

# Adviser

## Flooding – A business response



The extensive flooding that has occurred in northern and western counties of England in July 2007 has drawn attention to the steps that businesses need to take to recover from the emergency. This applies both to companies that have been directly affected by the floodwaters and those indirectly affected by the crisis.

Marsh offers the following advice to clients whose businesses may be affected by flooding. This Adviser is designed to outline a general business continuity and health and safety checklist to help get your business running back to normal as quickly as possible.

### Immediate business actions

Businesses need to consider the following actions, which should be featured into their pre-flooding plans:

- Deploy high-capacity diesel pumps to pump out water from levels below ground level. There is likely to be a premium on obtaining such pumps during any disaster, hence early identification and reservation will be important. (Warning: The exhausts from diesel or petrol pumps can be lethal in confined spaces.)
- Once pumping out has been completed, drying out will be necessary with industrial-scale blowers.
- Inspect fuel tanks for water contamination.
- Deploy pumps to remove contaminated water from water storage tanks. Until this water is replaced and clean water flushed through, Health and Safety regulations prevent people from returning to the building and using the facilities.
- Check the drains and sewerage system as they well may have become blocked and 'backed up'.
- Check all electrical systems thoroughly; some rewiring may be necessary. If power has been switched off or disrupted then systems may need to be checked and reconfigured e.g. alarms, clocks, etc.

- Consider employing specialised restoration businesses are to recover damaged technology, documents, and other material – for example freeze-drying paperwork, and employing anti-mould treatments. Note that it is vital that these services are deployed at the earliest opportunity to contain the damage.
- Employ contract cleaners to renovate properties. A list of recommended cleaning companies can be obtained from the British Damage Management Association at <http://www.bdma.org.uk>
- Secure empty buildings until reoccupation is possible.

### Recovery actions

The viability of businesses going forward will depend on the speed with which they can get back on their feet. Hence, it will be important to:

- Contact insurers with details, and photographs, of all damage. (Contact salvage and restoration companies if necessary.)
- Activate alternative recovery sites or move key activities to new premises if possible.

- Focus on maintaining critical activities e.g. staff, utilities, IT, finance, payroll. (A business impact analysis – a standard part of Business Continuity planning – would have identified these critical points.)
- Inform clients/customers/suppliers of the situation and recovery plans.
- Plan for stock replacement and vehicle/fleet servicing.
- Implement a scheme to help staff with their personal circumstances e.g. transport, accommodation, care of dependants, etc.

## Health and safety actions

To safeguard your staff and assets, Marsh recommends the following general Health and Safety advice:

### Cleaning up

Floodwater may contain sewage and other pollution. You must ensure that the following steps are taken during clean up:

- Do not re-enter your premises until all floodwater has been removed. The Fire and Rescue Service may be able to help you with pumping water out of your premises.
- Wear waterproof boots and gloves to clean surfaces or move objects that have been in contact with the floodwater.
- Wash your hands thoroughly after handling anything that may be contaminated and use hot soapy water and liquid anti-bacterial soap.
- Ventilate your premises after flooding - less damp is less damage.
- Remove all furnishings and fittings that are damaged beyond repair.
- Wash down all hard surfaces such as flooring, concrete, mouldings, wood and metal furniture, countertops, appliances, sinks and other plumbing fixtures with hot water and laundry or dish detergent. Then disinfect them with a solution of 1 cup of household bleach to a gallon of water.
- Launder all clothing in a hot wash (60 degrees celsius or the highest temperature indicated on the washing label) to destroy most bacteria present. Clothing which cannot be machine washed should be dry cleaned or disposed of. Clothes worn during the clean up should be washed as above separately from uncontaminated clothes and linens.

- Air dry in the sun, any items such as upholstered furniture, which cannot be washed or dry cleaned. They should then be sprayed thoroughly with a disinfectant. All carpeting should be steam cleaned where possible.
- Allow the premises and remaining contents to thoroughly dry to help to destroy bacteria left behind. Heating and good ventilation will help the drying process.
- Vacuum any loose material and dust on a regular basis.
- All food contact surfaces, equipment, utensils, work tables etc. must be thoroughly sanitised before re-using. Any heavily contaminated items should be thrown away.
- All food that may have been contaminated must be destroyed. Initially this must be double bagged and placed in a sealed container to prevent attracting pests.

