

# WATER DAMAGE

**RISK DIRECTORY**  
**2021/2022**



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## INTRODUCTION

Previous flooding events across the United Kingdom have shown the devastating impact that flooding can have on businesses. Losses often not only involve direct repair or replacement costs, but also loss of revenue due to business interruption. Items that are highly susceptible to water damage can include: electronic equipment; paper; textiles; furniture; precision machinery; decorations; and carpets.

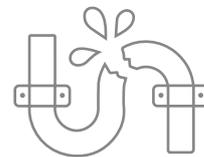
This guidance seeks to provide information on measures that may assist in minimising risks arising from:



**RAINFALL**



**FLOOD**



**LEAKS**

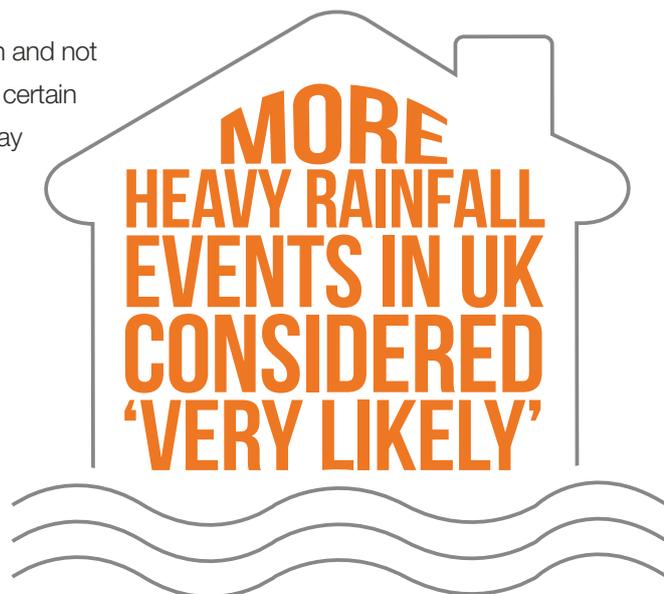
## RAINFALL



Good risk management practice to reduce exposure to damage caused by rainfall largely revolves around building inspection and maintenance regimes. Particular attention should be paid to properties exposed to the elements by position, of lightweight construction or in areas with poor drainage facilities. Typical problems encountered include leaking roofs, overflowing gutters, recurring damp patches and ‘ponding’ on flat roofs.

Inspection and maintenance regimes are recommended to ensure that:

- Gullies, gratings and drainage channels are clear from obstruction.
- Underground drains are clear to allow water to run freely without backing up.
- Internal drainpipes are protected from impact damage and are free from internal obstruction. It is preferable that down spouts to internal drains are sealed.
- If gutters overflow in storm conditions, the water will be discharged outside of the building. This is especially relevant to valley gutters and those which run behind parapet walls, where overflow outlets should be provided.
- Any tiles, slates and any other roofing materials are in place and have not been lost, loosened or damaged.
- Roof lights are in good condition and are free from damage.
- Brickwork pointing is in good repair, especially around chimneys, coping stones, lintels and ledges.
- Flat roof coverings are in good condition and not showing evidence of cracks or splits. In certain circumstances, bitumen felt flat roofs may need to be renewed as frequently as every 10 years.
- Roof gutters and down pipes are kept clear from obstruction, for example from leaves and vegetation. It is recommended that periodic cleaning regimes be established, with these being timed to counter the excessive production of leaves during autumn.





## FLOOD



Before considering ways to protect a property against flooding, it is essential to assess the flood risk, in terms of both the likelihood of a flood occurring and the potential damage it could cause. Flood risk assessments providing information on the likelihood of a flood occurring are available at the following websites:

[ENGLAND](#)

[SCOTLAND](#)

[WALES](#)


Flood water can enter a property in a variety of ways including through closed doorways, air bricks, overloaded sewers discharging inside the property, seepage through external walls and floors or via cable services passing through external walls. Measures to minimise flood risk include:

- So far as is possible, ensure that rivers, streams, culverts, etc. for which you are responsible and/or those which would have a direct impact on your property, are maintained in good order and kept clear of silt and debris.
- Assess the potential use of 'dry proofing' measures, such as moveable flood protection barriers (for example, sand bags, door and window flood barriers and air brick covers) at doorways or lower level windows and the installation of non-return valves on sewers and drains to prevent back flow.
- As far as possible ensure that any high value items or those particularly susceptible to water damage are stored on upper floors. Where this is not possible consider storing such items off the floor to a minimum height of 150mm, for example, within racking or on stillages or pallets.
- Ensure that basement areas are provided with adequate drainage, and where sump pumps are in place ensure that these are regularly inspected, tested and maintained.



