



Are You Prepared?

Heavy Rains and Floods

Courtesy of Bollington Insurance Brokers

According to the Environment Agency (EA), the Scottish Environment Protection Agency (SEPA) and Northern Ireland's Rivers Agency, there are over 5 million properties in the United Kingdom at risk for flooding. Forecasting floods largely depends on the type and nature of the events that trigger them, such as when and where a storm will hit or how much rain it will bring. Short periods of intense rainfall can create flash floods, in which the rain falls so fast that the underlying ground cannot drain it away fast enough. Roads can become like rivers and sweep away cars, and buildings can be flooded. These are particularly dangerous as there is very little warning between the rain falling and the flash flood occurring. Longer periods of heavy, widespread rain and storm surges can cause coastal flooding.

Be aware of flood hazards no matter where you live or work, but especially if you live or work in low-lying areas, near bodies of water or downstream from a dam. Even very small streams, creeks or low-lying ground that appears harmless in dry weather can flood.

Met Office Flood Warnings

The United Kingdom's National Weather Service, the Met Office, provides up-to-date weather advisories and warns the public of severe or hazardous weather through its National Severe Weather Warning Service. Warnings are given a colour (Green, Yellow, Amber or Red) based on the combination of both the likelihood of the severe weather event occurring and the impact the weather conditions may have. Make sure you check your local weather forecast to find out whether the Met Office has released any warnings for your area. You can also find the latest warnings [here](#). You can also get advice and information 24 hours a day from the EA, SEPA and local authorities during flood emergencies by calling Floodline at 0845 988 1188 for England, Scotland and Wales, or the Northern Ireland flooding incident line at 0300 2000 100.

The Met Office provides the following examples of what to expect during heavy rains and floods.

<p>Very Low Threat (Green)</p>	<ul style="list-style-type: none"> • Some flooding of low-lying fields, recreational land and car parks but little or no disruption to travel. • Wet road surfaces and the possibility of ponding water, leading to difficult driving conditions. • Take extra care when driving in affected areas.
<p>Low Threat (Yellow)</p>	<ul style="list-style-type: none"> • Localised flooding of low lying fields, recreational land and car parks. • Flooding of a small number of homes and businesses. • Wet road surfaces and the possibility of ponding water, especially in known trouble spots. • Local disruption to travel—expect longer journey times. • Water on roads—drive according to the conditions encountered.
<p>Medium Threat (Amber)</p>	<ul style="list-style-type: none"> • Some flooding of homes, businesses and transport links possible. • Disruption to travel likely. • Disruption to gas, electricity, water supplies and telecoms. • Some evacuations may be required. Be prepared to protect yourself and your property.
<p>High Threat (Red)</p>	<ul style="list-style-type: none"> • Widespread flooding of property. • Severe disruption to travel. • Loss of gas, electricity, water supplies. • Significant disruption to communities. • Evacuation expected. • Significant risk to life. • Take action to protect yourself and follow the advice of emergency services.

If the Met Office issues a warning for heavy rain and flooding in your location, make sure you are prepared. Use the following tips and hints to help ensure your safety if heavy rains and flooding are prevalent.

Before a Flood

What would you do if your property or business were flooded? Are you prepared? Even if you feel you are in an area with a low risk of flooding, remember that anywhere it rains, it can flood. Just because you haven't experienced a flood in the past doesn't mean you won't in the future. Flood risk isn't just based on history; it is also based on a number of factors, including rainfall, topography, flood-control measures, river-flow and tidal-surge data and changes due to new construction and development.

Flood maps have been created to show the flood risk for your community. For more information about your flood risk and to view flood maps for your area, visit these websites:

- England and Wales: www.environment-agency.gov.uk/flood
- Scotland: www.sepa.org.uk/flooding
- Northern Ireland: www.nidirect.gov.uk

To prepare for a flood, you should:

- Sign up for advance flood warnings by visiting www.environment-agency.gov.uk/flood or www.floodlinescotland.org.uk.
- Create a personal flood plan. Download a template from www.environment-agency.gov.uk/flood.
- Prepare a flood kit with essential items such as your insurance documents, a torch, a wind-up or battery-powered radio, warm clothing and blankets, a first aid kit and any prescription medicine, bottled water and non-perishable foods.
- Prepare your property for flooding.
 - Elevate the furnace, water heater and electric panel if you live in an area that has a high flood risk.
 - Protect your valuables and expensive electronics by elevating or removing them.
 - Consider installing 'check valves' to prevent floodwater from backing up into the drains.
 - If feasible, construct barriers to stop floodwater from entering the building and seal walls in basements with waterproofing compounds.

During a Flood

If a flood is likely in your area:

- Listen to the radio or television for more information.
- Be aware that flash flooding can occur. If there is any possibility of a flash flood, move immediately to higher ground. Do not wait for instructions to move.
- Be aware of streams, drainage channels and other areas known to flood suddenly. Flash floods can occur in these areas with or without typical warnings such as rain clouds or heavy rain.

- Turn off utilities at the main switches or valves. Disconnect electrical appliances. Do not touch electrical equipment if you are wet or standing in water.
- Do not walk through moving water. Fifteen centimetres of moving water can knock over an adult. If you have to walk in water, walk where the water is not moving. Use a stick to check the firmness of the ground in front of you.
- Do not drive into flooded areas. If floodwaters rise around your car, abandon the car and move to higher ground if you can do so safely. You and the vehicle can be swept away in just 0.6 metres of moving water.
- Gather essential items and move to a higher, safer area.
- Listen to the advice of emergency services and evacuate if told to do so.

After a Flood

Although floodwaters may be down in some areas, many dangers still exist. Here are some things to remember:

- Use local alerts and warning systems to get information and expert advice as soon as available. Play it safe. Additional flooding or flash floods can occur.
- Find out from emergency services if it is safe to re-enter your property.
- Avoid moving water.
- Stay away from damaged areas unless your assistance has been specifically requested by police, fire or a relief organisation.
- Stay off the roads and out of the way as emergency workers assist people in flooded areas.
- Use extreme caution when re-entering buildings—there may be contamination and hidden damage, particularly in the foundations.
- Call your buildings and contents insurance companies.
- Take photos of the damage to your property.
- Flood debris may hide animals or broken bottles, and it's also slippery. Avoid walking or driving through it.
- If you must walk or drive in areas that have been flooded:
 - Stay on firm ground. Standing water may be electrically charged from underground or downed power lines.
 - Take another route if you come upon a barricade or flooded road. Roads may still be closed because they have been damaged or are covered by water. Barricades have been placed for your protection.
 - Remember that flooding may have caused familiar places to change. Floodwaters often erode roads and walkways.
 - Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.

Staying Healthy

A flood can cause physical hazards and emotional stress. You need to look after yourself and those around you as you focus on clean-up and repair.

- Avoid floodwaters—water may be contaminated by oil, petrol or raw sewage.
- Service damaged septic tanks and anything else containing raw sewage as soon as possible. Damaged sewer systems are serious health hazards.
- Listen for news reports to learn whether the community's water supply is safe to drink.
- Clean and disinfect everything that got wet. Mud left from floodwaters can contain sewage and chemicals.
- Keep a manageable schedule. Make a list and do jobs one at a time.

Stay safe when severe weather strikes by being prepared and checking weather forecasts and warnings.