

Is Your Business Prepared?



Minimising the impact of severe weather on your business, and recovering quickly, are key to business success. Cumbria is seeing more extreme weather events year on year, like Storm Desmond, the Beast-from-the-East and heatwaves, so it pays to be prepared.

This quick guide gives you some starting points on how to:

- Prepare your business
- Checklists to get you started
- Information on how to find out more and get support

Why Prepare?



The average cost to businesses affected by Storm Desmond in Cumbria was £35,000.



Cumbria has some key supply chain and transport links that are particularly vulnerable to weather impacts.



In the UK on average every £1 spent on making properties more resilient to flooding provides a £5 saving on future damages. And every £1 spent on increasing resilience to severe weather such as storms and heatwaves can yield £4 in costs avoided too.



Businesses that were prepared for Storm Desmond, and avoided the worst impacts, got back to trading more quickly due to:

- **Being ready with quick action to protect property and stock**
- **Having flood resilience measures already in place**
- **Support from their local community and staff**

Be Alert!

A free service from the Environment Agency allows many parts of Cumbria to receive flood alerts and warnings by text, phonecall and email. You can register yourself and other staff too. Check if your area is covered and sign up at: www.gov.uk/sign-up-for-flood-warnings



This means **flooding is possible** and you need to stay vigilant, making early preparations for a potential flood.

What to do:

- Monitor the situation through forecasts, local radio and monitoring stations.
- Check flood plan is filled in and your flood kit is complete and ready if needed.



This means **flooding is expected** and immediate action is required to protect yourself and your property.

What to do:

- Continue to monitor the situation.
- Carry out actions detailed in your flood plan.
- Put any property flood resilience equipment into place.



Severe **flooding is expected** and is likely to cause significant risk to life and destruction of property.

What to do:

- Prepare to evacuate and cooperate with emergency services.
- Get your flood kit before evacuating.
- Turn off utility supplies.

Get Kitted Out

Having a Flood Kit prepared prior to the event of a flood can be very helpful should you need to evacuate your business.

The flood kit could be a bag or box containing essential items you will need to keep the business going if you can't access leave your usual site for a few days, such as:

- Multiple copies of your flood plan and Key Contacts list
- Important documents such as insurance documents,
- Mobile phones and chargers

- Torch and extra batteries
- Camera to take photos of damage
- Two way radios for staff members
- Rubber gloves and wellingtons
- Keys



Review your insurance options

In December 2016, the Business Insurance Brokers Association (BIBA) launched a scheme to help businesses obtain flood insurance cover. Visit the BIBA website at www.biba.org.uk/find-insurance to find a participating broker, or telephone the 'Find-A-Broker' service directly on 0370 950 1790.

Keep in Contact

Ensuring that key staff have a list of important contacts can be very useful should you have to evacuate your business. These may include:

- **Environment Agency's Floodline - 0345 988 1188**
- **Your gas, electricity and water suppliers**
- **Important customer contact details**
- **Supplier contact details**
- **Local radio stations to keep regularly updated**
- **Insurance company**
- **Cumbria County Council and your Local Authority**



What if insurance is too expensive?

- Sign up for flood alerts, make a bespoke plan for your business, brief all staff and **do all you can in advance to minimise impacts.**
- Consider investing in physical **Property Flood Resilience (PFR)** and flood alleviation measures, such as flood barriers, pumps and racking.
- **Renegotiate** - Demonstrating that you are flood aware and have taken steps to mitigate your losses will make insuring your business a more attractive proposition to insurers. You may be able to tailor a policy, adding and removing elements.
- **Consider self-insuring** - setting aside savings to cover loss.

Business Essentials Checklist

- Sign up key staff for Environment Agency Flood Alerts, and check everybody understands what they mean.
- Make a Key Contacts list and distribute to staff.
- Make a Flood Kit and ensure staff know how to access it.
- Check that your business insurance covers flooding and damage from severe weather, and consider what else you could do if it does not.
- Keep copies of important documents in a safe place offsite, electronically if possible.
- Have a look online at the resources listed below. They contain templates and more information on how to make your own Business Continuity Plan.
- Remember that keeping people safe is always more important than protecting property.
- Find out if there is already a Community Emergency Plan in your area that you can be aware of or assist with.

Find out more

There is support available in Cumbria to help you make your business more resilient to severe weather. Take a look at:

claspinfo.org/SMEadapt

Cumbria specific guide to “Weathering the Storm”

youtu.be/GcntctjWo8A

Business Resilience video from Cumbria CVS

thefloodhub.co.uk

NW flooding info for businesses and residents

Search online for
“BITC 10 minute plan”

To find a simple business resilience template

Rebuilding Together is a National Lottery Community Funded project, delivered by Cumbria CVS, Cumbria Action for Sustainability and ACTION with Communities in Cumbria, to build the resilience of people, organisations and communities across the county.



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