed with emergency services/local authority?		
28.	Have electrical systems been inspected and approved for startup?		
29.	Have decontamination and drying procedures been followed and documented?		
30.	Has a damage assessment been undertaken?		
31.	Has the emergency plan been reviewed and updated after the event?		

	Business Continuity	Y/N	Comments
32.	Are IT/data backup procedures adequate? If not, what action has been taken to improve resilience?		
33.	Are duplicates of critical documents held at a secure secondary location?		
34.	Are alternative premises or remote working arrangements identified? Has any necessary work equipment been procured and maintained?		
35.	Is the flood emergency response plan routinely tested and lessons learned actioned?		

36.	Additional Comments:		

Please Note

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