

# Flood Protection Information & Advice for Business Property



## Flooding advice - preparation now, what to do before a flood and immediately after

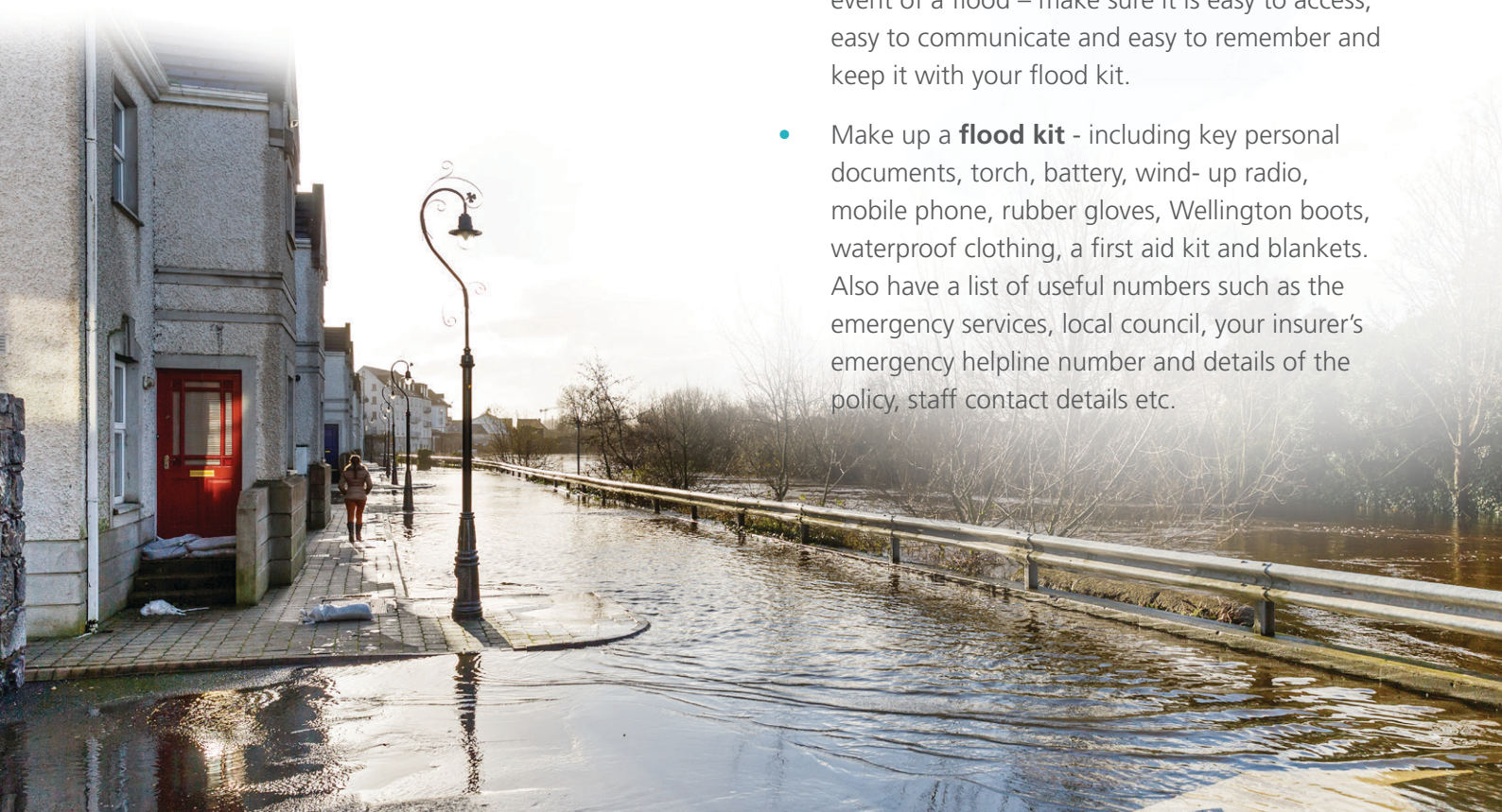
**Flooding is the most widespread natural source of damage to properties in Ireland. It can occur as a result of surface water, overwhelmed drainage and overflow of sewers and waterways, and can cause serious damage to your property, contents, production and ability to trade. It can also impact your staff and your ability to supply your customers.**

You can't always stop a property at risk of flooding from being deluged but you can put measures into place to help minimize the damage and speed up the recovery time.

