



# \* **Customer Care** Commercial flood advice

**Merlin information and advice** – helping you with your claim

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**Merlin**   
Professional claims services

### Is your property and business at risk?

There are some 1865,000 commercial properties in areas at risk of flooding in England and Wales. Most commercial buildings are leased out to tenants for a set period. At the end of the lease, the property is generally given back to the Landlord and any damage, which has occurred to the building during this period, is the responsibility of tenant.

It is therefore essential that all potential problems or defects to a property caused because of flooding are rectified immediately. If left it is likely that at the end of the lease extensive remedial works may be required to the property prior to handing it back to the Landlord. Most commercial leases are Full Repairing and Insuring (FRI) leases, and the Landlord is normally responsible for arranging insurance of the building and therefore in these circumstances the Landlord should be notified immediately.

Importantly, check your insurance policies to ensure that your building and contents are fully covered for flooding.

You can find out if your property is at risk by going to the following websites [Mainland UK](#), [Scotland](#), and [Northern Ireland](#), which will help you work out the likelihood of flooding in your area.

#### Insurance

- Notify your Broker or Insurance Company as soon as possible of your intention to submit a claim.
- Your Insurers will probably want to send a loss adjuster to inspect the damage, but this may take a few days because of the sheer volume of flood claims.
- If there is likely to be any delay of the Loss Adjuster attending, discuss and agree any immediate actions, (as set out below), or requirements as you go along.
- Take photographs or video of the damage to the buildings and contents.
- Mark the water levels on the wall for reference.
- Dry out the premises as soon as possible, which may involve the use of dehumidifiers or similar specialist equipment.
- Do not attempt any repairs until you are confident that the flooding period has ceased and the premises have fully dried out.
- Do not attempt to sell any flood affected stock, which may well have been contaminated by sewage.
- Wear protective clothing when handling debris.
- Make a note of any staff resources and other emergency expenses incurred during the cleanup operation.
- Keep your customers fully advised of the situation, as they are more likely to be understanding of any disruption to supplies.
- If the damage to your premises is substantial, drying out could take some considerable time and it may be necessary to source alternative premises, which will be in short supply, as soon as possible.
- Keep trading records, the last set of company accounts and details of any increased costs readily to hand as these will be required for any Business interruption claim.

#### Protecting your business

Flood Planning	
Do you know how your business will respond to a flood?	Yes/No
Do you have a list of useful numbers including Floodline, local authority and insurance company?	Yes/No
Do you know how to shut off your gas/electric/water supplies?	Yes/No
Are your stock, fittings and valuable equipment stored above flood level?	Yes/No
Have you developed flood contingency plans with suppliers and/or clients?	Yes/No
Can you call someone to help you in the event of a flood?	Yes/No
Staff training and evacuation	
Are you aware of correct flood safety procedures for you and your staff?	Yes/No
Have you trained your staff on flood safety procedures?	Yes/No
Can your staff work quickly and efficiently to protect your business in the event of a flood?	Yes/No
Protecting Property	
Have you installed flood protection products?	Yes/No
Do you have a stockpile of useful materials including plywood, plastic sheeting, sandbags (unfilled), sand, nails, hammer, shovel, blocks of wood, and a saw?	Yes/No
Do you and your staff have high ground where you can park your cars?	Yes/No
Are your electrical sockets above flood level?	Yes/No
Do you have computer equipment in the basement?	Yes/No
Flood Insurance	
Do you have sufficient insurance cover in the event of a flood situation?	Yes/No
Do you know what information your insurer will require to support a claim?	Yes/No
Evacuation	
Do you have an easy way to let your staff know about an evacuation?	Yes/No
Do you know which roads will stay open in your area during a flood?	Yes/No
Have you identified where staff can shelter in the event of a flood?	Yes/No
Could you control staff panic during a flood?	Yes/No

## General Health and Safety

The following points cover general flooding advice but we would advise you to assess any other risks specific to your business and manage those accordingly:

