

# Flood risk review and emergency planning

Whether from rivers and seas, or from more unpredictable surface water, floods can cause large scale damage and distress. As events of the last 10-15 years have shown, flood events are getting worse and major incidents are happening more often.

Millions of properties are at risk of flooding and, in many cases, the risk of repeat flooding. We have seen that flood defences can't always cope with unprecedented levels of rainfall. Consider what steps your organisation can take to minimise the impact of flooding and help ensure the safety of everyone you're responsible for.

At Zurich our risk analysts can support your organisation in reviewing your flood risk and help facilitate the development of flood emergency plans. This will ensure your organisation not only responds quickly to any flood event but also recovers quickly.

Our risk management support for flood assessment and planning can be tailored to your specific requirements and will be delivered through a combination of site visits, interviews and facilitated workshops as necessary followed by a formal report of findings and recommendations.

## Flood risk review

- Individual building flood review
- Portfolio flood risk review
- Flood prevention measures
- Flood resilience measures

## Flood emergency planning

- Facilitate flood emergency response planning
- Preparation, response and recovery actions
- Business continuity planning
- Health and safety considerations

## Post loss flood analysis

- Identify loss lessons
- Investigate the need for mitigation measures
- Review flood risk assessments
- Improve flood emergency planning

## Key questions to ask

- Do you understand which of your buildings are at a low, medium and high risk of flooding?
- Have you assessed the flood impact to your medium and high flood risk exposures?
- Have you implemented flood prevention and mitigation strategies for your medium and high flood risk properties?
- What impact would a major flood have upon your organisation and the services you provide?
- Is there a life safety risk to either your staff or any residents in accommodation which you manage? Have these risks been addressed?
- What communication strategies and actions plans do you have eg. to relocate staff or tenants to alternative accommodation?
- Did you consider river flooding, coastal flooding, surface water flooding, sewer flooding and groundwater flooding?
- Do you understand what action to take before, during and after any flooding?
- Have you tested your business continuity plans to ensure they work, key staff are familiar with the action to take and the content is up-to-date?

## Benefits

- Understand your exposure to the properties at the greatest risk of flooding.
- Implement flood prevention strategies to minimise the impact and cost of flooding.
- A proactive approach will ensure a positive media response and help protect your organisation's reputation.
- Allows your risk management budget to be prioritised to the areas of greatest need.

## Why Zurich?

- We can provide risk management guidance and support that covers the whole spectrum of risk – from general liability to business interruption, from safety and security through to information management – we provide tailored solutions to meet our customer’s needs.
- All our strategic and operational risk professionals are specialists in their discipline with in-depth knowledge and expertise in their chosen fields.
- We work within a quality assurance framework assessed and certified to meet the requirements of ISO9001:2015.
- Our risk professionals are experienced in engaging and delivering solutions effectively at all levels of an organisation.
- We help our customers to identify threats to their organisational success, whilst offering opportunities to make innovations and performance improvements.
- We can provide a wide range of risk solutions to our customers from industry recognised training courses, through to support in building bespoke learning and development initiatives.



Our risk management support for flood assessment and planning can now be tailored to your specific requirements.”

## How can we help?

For more information please contact us at:  [risksupport@uk.zurich.com](mailto:risksupport@uk.zurich.com)

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