As we move into the winter we'd recommend you take this time to **assess your property** and **plan ahead** for any bad weather because events like flooding can be traumatic enough without worrying about what you need to do.

## To help, Aviva has put together some tips on what to be thinking about now:

- Where **critical plant** is located on ground floors and in basements and cannot be relocated then protect the areas in which they are located from water invasion.
- If you are carrying out any repairs consider **waterproof sealant** on external walls water resistant paint on internal walls.
- **Seal gaps** in external walls around electrical and phone entry points, piping etc with water resistant materials such as silicone.
- If you are carrying out any plumbing repairs **non-return valves** in drainage pipes and on waste water systems will prevent sewage backing up into the premises.
- Put together a **flood emergency response plan** which will detail what you need to do in the event of a flood – make sure it is easy to access, easy to communicate and easy to remember and keep it with your flood kit.
- Make up a **flood kit** - including key personal documents, torch, battery, wind- up radio, mobile phone, rubber gloves, Wellington boots, waterproof clothing, a first aid kit and blankets. Also have a list of useful numbers such as the emergency services, local council, your insurer's emergency helpline number and details of the policy, staff contact details etc.



# If floods are likely to affect your area here are some tips to help limit any potential damage:

## Tips continued:

- **Unplug** all electrical items and sensitive equipment where possible and store them, along with any tools or equipment, up high or on upper floors. With heavy electrical items such as fridges **raise** them up on bricks.
  - **Power down** machinery and plant when safe and practicable to do so.
  - Where possible **move vehicles and equipment** to higher ground.
  - **Turn off** gas, electricity and water supplies at the mains. Close off flow valves on gas tanks, oil tanks etc that supply the premises through pipes and fittings.
  - **Secure or remove** any external items that could float and cause impact damage to your property.
  - Fitting **one-way valves** in to drainage pipes is the best defence for preventing water from coming back through sink plug holes.
  - Keep all **important documents** in a watertight plastic bag in a high safe place. Consider keeping duplicate copies of documents with family or friends who are not at risk of flooding. Make sure your flood kit is to hand.
  - **Move** as much furniture as possible upstairs. If items can't be carried, move them away from the wall as this will speed up drying times later.
  - Open external doors and windows and smear the frame with **silicone sealant**, then shut and lock them to provide a watertight joint.
  - Leave **internal doors** open or remove them where possible and store on an upper floor.
  - Put into place **temporary flood barriers** for doors, windows and airbricks. For floods deeper than one meter, you should usually allow water to enter the property to prevent any structural damage which could be caused by a build-up of water pressure outside.
  - **Fuel storage tanks** to be suitably anchored so when under flood conditions will not become damaged and float away causing pollution to the environment.
  - Make sure **your neighbours** know there is a flood on the way.
  - If you live in an area prone to flooding then you already know about it. Useful information is available on the following websites:  
Environmental Protection Agency (EPA), Office of Public Works (OPW) and Met Eireann.
  - It is worth updating yourself regularly if you think you are about to be flooded.
- Contact your insurer and broker as soon as possible if you need to make a claim. They will be able to provide guidance and advice and plan the salvage operations.**

## During a flood

- Make sure your staff have a safe location to which they can be **evacuated** in good time.
- Let any staff who are not at the site know what is happening to avoid them being caught up in the flood.
- **Don't try to walk or drive** through flood water – six inches of fast flowing water can knock you off your feet and two feet of water can float your car. Manhole covers may have come off or there may be other hazards you can't see.
- **Avoid contact** with flood water as it may be contaminated with sewage.
- **Follow the advice** of the emergency services

**Further guidance is available at [www.aviva.ie/broker/generalinsurance/weatheradvice](http://www.aviva.ie/broker/generalinsurance/weatheradvice)**