- Following flooding and during the recovery operation you need to assess the risks to staff and the public; where possible avoid risks managing them so as to reduce them to a safe level. Provide appropriate safety instruction and training to staff for flooding.
- You should assume that any water that has affected property and items could contain sewage and protect staff accordingly. When cleaning up try to avoid contact with floodwater.
- Staff or the public should not be allowed to enter the affected premises until all floodwaters and sludge has been removed and the area affected cleaned.
- Those involved in the cleanup of the premises should wear protective clothing including rubber gloves, Wellingtons, overalls etc.
- At all times wash hands thoroughly and regularly.
- If your property has been heavily contaminated with raw sewage, contact your Local Authority [Local Authority](#) as soon as possible regarding disposal of property.
- Use specialist detergents if cleaning up any petrol/oil and follow safety information from the manufacturer. Ensure adequate ventilation.
- Do not use any electrical equipment or circuits that have been flooded until they have been checked and declared safe by a qualified electrician.
- If the power supply is off assess the risk to your staff and customers and consider closing the business if necessary.
- Do not use any internal lifts until power supplies are back to normal or your staff may become stranded if the supply is interrupted.
- Do not enter any confined spaces e.g. cellars where there is known oil/petrol contamination.
- If you are on a private water supply and have been affected by flooding you should assume the supply may have been contaminated and is not fit to use without boiling. Even if you have a treatment method it may be the contamination is heavy (this may not be visible) and the treatment method may have been unable to cope. Therefore still treat water as contaminated and boil accordingly.

## If your food business has been flooded

There could be a serious risk to public health from infection and food contamination.

- Do not prepare any food or re-open the establishment until the premises have been thoroughly cleaned and disinfected. The floodwater may be heavily contaminated with sewage, harmful bacteria and other pollutants.
- All food contact surfaces, equipment, utensils, work tables etc. must be thoroughly sanitised before re-using.
- Any heavily contaminated items should be thrown away.
- All food that may have been contaminated must be destroyed. Initially this must be double bagged and placed in a sealed container to prevent attracting pests.
- Contact your commercial waste contractor to arrange collection of this food in the normal way.
- If you become ill or suffer any gastric symptoms following the clean up please visit your GP immediately. Nobody should handle or prepare food if they are suffering from severe diarrhoea, vomiting etc.

## Commercial Waste

For any flood damaged commercial waste you should arrange collection with private contractors, please look under Waste in the [Yellow Pages](#) for details.

## Royal Mail Post

If you are concerned about your post from Royal Mail, there are several options to change your deliveries:

- Mail Collect is a FREE service that allows you to collect your post.
- Redirection allows you to select an alternative address. This is a paid service.
- Keepsafe – This paid service is for Royal Mail to keep your post until it is suitable to collect.

For more information, visit the [Royal Mail](#) website.

## Useful links

[ABI Insurance](#) Information  
[Flood Guide](#) for Business

*This information is to assist only and Merlin has made all efforts to ensure that the information contained is correct but does not give any warranties or guarantees. Health and safety is of paramount importance and you should seek professional help immediately if you have any doubts around the situation.*



**Merlin Claims** is one of the leading claims management and chartered loss adjusting companies with offices throughout the UK. We don't have a supply of magic wands but we do have solutions and we are here to help.

Household and commercial properties can face many hazards from flooding to frozen pipes and it is only sensible to be aware of the risks and damage that flooding and severe weather conditions can cause.

The better prepared you are the less trauma and distress the situation is likely to cause. We can't control the weather, but we can help you protect your property as much as possible and of course we are there to help if the worse scenario does happen.

Please visit our website at [www.merlinclaims.com](http://www.merlinclaims.com) or for further information contact **Catherine Hurst** on **0151 343 1777** or at [catherine.hurst@merlinclaims.com](mailto:catherine.hurst@merlinclaims.com).



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