- Periodically inspect and clean drains and gullies. Particular attention should be paid to signs that the drains have overflowed previously. Where this has happened, it should be established whether the cause was a blockage or poor drain capacity.
- Consider drafting an emergency plan. Areas for consideration include:
  - How flood warnings will be received and monitored.
  - Important contact details.
  - Procedures to raise high value items above likely flood levels.
  - Instructions to switch off the electrical and gas supplies before flooding occurs.
  - Maintaining a small stock of emergency supplies, such as sandbags.
  - Instructions on the use of dry proofing measures.
  - Steps to be taken post flood, such as having a qualified electrician check the electrical system before power is switched on again and restoring fire and security protections as soon as possible.

Further information on flood risk management, along with an example Flood Emergency Response Plan, is available from Griffiths & Armour on request.

The Environment Agency, Scottish Environment Protection Agency and Natural Resources Wales also provide a series of flood guidance documents and these are available at the following internet addresses:

**ANNUAL COST TO UK  
£1.1BN FLOOD  
DAMAGE**

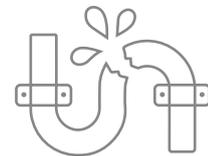
**ENGLAND** >

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**WALES** >



## LEAKS



**Water pipes and tanks can be found in most buildings for ‘domestic’ purposes, for example, toilets, heating and kitchens, and in some for industrial processes and/or for fire protection, for example, sprinkler systems. Leaks generally occur as a result of mechanical damage, corrosion, freezing or overflowing.**

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Measures to minimise the risk of leaks include:

- Ensuring that all pipes, clips and hangers are in good condition.
- Assessing the location of water pipes to minimise risks from mechanical damage.
- Checking that closed water systems have anti-corrosive additives.
- Reviewing overflow pipes to ensure that these discharge to an appropriate place, i.e. not onto a floor within the building; such overflow pipes are a regular feature on cisterns, water tanks and WCs.
- Conducting a regular inspection of the property to identify potential early warning signs, such as minor leaks.
- Ensuring that sensitive electrical equipment and main switchgear boxes are sited away from walls down which water could potentially run.
- Providing signage indicating the location of the water main stopcock(s) and ensure that access is not obstructed.



- Considering the installation of water loss detection systems and automatic shut off valves, possibly linked to an alarm-receiving centre.
- Ensuring all areas have proper drainage in order to minimise or localise any water damage.

Prolonged freezing conditions can often lead to burst pipes. To minimise this risk the following action is recommended:

- Maintaining a suitable temperature within premises, even when closed or during holiday periods, by providing heating on a frost thermostat basis. Heating systems should be regularly serviced. Where this cannot be achieved, trace heating in exposed areas could be provided. If portable heaters are required, consideration should be given to the use of lower hazard electric heaters, which should be suitably maintained.
- Pipes in exposed or unheated areas should be lagged.
- Water tanks should be insulated on all sides, but not underneath to allow warm air to circulate.
- Where there remains a possibility that pipes may freeze, the water supply should be disconnected and the pipes drained down.
- All stock, work in progress and other vulnerable contents should be stored off the floor to a minimum height of 150mm, ideally in racking or on stillages or pallets.



## GRIFFITHS & ARMOUR RISK MANAGEMENT SERVICES

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**BUSINESS CONTINUITY AND SUPPLY CHAIN**



**CYBER RISKS**



**ONLINE RISK MANAGEMENT SYSTEMS**



**LIABILITY CLAIMS DEFENSIBILITY**



**HEALTH, SAFETY AND ENVIRONMENT**



**MOTOR FLEET RISK MANAGEMENT**



**PROPERTY RISKS**

If you would like to discuss any of these risk management services please contact us on 0151 236 5656 or by [email](#).



## ACKNOWLEDGEMENTS, REFERENCES AND RECOMMENDED FURTHER READING

- Would Your Business Stay Afloat? A Guide to Preparing Your Business for Flooding – Environment Agency.

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