The Yellow Pages lists details of qualified assistance such as plumbers and electricians as well as suppliers of cleaning materials and equipment. This can be found under “flood damage”. However, you are advised to be aware of the rise in bogus trades persons that can occur at such times.

### Reducing the risk to health

The risk of infection can be reduced by ensuring staff take the following general hygiene precautions and wear protective clothing (waterproof boots and gloves) when cleaning up:

- Always wash hands with soap and clean water:
  - When eating or preparing food
  - After using the toilet
  - After being in contact with flood water, sewage or items which have been contaminated by flood water
  - After being involved in flood water clean up
- Keep cuts or sores clean and wear waterproof plasters to prevent exposure to flood water.
- Advise staff to visit their GP if they develop symptoms such as sickness, diarrhoea, tummy cramps or illness following accidental swallowing of mud or contaminated water.
- Ensure any mould growth is properly treated.

## Reducing the risk to safety

The risk to safety can be reduced by taking the following precautions:

- It may be necessary to contact utility suppliers to reconnect supplies. Do not use electrical circuits or equipment exposed to flood water until checked by a qualified electrician
- Do not use any internal lifts until power supplies are back to normal
- Do not enter any confined spaces e.g. cellars where there is known oil/petrol contamination
- Take care with timber floorboards as they may contain raised nails. Similarly, there may be a risk of injury from sharp edges on the tiles of damaged tiled floors
- Check for structural damage to the property and if you think there may be damage or danger, seek professional advice from your insurers or a structural engineer
- Replace dislodged manhole covers.

## Operating without an electricity supply

In the event of a loss of electricity, a risk assessment should be carried out to determine whether or not it is safe to continue working. The Workplace, Health, Safety and Welfare Regulations require that the workplace is adequately ventilated, there is suitable and sufficient lighting and a suitable temperature is maintained (the temperature in the workplace should normally be at least 16 degrees celsius unless much of the work involves severe physical effort, in which case the temperature should be at least 13 degrees Celsius). It is unlikely that a business would be able to operate safely for any extended period of time where there is a loss of electricity supply.

## Operating without a mains water supply

In the event of a loss of mains water supply, a risk assessment should be carried out to determine if it is safe to continue working. The Workplace, Health, Safety and Welfare Regulations require that workplaces have suitable and sufficient sanitary conveniences and washing facilities in readily accessible places. Washing facilities should have running hot and cold water.

An adequate supply of drinking water free from contamination should also be provided. Bottled water is an acceptable secondary supply where drinking water cannot be obtained directly from the mains. The containers should be refilled at least daily.

The risk assessment should identify the methods which will be employed to keep sanitary conveniences and drinking water supplies available to staff. If this cannot be done, it is not likely to be acceptable for you to continue to operate.

## Chemical hazards

In order to protect against chemical hazards, the following steps should be taken:

- Contact the relevant manufacturers and fire and rescue service for advice in the event of any major chemical contamination
- Remove oil, diesel or petrol contamination by using a detergent solution and washing the surface down after initial cleaning has been carried out
- Remove vehicle batteries (including those immersed in floodwater) with great caution using insulated gloves as these may still contain an electric charge
- Avoid contact with acid which may be spilled from vehicle batteries
- Avoid contact with contaminated water and materials and wear protective gloves and clothing where it cannot be avoided
- Avoid enclosed areas which may be chemically contaminated as hazardous fumes may build up.

## Emergency Generators

Petrol or diesel generators, dehumidifiers and pressure washers must not be used indoors without adequate ventilation.

## Damaged Goods

Do not dispose of any damaged goods until your insurers have had a chance to inspect them. It may help to take photographic or video footage evidence.

## Further help

Marsh has the skills and tools that organisations need to identify, prioritise and manage the wide variety of risks they face.

Whether the threat is a flood, a terrorist or a fire, our experts can help you to make sure that your assets are protected.

Furthermore, when faced with an actual crisis situation, Marsh can guide you through such events by helping to ensure that you are back in business as quickly as possible and that your employees receive the support required. Working with you, we can make sure you stay ahead of your risk issues and manage your recovery efforts.

For further advice and assistance, please contact your usual Marsh representative.

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The information contained in this publication provides only a general overview of subjects covered, is not intended to be taken as advice regarding any individual situation and should not be relied upon as such. Insureds should consult their insurance and legal advisors regarding specific coverage issues.

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