Flood Risk Assessment for Business Continuity

Flood risk areas have been identified by the Environment Agency and published on flood maps on the Internet. The maps show areas which are considered to have a 1 in 100 chance of flooding from rivers, 1 in 200 chance of flooding from sea and 1 in 1000 extreme flood extents.

For businesses in these areas, flood risk is higher than fire risk.

80% of businesses do not survive more than 18 months after a disaster.

Businesses who survived had Business Continuity Plans.

The consequences of flooding include:

- Damage to property, stock and equipment
- Loss of income, staff, customers and business

Mitigating measures, to reduce these consequences can be used to satisfy legal obligations to employees, the public and the environment. Insurers classify risk of flooding to existing properties as :

- Low (1 in 200 years or better)
- Moderate (greater than 1 in 200 but no more than 1 in 75 years)
- Significant (1 in 75 years or worse)

Properties at significant risk may be refused full insurance cover or asked to pay higher premiums.

Our assessment includes the following:

- Relationship of site levels to potential flood levels (AOD)
- Historical data research on past flooding incidents
- Obtaining data from the EA for river levels
- Estimating 1 in 75 and 1 in 200 year flood levels
- Modelling using MIKE FLOOD or HECRAS as appropriate.
- Challenging the flood map, if necessary
- Reviewing existing flood defences
- Identifying emergency plans and warning systems
- Recommending mitigating measures

The FRA report details the practical measures that could be incorporated into Business Continuity Plans to reduce risk by minimising disruption to people, property and profit.

The key benefits are :

- Improved resilience of the Business
- Improved insurance cover or reduced premiums
- Improved risk management
- Safer working environment
- Compliance with legislation

For new developments please ask for our separate information sheets.