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UNDERSTANDING YOUR FLOOD RISK

PROPERTY RISK SOLUTIONS

TECHNICAL GUIDE

'At Risk of Flooding' is a term we have all become much more familiar with over the last few years. Whether this is as a result of more frequent extreme weather events, changes to the built environment or simply better and more up to the minute news reporting is an ongoing debate. Regardless of the reason, it is important to put this into context in terms of what it means to you and your business.

Are your premises exposed to the threat of flood?

In assessing this, it is important to consider the various types of flooding that could occur:

- **River flooding** - this happens when a watercourse cannot cope with the volumes of water draining into it from the surrounding land and results in waters overtopping its banks
- **Coastal flooding** - usually occurs due to a combination of high tides and storm conditions
- **Surface water flooding** - this happens when heavy rainfall exceeds the drainage capacity in a given area
- **Sewer flooding** - occurs when sewers are overwhelmed by heavy rainfall or when they become blocked
- **Groundwater flooding** - occurs when water levels in the ground rise above surface levels
- **Reservoir flooding** - although not a frequent occurrence, failure of a dam or retaining measures could result in large volumes of water affecting local areas.

River or Coastal flooding are the main causes of wide spread and long term disruption and damage. Mapping of areas exposed to this type of event has improved significantly in the last few years and although by no means perfect it is now possible to get a good indication of the extent and expected frequency of flooding. It is relatively easy to find out if you are located in a 'Flood Zone' and how likely the area is to flood. The Environment Agency and some social media sites also have flood warning notification systems that you can sign up for. Follow the most appropriate link at the bottom of this document to access these.

What are the chances of your facility suffering river or coastal flooding?

The chances of a flood are usually expressed as a return period for a flood event. For example, a site may be shown as sitting in a 1 in 100 year flood zone. This means that in the 1 in 100 year flood event the site will be flooded. It does not mean that flood will only occur once every 100 years. It actually means that each and every year there is a 1% chance of flooding. **To put this in context, this is at least an order of magnitude more likely than the chances of suffering a significant fire.**



The vast majority of those located within flood prone areas are reliant on local area infrastructure (drainage systems, flood defences etc.) to prevent water reaching homes, properties or businesses.

There is no expectation that individuals or smaller private organisations should be responsible for protecting themselves from the most extreme of floods. The combination of knowing where flooding is likely (Flood Zone) and being sufficiently forewarned (Flood Alerts and Warnings) gives an opportunity to implement specific measures to reduce or mitigate the impact of flooding should it occur. There are many steps that can be taken to prevent damage and reduce the consequences of low and medium level flooding, however the effectiveness of this response is very much dependent on the quality of pre-planning.

Flood Response planning

Any business located in a flood zone should develop appropriate flood response plans to mitigate the impact of the flood event, be this damage to buildings, equipment and stock, denial of access (staff, customers, suppliers) or interruption to operations. The precise details of these will be different for each, but the general principal for all are that they are properly documented and that they have trigger points for appropriate actions by nominated personnel, prior to, during and after the event.

Our Risk Management Team would be happy to review your Flood Emergency Response Plan if you would like a second opinion.

Guidance and enquiries

Flood Response Planning

<https://qbeeurope.com/documents/index/3857>

Would your business stay afloat?

A guide to preparing your business for flooding

<https://www.gov.uk/government/publications/preparing-your-business-for-flooding>

Guidance and enquiries **RS@uk.qbe.com**

Information relating to the flood potential in any given area can be found at the following websites:

www.environment-agency.gov.uk (for England and Wales)

www.sepa.org.uk (for Scotland)

www.floodmaps.ie (for Republic of Ireland)

46.137.120.35/strategicFloodMap (for Northern Ireland)



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