

Manage Your Flood Risk

The Environment Agency (EA) estimates that over 5 million properties in England and Wales are at risk of flooding. In Scotland and Northern Ireland, at-risk properties number around 125,000 and 65,000 respectively, according to the Scottish Environment Protection Agency (SEPA) and Northern Ireland's Rivers Agency (RA). These numbers include properties at risk from surface water, rivers and the sea. If your property is in an area prone to flooding, make sure you have appropriate insurance and flood defences in place.

Reducing Your Risk

The best way to protect your property from flood damage is to plan ahead. Use these recommendations to get started:

- Complete a flood risk assessment. Consider your area's flood history, and where your property is located in relation to bodies of water.
- Develop a flood plan. Establish a procedure for handling a flood at your property.
 - Assign responsibilities for actions that need to be carried out

- Establish lines of communication for during and after a flood incident
- Ensure critical data and records are stored safely, or even removed from the premises
- Have contact information, including phone numbers, available for your company's key personnel
- Put safeguards in place to ensure that employees and visitors are not exposed to danger and can leave the premises if it is safe to do so

If your property is in an area prone to flooding, make sure you have appropriate insurance and flood defences in place.

- Check your flood defences to ensure they are adequate, and consider upgrading them if necessary. Defences may include:
 - Air-brick covers or other water guards for openings
 - Flood skirts around the building's perimeter walls

Provided by **Credon Insurance Brokers Ltd**

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- Flood-proof doors and floor boards

If your property is in England, Scotland or Wales, you can also register for free, advance flood warnings through Floodline Warning Direct at www.environment-agency.gov.uk/flood or at www.floodlinescotland.org.uk.

For more information about your flood risk and to view flood maps for your area, visit these websites:

- England and Wales: www.environment-agency.gov.uk/flood
- Scotland: www.sepa.org.uk/flooding
- Northern Ireland: www.nidirect.gov.uk

Flood Insurance

If you have standard property insurance or a business insurance policy, you may already be covered for flood and storm damage to your premises—but you may need to purchase other policies, such as business interruption insurance, to cover additional perils. Read your current policy to find out what it covers, and contact Crendon Insurance Brokers Ltd for help in determining your insurance needs.