

# Working with businesses

National Flood Forum Conference - 13th March

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#### Deliver two flood programmes

- ✓ Flood Watch in partnership with Blackburn with Darwen Borough Council
- ✓ Sustainable Water Environment Lancashire in partnership with the Environment Agency





# **Businesses and Flooding**

An Association of British Insurers study revealed that 80% of businesses that do not have an emergency plan in place do not recover from a major incident such as a flood, even where insurance is in place to cover financial losses



- ✓ Property and equipment
- ✓ Raw materials
- √ Finished products
- ✓ Utilities and services

- ✓ Down time
- ✓ Loss of income
- ✓ Cash flow

How does a flood impact a business?

- √ Staff
- ✓ Suppliers
- ✓ Reputation and confidence

- ✓ Deliveries
- **✓** Customers
- ✓ Data/ records
- ✓Insurance

# **Ask Key Questions**

Does your business.....

✓ know its risk of flooding?



- ✓ have a trigger to be warned of a flood?
- √have an emergency response plan?
- ✓ have key staff to respond before during and after a flood event

### Does your business.....



- ✓ have alternative premises for storage?
- ✓ backed up records that are stored off site?
- ✓ know if suppliers are in a flood risk area?
- ✓ have a maintenance schedule for drains, gulleys etc?
- √ have any flood protection equipment?



### Best practice for businesses

- ✓ Flood emergency response plans
- ✓ Flood warden
- ✓ Flood team
- ✓ Toolbox talks
- ✓ Flood drills
- ✓ Flood training as part of induction
- √ Good housekeeping
- ✓ Review procedures



Thank you

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