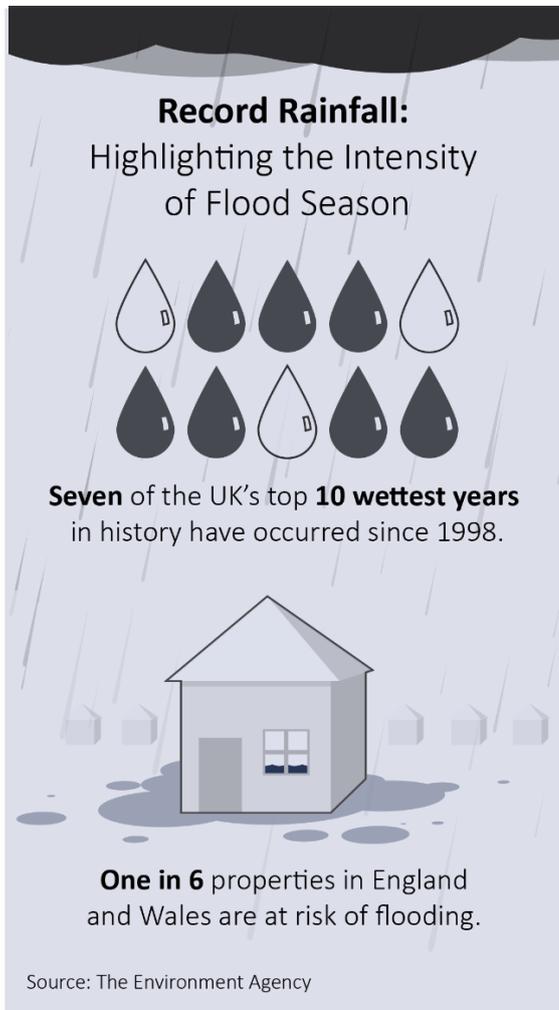


Commercial Insurance Profile

October 2018



Record Rainfall:
Highlighting the Intensity
of Flood Season

Seven of the UK's top 10 wettest years
in history have occurred since 1998.

One in 6 properties in England
and Wales are at risk of flooding.

Source: The Environment Agency

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Flood Season is Here: How to Recover After Natural Disasters

The Met Office recently announced storm names for 2018-19, meaning flood season is officially here and set to make waves across the UK once again. In recent years, the threat of flooding has increased significantly, and these rough waters don't appear to be leaving anytime soon. In fact, the Met Office predicted climate change could potentially make heavy downpours five times more likely by the end of the century.

Don't let your organisation sink during flood season. Stay afloat with the following natural disaster recovery tips.

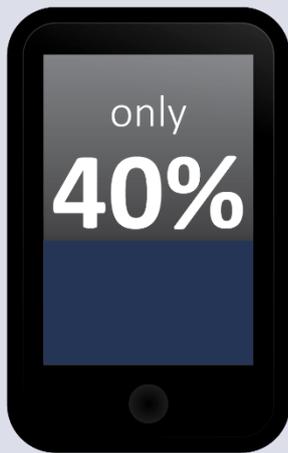
- **Create a flood plan**—During natural disasters, preparation is key. Be sure that your organisation has a comprehensive flood plan that includes the following crucial considerations:
 - A list of all important contacts, such as building services, suppliers and evacuation contacts for your employees. In addition, consider using [Floodline](#), which allows you to receive flood warnings from the government when they arise.
 - A detailed map that highlights the location of important property, protective materials and service shut-off points.
 - An outline of basic strategies for protecting your organisation's property, keeping your employees safe, preventing business disruption and establishing effective recovery efforts.
 - Checklists of procedures for staff to follow during a flood.
- **Assess your risks**—Apart from the flood itself, natural disasters can create a domino effect of other issues occurring within your business if you aren't prepared. Implement mitigation measures to ensure that additional risks are under control during a flood. This could include locking windows and doors, making sure any workplace chemicals, oils or other hazardous substances are stored safely and will not contaminate the floodwater, having backup plans for broken supply chains and potentially finding another location to continue key business operations during a flood.
- **Keep your employees in mind**—Make sure your employees know what to do in the event of a flood. You can help prepare them by providing flood safety information in employee manuals and flood safety training.

Finally, provide your organisation with ultimate peace of mind by purchasing proper cover to protect against flood damage. Contact Crendon Insurance Brokers Ltd today for more information.

Statistics Show Organisations Still Have a Long Way to Go to Gain Customer Trust



of the public agrees that it's important for their personal information to be protected when they share it with organisations.



of the public agrees that businesses protect their personal data from technology risks.

45%



of the public still holds some level of distrust regarding businesses having their personal information.



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This is How Much Your Customers Trust You With Their Data

Despite high-level data breaches capturing headlines and social media scams wreaking havoc on users' personal information, recent research from the [Information Commissioner's Office's 2018 Information Rights Survey](#) highlights an increase in customer trust regarding organisations handling their data.

Although not yet the majority, the survey found that 34 per cent of people have trust and confidence in companies and organisations storing or using their personal information—up 13 per cent since 2017.

Apart from increased confidence in data handling, the public still voiced some key concerns in regards to organisations having their personal information. Over half (51 per cent) of people are concerned about automated decision-making. As a whole, the public's greatest worry when organisations use their personal data is having that information stolen by cyber-criminals.

In addition, nearly 80 per cent of people said that if an organisation they used experienced a data breach and their information was lost or stolen, that organisation should be held responsible. The message is clear: if your data is breached, your customers will hold you responsible. Be sure to implement strong cyber-security to protect customer data, and secure robust cyber-insurance to protect yourself in the event of a breach.

The Sneaky Way the Heatwave May Have Damaged Your Premises

This summer's record-setting heatwave brought more consequences than just sunburns and sweat—it may have affected your property, too. Combined with little rainfall over the past couple months, the heatwave established an unusually dry climate, increasing the risk of subsidence for property owners.

Subsidence, which occurs when the ground supporting a building moves downward due to shrinkage of clay soils, can often be identified by large, diagonal cracks in walls, both inside and outside the property. These cracks are typically tapered and can be many millimetres wide—typically cracks wider than 5 millimetres require extensive repairs. Industry data shows that the past six weeks have seen a 350 per cent increase in subsidence claims, totalling 20 per cent more incident reports compared to this time last year.

Additional factors that place your property at risk of suffering subsidence include an excess of nearby trees that absorb the ground moisture—specifically those with long, deep roots (eg elms and oaks). Also, if your property is built on uneven ground, it may face greater risk due to a lack of stability.

Don't let subsidence destroy your organisation's property. Contact Crendon Insurance Brokers Ltd today to ensure your property is covered.

The content of this Profile is of general interest and is not intended to apply to specific circumstances. It does not purport to be a comprehensive analysis of all matters relevant to its subject matter. The content should not, therefore, be regarded as constituting legal advice and not be relied upon as such. In relation to any particular problem which they may have, readers are advised to seek specific advice. Further, the law may have changed since first publication and the reader is cautioned accordingly.